

Carlisle City Council
Consultation on the proposed transfer of Carlisle City
Council's homes to Carlisle Housing Association (The
Riverside Group)

The Choice Is Yours

1. Introduction

Carlisle City Council (the Council) is proposing to transfer the ownership and management of its housing stock, including your home, to Carlisle Housing Association (a newly established subsidiary of the Riverside Group). Information about Carlisle Housing Association Limited and the Riverside Group is set out in section 3 of this document.

The housing transfer will only go ahead if the majority of tenants who vote in the ballot are in favour of the transfer to Carlisle Housing Association.

This document sets out the details of the Council's proposal to transfer its homes to Carlisle Housing Association. It contains information on:

- Why the council is proposing the transfer;
- What is on offer to you as a tenant;
- What the transfer means for you and your home;
- Who your new landlord would be if the transfer went ahead; and
- Where you can get more information.

This document is part of the Council's formal consultation process with you on the transfer proposal. We urge you to read all the information carefully and then let us know what you think about the proposal. At this stage we want to hear your views. The offer being made in this document is the result of initial consultation with tenants in the Carlisle area through the Tenants' Advisory Group, face-to-face interviews with tenants and Tenants' and Residents' Groups.

In July/August 2002 you will be asked to vote on the transfer in a confidential secret postal ballot. This formal ballot would be conducted by an organisation called the Electoral Reform (Ballot Services) Limited, which is completely independent of the Council and Carlisle Housing Association.

If the majority of tenants voting, vote yes, then we plan that the transfer of the housing stock would take place at the beginning of December 2002. This will be subject to the consent of the Secretary of State for Transport, Local Government and the Regions. The Council will follow all the legal procedures as set out in the Housing Act 1985 and the Government guidelines issued by the Secretary of State. In deciding whether to give his consent to the transfer, the Secretary of State will want to see that consultation with tenants has been conducted in line with the legal requirements and Government guidelines, so that your interests are fully protected.

What you should do next

Your views are important to the outcome of this consultation exercise. We want to know what you think about the transfer proposal so that we can decide if we need to make any changes to the proposal and whether we should go on to the formal ballot of tenants.

Once you have had a chance to read this document please let us know your views. This document has been issued to set what is on offer and we want to hear your concerns and issues back on this. It is your right and we do want to hear from you. Please complete the card included with the document and return it to the Council. Postage is free so you don't need a stamp. **Remember you are not being asked to vote on the transfer proposal at this time – just to give us your comments and views.**

Independent advice

PEP (Priority Estates Project) was selected by the Tenants' Advisory Group to provide you with impartial advice about the proposal to transfer the Council's housing stock. If you are concerned about any aspect of the proposal and want independent advice you should contact them either in writing at (insert the details) or by telephoning them on their freephone number 0800 243082. This is linked to an ansaphone, but your call will be followed up within 24 hours, except at weekends when it will be followed up during the next working day.

Further information

Further information can be obtained by calling the Council's freephone number 0808 1430023, or by calling the Riverside Project Team on 01228 815650 who will respond to your query on behalf of Carlisle Housing Association.

2 About the transfer proposal

Why is the Council proposing this transfer?

Carlisle City Council has always aimed to provide good quality, well managed and maintained housing at a reasonable rent. However, the Council is subject to tight financial controls set by Government. This means that we do not have enough money to spend on Council homes and estates.

We estimate that we need to spend about £224 million over the next 30 years to bring Council homes up to a decent standard. Of this £54 million needs to be spent in the next 5 years to catch up with past under spending on improvements and repairs to the housing stock. The amount available to the Council under the current arrangements leaves a shortfall of £13 million. Also there are areas of Carlisle where the demand for Council homes has reduced and we are unable to let the properties in these areas. To improve these areas there is a need for further spending on estate improvements and community activities.

The Council employed housing and finance consultants HACAS Chapman Hendy in June 2000 to help it to look at the options for the future of its homes and how extra money could be invested into council homes and estates. After careful and detailed consideration of options available to it, including Arms Length Companies, the Private Finance Initiative and staying as we are, the Council has decided that Large Scale Voluntary Transfer is the best possible option for our tenants and the Council.

Because of the shortage of money many Councils have decided, after consultation with their tenants, to transfer their housing stock to not-for-profit Registered Social Landlords. More information on Registered Social Landlords, and on Carlisle Housing Association in particular, is found in section 3 of this document. These landlords do not work under the same financial restrictions as the Council. They can borrow money from private lenders to pay for repairs and improvements, which the Council is unable to do. The Government has recently published a White Paper which should, when it becomes law, give Councils greater freedom to borrow. However this is not an open-ended freedom and the Council has examined its implications and believes that it will not result in a sufficient change to the Council's ability to invest in its homes to bring them up to modern standards. We currently estimate that even with optimistic assumptions the Council may still be at least £25 million short of its investment requirements.

The Tenants' Advisory Group in Carlisle, alongside the Council, looked at the options with their independent adviser, PEP. They looked at the following:

- Staying as we are, the Private Finance Initiative and Arms Length Management Organisations (all of which involve no change of ownership and management);
- Stock transfer to an existing Registered Social Landlord, and stock transfer to a newly formed Registered Social Landlord.

The Tenants' Advisory Group with the Council agreed that tenants should be consulted about a proposal to transfer the ownership and management of their homes to a Registered Social Landlord.

Why Carlisle Housing Association and the Riverside Group?

Once the decision had been taken to fully consider the proposal to transfer the Council's homes, it placed an advert in the housing press asking for expressions of interest in its stock. Formal bids were received from 7 organisations. Three of these made a bid for all of the Council's housing stock and these were evaluated against a set of criteria drawn up following consultation with tenants.

The bid from the Riverside Group was chosen after a long selection process, which involved tenants, Councillors, officers and staff representatives. It was felt that this bid offered the best way of meeting the needs of the Council and its tenants in terms of improvements to the housing stock and investment in Council estates.

Carlisle City Council agreed to work with the Riverside Group to set up a new Registered Social Landlord which would take over the ownership and management of Council homes if the majority of tenants who vote, vote yes in the ballot. This new Registered Social Landlord would be called Carlisle Housing Association and would be a subsidiary of the Riverside Group.

The key benefits of transfer

The Council believes that the key benefits of transfer would be:

- **A major programme of repairs and improvements** insert brief details (*See section 4 of this document*);
- **A rent guarantee** – insert details from rent *section* (*See section 5 of this document*);
- **A high quality housing management service** – run from a minimum of 3 local offices, local lettings and improvements to existing sheltered housing projects (*See section 6 of this document*);
- **Direct involvement in the management of Carlisle Housing Association** through tenant/leaseholder membership of the Board of Management, tenant/resident shareholders and involvement in decision making about your homes and neighbourhoods (*See section 8 of this document*);
- **The protection of your rights as a tenant** – guaranteed through a contract, enforceable by law, between the Council and Carlisle Housing Association and a new Tenancy Agreement. (*The proposed new tenancy agreement that has been developed with the involvement of tenant representatives can be found as an appendix to this document.*)

- **Improvements in the quality of life on estates** through a £400,000 per year regeneration fund for community projects and activities (*See section 10 of this document*).

If the transfer does not go ahead

If the transfer does not go ahead you would remain a tenant of the Council. We would try our best to deliver a good service but would not have the same amount of money as Carlisle Housing Association to carry out repairs and improvements. Nor would we be able to spend on community investment projects to the same extent.

Rents would rise in line with Government policy (see section 5). Services are unlikely to improve, indeed the Council expects that the housing account will have to make more savings in 2003/04. It is likely that these savings would have to be found from the repairs and maintenance budget.

3 About Carlisle Housing Association and the Riverside Group

What type of organisation is Carlisle Housing Association?

Carlisle Housing Association Limited is a newly formed housing organisation with a local focus. It has been set up specifically to look after the houses in Carlisle if tenants vote in favour of the transfer proposal. It will be a registered social landlord (RSL), which is more commonly known as a Housing Association.

Carlisle Housing Association would be part of The Riverside Group, which is a bigger umbrella organisation, which supports a number of RSL's. The Riverside Group is also an RSL. However, Carlisle Housing Association would own the housing stock being transferred.

Carlisle Housing Association is a housing association with charitable rules. It is registered as an Industrial and Provident Society, and must also be registered with the Government's housing regulator, the Housing Corporation, before transfer can take place. This means that it will be:

- Run by a **voluntary** board of management, which includes tenants/leaseholders, independent members and Carlisle Council nominees.
- A '**not for profit**' organisation and no dividends would be paid out. Any surpluses made could only be spent on improvements to homes and services or repaying loans.
- **Regulated** by the Housing Corporation, a Government appointed body set up to supervise and regulate all registered social landlords.

What is the Riverside Group and how would Carlisle Housing Association fit in to the Riverside Group?

Riverside has its head office in Liverpool. It has been providing and managing social housing throughout the north west of England for the last 74 years. Riverside has recently formed a new group structure with a parent organisation acting as an umbrella for all parts of the group. Carlisle Housing Association would be one of the subsidiary organisations within the Riverside Group, which in total already manages more than 24,000 properties.

Any surpluses made by Carlisle Housing Association would be invested into local homes and services provided by Carlisle Housing Association. The Riverside Group would be the parent organisation of Carlisle Housing Association. It would bring valuable resources to Carlisle Housing Association in the shape of expertise, experience and support.

Being a housing association in its own right will give Carlisle Housing Association a large degree of independence and local control. The Riverside Group is committed to

giving Carlisle Housing Association as much independence as possible within the framework of a legal agreement between itself and the Group.

However, for business, legal and regulatory purposes the parent needs to have ultimate control over its subsidiaries (so they can function as a group). This means that The Riverside Group would have reserve powers to step in and exercise control over Carlisle Housing Association if necessary.

What are Carlisle Housing Association's aims?

Carlisle Housing Association's main purpose is to provide and manage affordable homes for people who need them.

Carlisle Housing Association has also adopted the following aims and objectives: -

- providing affordable quality homes and services
- building effective partnerships with tenants and leaseholders
- working with our committed staff to build the reputation of Carlisle Housing Association
- keeping our promises
- providing for the future needs of our communities
- constantly listening, reviewing and improving standards and performance

How would Carlisle Housing Association be run?

A Voluntary Board of skilled and experienced people would run Carlisle Housing Association. This will be initially through a Shadow Board until the new organisation is established and registered with the Housing Corporation. If the transfer takes place, the Board would have the overall responsibility for the day-to-day management of your homes.

The Board would have a total of four places reserved for Tenants and Leaseholders, four Independent Board Members and four Council Nominated Board Members (selected by Carlisle City Council).

How were the Shadow Board Members selected?

The Council Nominated Board Members were selected by Carlisle City Council. The remaining eight Shadow Board vacancies were advertised (8 out of 12) through a leaflet drop to all Carlisle City Council tenants and leaseholders and an article in "Carlisle Housing Associations" newsletter, through an advert in local newspapers, as well as information sessions that were held at Tullie House.

Prospective Board members were considered by an Assessment Panel, which included local people. The candidates were assessed against the skills and experiences required by the Housing Corporation.

Details of all the shadow Board Members are included in the Appendix (see pages x – with a brief description of their background.

Do Board Members get paid?

NO. There are no current proposals to pay members of the Carlisle Housing Association Board as very strict provisions apply to housing associations registered with The Housing Corporation. However, Board Members could claim for out-of-pocket expenses actually incurred in carrying out Carlisle Housing Association's business. The City Council's representatives on the Board are also bound by this restriction.

How would Board Members be chosen in the future?

The current Shadow Board Members, subject to satisfactory performance in the meantime, would serve until the second Annual General Meeting (AGM) of Carlisle Housing Association, which would take place approximately 2 years after the transfer date.

At this point one third of the Board Members need to retire, and nominations for new Board Members need to be sought. Retiring Board Members can seek re-election, which, in the interests of continuity would be encouraged.

From the second AGM, Board Members would serve for a term of up to three years. At each AGM, the election of new Tenant and Independent Board members will be determined by the membership of Carlisle Housing Association. The membership of Carlisle Housing Association will include Board Members, The Riverside Group and up to two recognised members from each recognised Tenants/Residents representative body. Each member will be able to vote on the selection of new Board members.

Future nominations for tenant and leaseholder Board Members would come from tenants and leaseholders in the houses managed by Carlisle Housing Association. Independent Board Members would be chosen from the wider community for their skills and experience. Council Board Members would be nominated by Carlisle City Council.

Who would Carlisle Housing Association employ to provide the housing service?

Carlisle Housing Association would employ paid officers to run the housing service on a day to day basis from a minimum of three offices situated within Carlisle. The final number and location of these offices has still to be agreed.

By and large, they would be staff of the Council who currently provide the service in Carlisle now, so you would continue to deal with the people that you know. However,

some additional staff would also be appointed to complete the range of skills needed to run the new organisation.

Who would regulate and monitor Carlisle Housing Association?

The Housing Corporation is the Government body that regulates and monitors all Housing Associations. Carlisle Housing Association must register with the Housing Corporation as a Registered Social Landlord before transfer can take place.

In particular, the Housing Corporation:

- Set rules and standards which all Housing Associations must follow. These standards are set to ensure that tenants' rights are protected, services are of a high quality and that financial management is sound.
- Monitors the performance of Housing Associations to make sure these standards are met. If standards are not met, the Housing Corporation has wide powers to intervene.

Would there be an independent person we can complain to?

Council tenants have the right to have their complaints taken to the Local Government Ombudsman, who has powers to look into cases of mal-administration by local councils. Councils must take notice of any recommendations made, although they cannot be forced to implement them.

Tenants of Carlisle Housing Association would have the right to have their complaints taken to the Independent Housing Ombudsman (IHO), after going through Carlisle Housing Association's internal complaints procedure. The complaints procedure is referred to in this document on page x. The IHO scheme has been approved by the Secretary of State. All Housing Associations must belong to the scheme and are expected to comply with the Ombudsman's findings.

Would the City Council have any control over Carlisle Housing Association?

Carlisle Housing Association would be independent from the Council but before the transfer takes place Carlisle Housing Association would be required to enter into a legally binding contract with the City Council. This agreement would ensure that the promises made to tenants in this document would be kept. Carlisle City Council would monitor the performance of Carlisle Housing Association after the transfer.

Where would Carlisle Housing Association get the money to pay for the works it is promising to do?

Carlisle Housing Association would borrow any necessary funds to buy the homes and carry out repairs and improvements, from reputable lenders such as banks and building societies. This loan would usually be taken out for a period of 25 to 30 years. Repayment of loans would be covered by the rental income from the homes of properties, which is allowed for in the 30 year Business Plan.

What financial safeguards would there be?

Carlisle Housing Association would have an independently verified Business Plan, which will be monitored by its Board and by the Riverside Group. As the parent, The Riverside Group will regularly monitor Carlisle Housing Association's financial performance, and will assist and intervene early if it began to run into difficulties. The Housing Corporation also monitors the financial position of housing associations and supervises any necessary action if problems arise. In recent times no housing association has gone bankrupt, as early warning signs have been acted upon to safeguard tenants and their homes.

No registered social landlord has ever gone bankrupt and no tenants have lost their homes as a result.

KEY POINTS

A new registered Social Landlord

Looking after homes in Carlisle

Run by a Board involving local tenants

Monitored by the Housing Corporation

4 Improving Your Home

Carlisle Housing Association is committed to:

- ❖ Providing accommodation that is good quality
- ❖ The future improvement of accommodation to ensure that this standard is continually achieved
- ❖ Consulting with you about the proposed investment in your home

How does the Council know what needs doing?

The council has commissioned an independent sample survey of the condition of your homes (a stock condition survey). This has shown what needs doing to the homes now and in the future and how much this is likely to cost. We also have a database of information on the homes, which we have used to support the survey.

We have also consulted with tenants and others to help us find out what needs doing. In particular, we consulted:

- ❖ The tenants - by talking to tenants in their own homes
- ❖ The Tenants Advisory Group (this is made up of tenant and leaseholders)
- ❖ The Housing Maintenance Team (this consists of senior managers responsible for the repair and improvement of houses for Carlisle City Council)

The response provided a clear list of tenant priorities and has helped to influence the promises set out in this document and Carlisle Housing Association's business plan.

Tenants have been fully involved from the beginning of the transfer process, through regular newsletters, regular presentations and briefings to the consultation groups in the Council's Tenant Participation Framework, and consultation with the Tenants Stock Transfer Panel.

What works will Carlisle Housing Association do and how long will it take them?

The independent survey has shown that the Council's stock needs significant investment over the coming years. In broad terms, the results are that a total of £224 million will need to be spent on the properties over the next 30 years to bring homes up to a modern standard. If the transfer goes ahead Carlisle Housing Association plans to spend more than this, a total of £231million over 30 years, with £56million of this available to spend in the first five years. Carlisle Housing Association also plans to spend an additional £5.8 million on improving the environment on estates, making a total of £237million. The Council calculates it will have £13 million less to spend on these improvement works over the same five-year period if the transfer does not go ahead.

Carlisle Housing Association plans to continue to run major works programmes beyond the first five years to meet the necessary investment required into the future.

Stock investment

In addition to the £19.8 million it will be spending on day to day repairs and maintenance in the first five years following transfer, Carlisle Housing Association has £56million, an average of around £7,800 per house, in it's current Business Plan for improvements to your homes over the same period. The Association plans to spend this money, subject to consultation with you as tenants, on improvements such as those shown in the table below:

Repairs and improvements with Carlisle Housing Association within the first five years after transfer

Central Heating

Full central heating will be installed in all homes that have no central heating, or where there is only a partial central heating system. Older central heating systems, which are at the end of their useful life, will be renewed or upgraded.

Insulation

Loft insulation will be installed to all homes to meet current building standards, i.e. insulation to a thickness of 200mm (8").

New Kitchens

Modern kitchens will be fitted in over 2,500 homes. A choice of colours for the units and worktops will be offered. Tiling will be replaced as necessary.

New Bathrooms

Installing a new bath, wash hand basin and toilet in over 4,000 homes will provide better bathrooms. Tiling will be replaced as necessary.

Rewiring

All homes that have substandard wiring will be rewired to meet current standards.

Windows

The double glazed window replacement programme, currently being undertaken by the Council, will be completed. This will ensure that all homes have full double-glazing.

Doors

New, secure, front and back doors will be fitted to over 2,000 homes, with a choice of style available.

Door Entry Systems

Door entry phones will be installed to over 650 flats that currently do not have them.

Smoke Detectors

Mains wired smoke detectors will be installed to over 3,000 homes, ensuring that all homes have a smoke detection system.

Extractor Fans

Extractor fans will be fitted in the kitchens and bathrooms of over 4,500 homes.

Boundaries

We will repair many damaged fences, gates, footpaths and driveways.

Estate and Environmental Improvements

Parking facilities, play areas and landscaping all require more money spending on them. The Association recognises that the general environment on some estates has deteriorated and will invest money in improvements to reverse this decline. You and your neighbours will be involved in determining how this money will be spent to benefit the area.

In addition to the £56million that the Association plans to spend on the type of improvements shown in the above table, it has a further £1million in its Business Plan with which it intends to carry out these environmental works in the first five years.

CHA will consult with its Tenants and Residents Groups on all of its improvement plans for your neighbourhood. You will be consulted on the proposed works to your home. You will be given commitments on the work to be undertaken up to 2 years ahead.

Do we have to have this work carried out?

Carlisle Housing Association's central heating, kitchen and bathroom programmes mentioned above are optional. You can choose not to have them carried out. If you have already installed a modern kitchen or bathroom, for example, Carlisle Housing Association will not insist on replacing it if you did not want it to. You will not be charged any extra on top of your rent for these improvements.

Increased Choice for tenants

You will be given an increased choice in the type and design of internal improvements offered, including the type/style of kitchens units and their layout. The Association will consult with Tenant and Resident Groups on its improvement plans for each neighbourhood. You will be consulted on the proposed works to your home and given commitments on the work to be undertaken up to 2 years ahead.

Improvements to Sheltered Housing Schemes

Carlisle Housing Association plans to carry out improvements to five of the seven sheltered schemes in the City. The programme aims to ensure that all residents in sheltered schemes benefit from improvements giving them their own bathroom and a bedroom that is separate from the living room. Bungalows and flats connected to Careline do not fall within this improvement programme, but tenants of this type of property will benefit from the same repairs and improvements as other transferring tenants. Carlisle Housing Association also aims to invest in updating the communications systems in these sheltered schemes.

Residents of these sheltered schemes will be more involved in discussions about improvements to their homes and the communal areas.

Will we pay extra for these works?

No. There will be no extra charges for any of the works listed above.

What happens if we have already modernised parts of our homes?

If you have already installed a modern bathroom or kitchen, for example, Carlisle Housing Association will not insist on replacing it if you did not want it to.

How will Carlisle Housing Association make sure the work is properly done?

Tenants have told the council that it should monitor repair and improvement work more closely and Carlisle Housing Association plans to improve monitoring arrangements. Carlisle Housing Association will be able to employ surveying staff which will enable a much higher level of quality control at a local level. These staff will consult you and supervise all aspects of the work programme.

Tenants representatives will also be involved in commenting on specifications for major works as well as the selection of contractors and the monitoring of work carried out.

Will we still have the right to do our own improvements?

Yes. You will still be able to improve your home, with the appropriate permission from the trust and any planning or other consent you may need. If you do improve your home within the law, this will not affect the level of rent you pay and you may be entitled to compensation if you end your tenancy.

What other work will be carried out?

Carlisle Housing Association is committed to supporting disabled people within the community and plan to work with its partner agencies to provide help to those requiring aids and adaptations to their homes.

Will these improvements be done if the transfer does not go ahead?

No. If the transfer does not go ahead, the City Council will continue to carry out its legal repairing obligations as your landlord. However, the City Council does not have the money to carry out the improvements outlined in this document, and does not expect to be able to do in the foreseeable future.

What about my day to day repairs?

Carlisle Housing Association plans to spend £19.8 million on repairs in the first five years following transfer. The Association will be responsible for all repairs that are currently the responsibility of the City Council. You will not have to pay for any repairs that you do not pay for with the Council.

Carlisle Housing Association will provide an effective, good quality, day-to-day responsive repair service, which will improve on the Council's existing service with clear time limits and performance targets. Target times for repairs will be divided into three categories.

An example of the repair categories and targets are set out in the table below:

URGENCY	TYPE OF REPAIR	TARGET TIMES
EMERGENCY	Any defect that puts the health and safety or security of the tenant, or a third party, at immediate risk. e.g. Gas leaks, serious electrical faults, structural danger, blocked main drains and burst water main.	Attended within 2 hours and completed within 12hours
URGENT	Work required avoiding substantial inconvenience to tenants or ongoing deterioration to the building. E.g. minor plumbing leaks, heating breakdown, roof leaks, re-glazing.	To be completed within 3 working days
ROUTINE	Defects that can be deferred without serious discomfort, inconvenience or nuisance to the tenant or a third party. E.g. general joinery repairs, minor gutter leaks, repairs to kitchen units, minor plumbing repairs.	To be completed within 10 working days

The response times shown will replace the Council's current targets. In all cases the response times are shorter than the Councils, and in respect of the Routine Repairs, the 10 working day target is considerably shorter than the Council's current 28-day target.

Priorities will be given to repairs for households with vulnerable people as appropriate to the circumstances. People with special needs because of disabilities, mental health problems, illness or age may require a quicker than usual response.

In addition, Carlisle Housing Association will treat as emergencies 'make safe' repairs to the homes of victims of harassment as defined under its Equal Opportunities and Harassment Policies.

Carlisle Housing Association also plans carry out 'cyclical' maintenance programmes on a regular basis. 'Cyclical' means the work will be done at more or less standard intervals.

The type of work carried out on this basis will include:

- External Painting
- Pre-painting repairs
- Servicing gas and other types of heating
- Servicing door entry systems and lifts
- Internal decoration of communal areas

How will we report repairs?

You will be able to report repairs in a similar way to the way you do at present; this is mainly by: -

- Telephoning (Freephone) the 24 hour Call Centre
- Writing to Carlisle Housing Association
- Calling into one of Carlisle Housing Association's offices
- Reporting your repair to your estate officer or housing officer
- By e-mail to Carlisle Housing Association's offices

Will we be able to make an appointment for the repair to be carried out?

Carlisle Housing Association plans to offer appointments for urgent and routine repair jobs, so that repairs are carried out at a time convenient to you, wherever it is possible to do so.

The failure of a contractor to keep an appointment will entitle you to claim compensation from the Association.

Who will carry out day to day repairs and maintenance?

Carlisle Housing Association will be responsible for providing the repair service to tenants. As part of the transfer arrangements, the Council staff and, at a slightly later date, the in-house building workforce, will also transfer to the Association. The joining together of the housing and building teams will result in service improvements and efficiencies.

Much of the improvement work set out in this document the work will be carried out by contractors. Tenants will be involved in the selection of contractors and in monitoring their performance.

Will I be able to comment on the repair service?

YES. Carlisle Housing Association will carry out regular Repairs Satisfaction Surveys to find out what you think about the standard of the repairs service. By giving you the chance to have a say on how you feel the repairs service is running, Carlisle Housing Association will be able to check and further improve the service and deal with individual complaints. The Association will also report the feedback from residents to each Tenant and Residents Association.

5 Rents and Other Charges/What Is It Going to Cost?

New Government policy on rents

The Government has introduced a new policy which changes the way in which rents are set by Councils and Registered Social Landlords. Under this system the Government intends that within 10 years tenants will pay broadly the same rent for a property of a similar size, standard and location whether it is Council owned or owned by a Registered Social Landlord like Carlisle Housing Association. Using this system each property will have an individually calculated rent based upon a national formula which takes into account average local earnings, property values and the size of properties. This rent is called a target rent.

This new system has to be in place by 2011/12. Carlisle City Council (if the transfer doesn't go ahead) and Carlisle Housing Association (if the transfer does go ahead) have to produce plans to reach this target rent. Under the new system a target rent is calculated for each property and existing rents have to be increased to reach the target rent by 2011/12. During this target period, current government policy requires RSL's and Council's to limit their rent increase to no more than RPI + 0.5% + £2.00 per week in any one year

After 2011/12, when the target period has ended, the limit for both Council's and RSLs is currently set at inflation + 0.5%. This means that the rent for a particular home will be broadly the same whether it is owned by the Council or by Carlisle Housing Association.

Carlisle Housing Association's 5 year rent guarantee

Whilst the Council and Carlisle Housing Association would need to take account of the government's rent policy, it is important for you to know that you are protected from dramatic rent rises. To achieve this Carlisle Housing Association has agreed a 5 year rent guarantee. Under this guarantee, your combined rent and service charge would increase each year by less than the Government maximum. This guarantee only applies if the transfer goes ahead. The guarantee means, for example, that if inflation is 2.5% each year the total average rent and service charge per week for the average 1, 2 and 3 bedroom houses would increase as follows:

	One bedroom £ per week	Two bedroom £ per week	Three bedroom £ per week
Rent at transfer in December 2002	£42.26	£44.71	£46.09
Rent in April 2003	£44.26	£47.06	£48.65
Rent in April 2004	£46.35	£49.53	£51.34
Rent in April 2005	£48.54	£52.14	£54.19
Rent in April 2006	£50.84	£54.88	£57.19
Rent in April 2007	£53.25	£57.77	£60.36

It is important to note that whilst rents will be broadly similar whether your home is owned by the Council or by Carlisle Housing Association, Carlisle Housing Association would be able to invest £ over the first 5 years after transfer. The Council would only be able to invest £ in the same 5 year period. Carlisle Housing Association can guarantee this level of investment, because financial provision has been made in its Business Plan.

New tenants

New tenants of Carlisle Housing Association would pay the same rents and service charges as existing tenants.

Service charges

These are charges which the Council makes for certain services such as Housing Visitors or grass cutting on communal grassed areas around some flats. These are currently included as part of your general rent. From April 2003 the Council is required to separate these from your rent and show these charges separately. The Council has already written to you about these changes, which are a Government requirement, and not in any way linked to the transfer. Some of these charges have already been introduced by the Council, but it plans to finish introducing the others for example for garden maintenance and grass cutting by April 2003. These service charges will be set at a level which covers the actual cost of providing the service. As far as the Council is able to estimate, any increases would be in line with inflation.

Carlisle Housing Association, like all other Registered Social Landlords, would have to show any service charges separately from your rent. Carlisle Housing Association would:

- only charge you at the actual cost of the services received;
- send you a clear annual statement of the service charge; and
- give you back any underspent service charge through a service charge adjustment.

This is something which the Council would be doing from April 2003, if not before.

Rent collection

If the transfer goes ahead you will be able to pay your rent in the following ways:

- cash payments at the Post Office using a swipe card;
- direct debit;
- standing order;
- at a Bank;
- by post, using a cheque; and
- cash payments at the Civic Centre for a period of 15 months after the transfer.

Carlisle Housing Association would send an annual rent statement to every tenant. Carlisle Housing Association would keep under review the ways that tenants pay rent, and may introduce new ways if these are more convenient.

Rent arrears

Carlisle Housing Association will rely on tenants paying their rent on time to continue to provide services. As a responsible social landlord it will adopt a firm, fair and prompt approach to rent and service charge arrears. Every effort will be made to ensure that arrears are prevented. Tenants will be encouraged to contact the Association if they have difficulty in paying their rent. Advice and assistance will be readily available and Carlisle Housing Association will try to work out a sensible way to pay off arrears over a period of time.

As a final step, Carlisle Housing Association (like the Council) could take court action to end a tenancy or recover arrears. This will only be done under circumstances defined in the Tenancy Agreement.

If the transfer goes ahead then Carlisle Housing Association will be in a position to recover arrears from those tenants who were behind with their rent with the Council.

Council Tax

Council tax would still be payable to the Council. This would not change if the transfer goes ahead. The transfer would not affect your entitlement to Council Tax Benefit.

Water Charges

The proposed transfer would not affect the way you pay for your water charges.

Housing Benefit

The transfer will not affect your entitlement to claim Housing Benefit. If the transfer takes place, applications will still be made to the Council and Housing Benefit payments made by the Council. Payment of Housing Benefit could, like now, be paid directly into your rent account with Carlisle Housing Association if you ask for it.

6 Housing Services

How would the transfer affect me on a day to day basis?

Standards you can expect from Carlisle Housing Association

Carlisle Housing Association would ensure that sufficient staff resources are dedicated to deliver a first class housing management service. The cornerstone of this would be to maximise tenant involvement in any decisions made. It is recognised that there are different issues to be addressed in each of the neighbourhoods in Carlisle, through tenant involvement a range of housing services will be tailored to meet those particular requirements.

Offices and staff

Carlisle Housing Association would have at least 3 offices situated throughout the Carlisle area by April 2004. Initially staff will be based at the Civic Centre, but would move to these new offices when they are ready.

As yet the location of these offices has not been decided, but would be subject to local discussion with tenants and local people before any locations are decided upon.

Carlisle Housing Association would have the full range of skills to:

- Run effective offices
- Ensure the improvement programme runs smoothly
- Deliver a fast and effective housing service
- Develop community initiatives
- Control repairs and maintenance budgets effectively
- Initiate regeneration projects
- Co-ordinate the jobs and training programme linked into the regeneration work

By and large, the same staff would provide the service following transfer as before transfer. So you would continue to deal with the people you know.

A fresh approach would be adopted by Carlisle Housing Association in the delivery of future services, using new policies and procedures, which have been developed following discussions with the Tenants' Advisory Group and the Shadow Board.

Service Standards

In partnership with tenants, Carlisle Housing Association would regularly review the way in which it delivers services to make sure they continue to be:

- Tenant focused
- Caring and responsive

- Meeting the needs of the local community.

These service standards would be in line with the Housing Corporation's Performance Standards. For example standards would cover letting empty homes, repairs, re-housing tenants from the waiting list and the way in which tenants are dealt with by staff. These standards would be published, and would be used as a benchmark so that performance can be judged. The City Council would also monitor Carlisle Housing Association's performance on your behalf.

Each year Carlisle Housing Association would provide all tenants with a report on how well it is doing in meeting these standards. The standards would also be regularly reviewed by the tenant and resident groups in the area.

Tenancy Management

Carlisle Housing Association would have the resources to ensure that a high level of service is provided to all tenants, and in particular support in maintaining their tenancy is.

This would include:

- Help for older tenants such as help with gardening
- Information on how to get involved with tenants groups
- Ensure that tenancy agreements are honoured by both Carlisle Housing Association and tenants themselves

Dealing with anti-social behaviour

Need information

Management of empty properties

Need information

Crime and security

Carlisle Housing Association would work with the Police, the City Council and other agencies to tackle crime and improve safety in each of the neighbourhoods. It would build in enhanced security measures through the improvement works, such as secure lockable double glazed windows and a new secure external doors with locking systems approved by the police.

Estate care and maintenance

There are a range of issues and problems that appear small in themselves but can often cause problems for people living on estates. Carlisle Housing Association would

ensure that problems such as abandoned vehicles and neglected gardens are dealt with firmly and effectively with the relevant tenancy conditions being enforced.

Customer Care and information

Carlisle Housing Association is committed to providing good quality services, which represent value for money and that are delivered in a customer-friendly manner. In order to achieve this the following approach would be adopted:

- Putting things right when they go wrong
- Providing information in ways which can be understood by all tenants
- Treat all people fairly.

Specialist Services

Carlisle Housing Association would ensure the continuation of the high quality specialist services that Carlisle City Council already has in place. The Association seeks to maximise independent living, enabling older and vulnerable individuals and families in the community to benefit from appropriate care support, monitoring and response services as appropriate to their needs.

Carlisle Housing Association is committed to listening to the users of the specialist services in order to continually improve and seek to modernise existing services.

Carlisle Housing Association would:

- Work with statutory bodies and other organisations to provide joint responses to the needs of older people, and other vulnerable groups in greatest need.
- Review criteria for specialist services to ensure priority is given to those in greatest need and that limited resources are deployed efficiently and targeted effectively.
- Continue to develop Careline as a local, financially robust service, embracing technological advances to improve and expand the service for the benefit of all users. Careline is a 24 hours a day, 365 days a year support service that is provided to elderly and vulnerable residents. Carlisle Housing Association would review the business plan annually and submit regular reports (to be agreed by the Board) on service performance, financial performance, development and long term strategy.
- Ensure that the Housing Visitors Service is integrated with Careline, Sheltered Housing Services and care packages provided by others. Carlisle Housing Association would review current operations, identify performance measures so as to maximise its role and effectiveness in targeting those in greatest need.

- Greatly improve the quality of sheltered accommodation currently provided and introduce good practice to improve the day to day service standards, to ensure continuous service improvement.
- Work in partnership with others to ensure the continuation of the Carlisle Floating Support Scheme. This is a support service provided when required to individuals with specific needs.
- Continue to provide a garden maintenance scheme to older tenants living in its homes.
- Ensure that tenants, and in particular vulnerable tenants, receive the necessary level of support and benefits advice to encourage income maximisation by the use of specialist advisors.
- Appropriate design features would be included in any rehabilitation or improvement work carried out by Carlisle Housing Association where these are needed to meet individual requirements.
- Make financial provision for aids and adaptations for those where this need has been identified.

Allocation policy/lettings

Carlisle Housing Association would continue to operate the City Council's Allocations Policy until at least June 2003. During the intervening period Carlisle Housing Association would review current operations with the City Council and work towards the introduction of a new allocations and lettings policy. This would be through consultation with local people and through its Board and subject to the agreement of the Housing Corporation.

In addition Carlisle Housing Association would help the City Council to meet its statutory responsibilities for people who are homeless.

Starter Tenancies

These are similar to introductory tenancies which the Council uses. Starter tenancies would need the approval of the Housing Corporation before they can be introduced in Carlisle.

Rights of new tenants

Carlisle Housing Association would, subject to Housing Corporation approval, give new tenants, who move in after the transfer, temporary tenancies with fewer rights and less protection that you would have as a transferring tenant. If there have been no problems after 12 months, these tenants would get most of the rights you have. However, they would have a different Right to Buy Scheme (called the Right to Acquire). These temporary tenancies are sometimes called probationary tenancies and the purpose of them is to ensure that new tenants settle well into the community and are willing to keep to the tenancy conditions. This is the same as the Council has done since 1st April 2002.

Home Contents Insurance Scheme

Carlisle Housing Association would introduce a scheme which gives similar cover to that offered by the Council. The charge for this will be in addition to your rent.

7 Tenants' rights

What about my rights after transfer?

Most Council tenants are secure tenants or (if you have recently been given a tenancy for the first time) introductory tenants. With Carlisle Housing Association you would become an assured tenant with protected rights.

The main difference between the tenancies is that as a secure or introductory tenant the rights you now enjoy are set down in law by acts of Parliament. As an assured tenant with Carlisle Housing Association, your rights would be covered partly by Acts of Parliament and partly by a contract (your tenancy agreement) between you and Carlisle Housing Association.

The assured tenancy with protected rights means that you would have similar legal protection as you have as a secure Council tenant and you would keep all except two of the rights you have now, plus you would gain some new rights. Your new tenancy agreement sets out your rights and how they would be protected (see booklet sent with this document) and would be a binding legal contract between you and Carlisle Housing Association. Carlisle Housing Association can never take these protected rights away or reduce them without your agreement.

The table (overleaf) compares the rights secure tenants have now with the Council with those that you would have with Carlisle Housing Association if the transfer goes ahead.

Introductory tenants have fewer rights than secure tenants. A detailed comparison of secure, introductory and assured tenants' rights is available from the Council.

If the transfer goes ahead, Carlisle Housing Association has agreed that it would give transferring introductory tenants the same rights as transferring secure tenants from the date of the transfer.

RIGHTS FOR TRANSFERRING SECURE TENANTS	WITH THE CITY COUNCIL	WITH CARLISLE HOUSING ASSOCIATION
The right to security of Tenure	Yes	Yes
The Right To Buy your home with discount	Yes	Yes
The Right of Succession (the ability to pass on your home)	Yes	Yes
The Right to Exchange	Yes	Yes
The Right to sublet and take in lodgers	Yes	Yes
The Right To Repair	Yes	Yes
The Right to carry out improvements and receive compensation	Yes	Yes
The Right to Information	Yes	Yes
The Right to Manage	Yes	No
Rent to Mortgage	Yes	No
The Right of Assignment (the right to pass your tenancy to someone else in certain circumstances)	Yes	Yes
The Right not to have your Tenancy Agreement Changed (except for rent and service charges) without your individual consent)	No	Yes
A 5 year Rent Guarantee	No	Yes

Are there any rights that I wouldn't keep?

Only two of your current rights would not be written into your new agreement – neither of them have an effect on the security of your tenancy.

Rent to Mortgage

This is a right to apply for a scheme called “rent to mortgage” – an alternative to the right to buy. No City Council tenant has ever taken up this right.

Right to Manage

This is the right to set up a TMO (tenant management organisation) to manage an estate. Although this right won't be in the new agreement, if tenant management of particular homes becomes a realistic option it could be undertaken subject to consent from Carlisle Housing Association, the Riverside Group and The Housing Corporation.

Carlisle Housing Association would fully support the SMART (St Martin's Association of Residents and Tenants) in becoming a TMO in Brampton, if their ballot is successful in the autumn of 2002.

How would my rights be protected?

If the transfer takes place, transferring tenants would be asked to sign a new tenancy agreement (see the booklet sent with this document). Transferring secure tenants and Introductory tenants will both have a similar form of tenancy agreement with similar protected rights. Once you and Carlisle Housing Association sign the tenancy agreement, your rights in the agreement could not be changed without your permission. The only thing that could change, of course, is the weekly rent and service charge (subject to the rent guarantee set out in this document)

What is the Assured Tenants Charter?

As an assured tenant with a registered Social Landlord, you would be covered by the Assured Tenants Charter. This document is produced by The Housing Corporation and tells you what your legal rights you would have as an assured tenant and explains what you can expect from your landlord.

If you would like to see a copy of the Assured Tenants Charter, or you would like to see a more detailed comparison of your rights before and after transfer, you can contact Lesley Dixon at Carlisle City Council on TEL: 0808 1430023.

Would there still be a Right to Buy with a discount system?

If you have the **Right to Buy** your home with the City Council, you would continue to have the **preserved right to buy** with Carlisle Housing Association.

These schemes are similar and the price you would pay for your home would continue to be based on its market value, less your discount, and subject to the cost floor rules.

These rights remain with you even if you later move to another home which is owned by Carlisle Housing Association as long as it is not exempt from the Right to Buy.

Introductory tenants do not have a Right to Buy with the City Council but Carlisle Housing Association has agreed to give transferring introductory tenants a contractual Right to Buy (in the tenancy agreement). This gives the same rights to buy their home as the Preserved Right to Buy, subject to them having held a tenancy for the minimum 2 - year period.

Some homes are currently excluded from the Right to Buy, like sheltered accommodation for the elderly, and this would continue to be the case with Carlisle Housing Association.

Future tenants would not have the Preserved Right to Buy but would have the Right to Acquire (see overleaf)

What happens with discounts?

Any discounts you have built up would transfer with you and would continue to increase while you are a tenant of Carlisle Housing Association up to a maximum amount which is currently £26,000 in the Carlisle area (this limit applies to the Right to Buy and the Preserved Right to Buy). If you move to another property you would take this discount with you.

What is the Cost Floor?

The cost floor is the minimum price that you could pay for your home even if your discount would take the price below this amount.

The cost floor is calculated for the Right to Buy and the Preserved Right to Buy.

Under the Right to Buy, the City Council can take into account costs incurred over the last 10 years before your application to buy. It takes into account the costs of building, buying, improving, repairing and maintaining your home where the costs are above £5,500.

Under the Preserved Right to Buy, Carlisle Housing Association would be able to take into account costs incurred during the 15 years prior to the application to buy (starting at date of transfer). Carlisle Housing Association would be able to include a range of costs in the cost floor which include the cost of improvements, acquisitions and

repairs and maintenance works over £5,500. It can also take account of the costs of carrying out catch up repairs which would be carried out to tenants homes as set out in this document, even if these costs have not actually been incurred at the time of your application to buy.

What is the Right to Acquire?

New tenants of Carlisle Housing Association (as well as existing tenants transferring from the City Council) would be able to buy their home under the new **Right to Acquire** scheme as long as certain criteria are met. This scheme is based on a grant rather than a discount and is generally less generous than the Preserved Right to Buy Scheme. The grant for homes in the Carlisle area is £9,000. You would not be able to combine both the Right to Acquire and the Preserved Right to Buy.

Would I be able to pass on my home?

YES. Carlisle Housing Association's tenancy agreement (see separate booklet sent with this document) would allow the same people to take over the tenancy (when a tenant dies) as under a City Council secure tenancy. As with the City Council, your home can only be passed on once (other than in exceptional circumstances).

Carlisle Housing Association has agreed with the City Council that in the tenancy agreement, which would be issued to existing tenants following the transfer, it would ignore any previous successions to the tenancy with the City Council. This means that if the transfer goes ahead, all tenants would start again with a right of succession, even if they have already used their one right of succession when they were tenants with Carlisle City Council.

Would I be expected to move out of my home if it is under occupied?

NO. Carlisle Housing Association would not expect anyone to move out of their home because it is under occupied.

Would I still be able to transfer or exchange?

Carlisle Housing Association would aim to meet the needs of its tenants and make the best use of its housing by assisting transfers and exchanges both within its stock and with other landlords.

Carlisle Housing Association would participate in H.O.M.E.S (The Housing Organisation Mobility and Exchange Scheme) and the HOMESWAP Scheme, which helps people to move to council or Registered Social Landlord, homes outside the area.

Introductory tenants of the City Council do not currently have a right to transfer or exchange.

Would I be able to sublet my home or take in lodgers?

YES. You would be able to take in lodgers. Carlisle Housing Association would require you to inform them if you do this. With Carlisle Housing Association's permission, you would also be able to sublet part of your home.

Would I still be able to claim Housing Benefit?

Your right to claim housing benefit would not change, you can still claim housing benefit after the transfer under the current rule.

Would Carlisle Housing Association have more rights to evict me?

Carlisle Housing Association intends to use one additional ground for eviction available under the assured tenancy agreement, **ground 11**.

This would allow Carlisle Housing Association to seek a court order against tenants who are persistently late in paying rent.

What if I have serious rent arrears on transfer?

Carlisle Housing Association intends to take on all current tenant arrears at the point of transfer. Tenants who have a current Notice to seek Possession, a Notice to Terminate, a court order for a Possession Order, a current Possession Order or a pending eviction date would only be issued with a new tenancy agreement if the Possession Order is discharged, the Notice to seek Possession or Notice to Terminate is withdrawn or expires or the court decides not to make a Possession Order. In the meantime, these tenants would become tenants of Carlisle Housing Association in the same way as the other tenants in the area.

They would be Assured Tenants and the terms of their tenancies would be as set down by the law together with the terms of their existing tenancy with the Council. Carlisle Housing Association would be able to enforce the Possession Orders that the Council has obtained and may also be able to obtain Possession Orders for tenancy breaches where the Council has served Notices before the transfer takes place.

Would I still have the right to have repairs carried out?

YES. This means that if Carlisle Housing Association or its contractors failed to carry out certain types of repairs within set time limits, you could require Carlisle Housing Association to appoint another contractor to do the repairs. Compensation is payable if the second contractor fails to do the repair in the timescale set down by legislation.

Would Carlisle Housing Association still have to consult me in the same way as the City Council?

YES. Carlisle Housing Association would consult with and provide information to all its tenants as if they were secure tenants. This is one of the terms of the tenancy agreement.

Would I be able to complain if I was unhappy with something?

Carlisle Housing Association would introduce a complaint procedure to enable tenants to make complaints if they wish to. Complaints would be dealt with in a positive way and Carlisle Housing Association would aim to put any mistakes right as quickly as possible.

If you were still unhappy after going through exhausting Carlisle Housing Association's internal complaints procedures you would have the right to contact the Independent Housing Ombudsman who would fully investigate your complaint.

KEY POINTS

- **You would become an assured tenant with protected rights**
- **You would continue to have a Preserved Right to Buy**
- **You would continue to have security of tenure in your home**

8 How will tenants' views be taken into account?

The Council has a strong tradition of encouraging tenant and leaseholder involvement in decision making about your homes and estates. Carlisle Housing Association would seek to continue the approach adopted by the Council in its' **Tenant Participation Compact** and to build on this through the links to **governance of the Association/ Board of Management** and in the adoption of a **Tenant Participation Charter**.

Governance of Carlisle Housing Association/ Tenants on the Board of Management

The Board of Management of Carlisle Housing Association would have 4 tenant /leaseholder places. These tenants/leaseholders, along with the other 8 individuals on the Board, would be responsible for making all the decisions about how the organisation would work. These 4 tenant/ leaseholder Board Members would have equal voting rights to the other board members. In addition to this the Constitution of Carlisle Housing Association would allow other tenants from recognised Tenant and Resident Groups within the Carlisle area to become members of the Association. It is from this membership that future tenant/leaseholder Board members would be elected.

Tenant Participation Compact

The Tenant Participation Compact is a written agreement between the Council and tenants which sets out its commitment to work in partnership to improve housing services in Carlisle. It includes :

- Agreed standards for consultation and involvement;
- Options for involvement which are available for tenants;
- Rights and responsibilities of each of the parties to the agreement; and
- An action plan for extending the areas of decision making open to involvement of tenants.

Carlisle Housing Association Tenant Participation Charter

Carlisle Housing Association would work with you to set up a framework for involving tenants in decision making about your homes and estates. The starting point for this will be the Council's Tenant Participation Compact. Carlisle Housing Association is committed to improving the opportunities for involvement and would adopt a Tenant Participation Charter which would give you the following rights:

- The right to full information about issues which affect your tenancy and neighbourhood;
- The right to consultation and participation in all aspects of housing management ;
- The right to choose the pace and level of participation;
- The right to influence the operation of Carlisle Housing Association;

- The right to form representative groups which Carlisle Housing Association would recognise and support;
- The right to independent resources;
- The right and opportunity to take part in training to build knowledge and skills;
- The right to equality of opportunity;
- The right to complain about any aspect of the service (more information on this is found in section 7 of this document);
- The right to independent advice and support.

Tenant and Resident Groups

Carlisle Housing Association would recognise and continue to support existing Tenant and Resident Groups and encourage new groups to develop. Support would include:

- An annual training budget which would cover costs of attendance and expenses;
- Joint training opportunities for tenants/leaseholders, staff and Board Members;
- Advice and assistance to new groups;
- Financial and practical support in the form of annual grants, special projects grants, access to printing and photocopying, staff support from the Regeneration Team for community development and tenant participation projects.

Carlisle and Rural Tenants Federation

Carlisle Housing Association would continue to support Carlisle and Rural Tenants Federation which is an independent organisation run by tenants and residents for the benefit of tenants and residents. This support would include financial help with administration and advice and assistance with promotion and training for the Federation.

The Tenants' Advisory Group

Carlisle Housing Association would continue the Tenant Advisory Group and seek to extend its' role as a wider forum for discussion about the future direction and activities of Carlisle Housing Association. It would continue to be open to all tenants, leaseholders and residents.

St. Martins' Association of Tenants and Residents (SMART)

Tenants and residents on the St. Martins' estate in Brampton are currently developing their own Tenant Management Organisation for the estate. A Tenant Management Organisation gives tenants and residents in an area more direct involvement in the management of their estate through a written agreement with the Council. Carlisle Housing Association would continue to support and work with SMART to develop this agreement.

Carlisle Housing Association would also consider requests from other tenants and residents who might wish to look at setting up a Tenant Management Organisation in their area.

Tenant Information

Carlisle Housing Association would ensure that you are kept fully informed about issues which affect your tenancies. Carlisle Housing Association would produce regular newsletters as well as an annual report on its performance against targets set, in consultation with tenants.

9 Quality of life and Regeneration

How could the stock transfer help with regeneration?

The Council and Carlisle Housing Association recognise that while improvements are vital to the successful future of the neighbourhoods in Carlisle, real and lasting improvements must be based on more than just 'bricks and mortar'. The improvement and repair work that would be carried out by Carlisle Housing Association would make a significant contribution to the future regeneration of Carlisle. But action is also needed to deal with less popular properties, to regenerate estates and support community activities.

Carlisle Housing Association wants to make a real improvement to the quality of life for everyone living in the neighbourhoods and communities in which it would be working. It plans to do this in a number of ways:

- By producing neighbourhood action plans in consultation with people living in each area;
- Through the investment of £56 million in your homes in the first five years following transfer;
- Through the investment of £400,000 each year in community projects;
- By working with the Council, other funding agencies and community groups and organisations to help ensure that extra money is made available for regeneration projects;
- By making applications to Riverside's Community Investment Challenge Fund for additional funding in Carlisle;
- By having a dedicated Community Investment Team; and
- By providing employment opportunities for local people, through local labour agreements with contractors.

Would there be any demolition?

The City Council has been demolishing properties in low demand – predominantly on the Raffles Estate - since 1999 and this programme is still continuing.

The City Council have recommended to Carlisle Housing Association that it too should expect to continue the Council's current strategy to demolish similar low demand property that has limited potential to provide suitable, acceptable accommodation in the future.

The City Council is expected to have done most of these demolitions by end of this year and the total numbers involved for Carlisle Housing Association are therefore expected to be comparatively small - less than 150 properties spread over the next five years.

The Council's policy of identifying unpopular properties without a long-term future throughout the Carlisle area would be continued by Carlisle Housing Association. Extensive consultation would be carried out with local tenants, leaseholders and the community to identify potential areas before any decisions were taken and Carlisle

Housing Association's main priority throughout would be to make sure that any change led to an improved environment for local people.

On the Raffles Estate where most of the demolition has been going on for the last three years, the City Council, Carlisle Housing Association and a private developer would work together with tenants, leaseholders and residents to produce a 'master plan' for Raffles. The intention will be to build new homes for sale on the land made available from the previous demolitions on the estate. The new homes should attract new people to the Raffles Estate and help ensure that Raffles can once again become a popular place and have a more secure future.

As part of the Raffles master plan Carlisle Housing Association will also look at the possibilities for improving the environment, providing more off street parking and improve security.

Following consultation, should you find at some point in the future that you reside in one the small number of homes that are proposed for demolition, then Carlisle Housing Association would discuss your re-housing requirements with you and make every effort to re-house you in a property suitable for you and in a location of your choice. Tenants who need to move will keep their existing legal rights if they are re-housed by Carlisle Housing Association. Wherever possible we will try to keep existing communities together as part of this process.

Depending on your requirements the properties available for re-housing could be:

- Within the Carlisle area and either have been or about to be improved and repaired.
- Owned by another Registered Social Landlord within Carlisle.
- Located outside the Carlisle area.

If you are required to move you would also be eligible for:

- A Home loss payment of £1,500 (less any outstanding rent arrears) subject to you having lived in your home for the preceding 12 months.
- Removal costs – the actual reasonable costs of moving property (on production of receipts), which includes reconnecting services, refitting carpets and curtains, etc.

10 Accountability – who monitors Carlisle Housing Association

At a local level Carlisle Housing Association would be accountable to a Board of Management made up of local people, one third of whom will be tenants/leaseholders. This Board would have overall responsibility for the day to day management of your home. (Full details about the proposed Board of Management are in section 3 of this document.)

Carlisle City Council will continue to have a strong monitoring role through its right to nominate four representatives to the Board of Management. In addition, Carlisle Housing Association would enter into a legal agreement with the Council as part of the transfer proposal. The Council would be able to enforce the terms of that legal agreement through the Courts in the unlikely event of Carlisle Housing Association failing to deliver on its promises.

The Housing Corporation is the Government appointed body that regulates and monitors all Registered Social Landlords. If the proposed transfer goes ahead, Carlisle Housing Association will become a social landlord registered with the Housing Corporation. This registration has to happen before the transfer could take place.

The Housing Corporation

- Sets rules and standards which all Registered Social Landlords must follow. These are set to ensure that tenants' rights are protected, services are of a high quality and that the financial management is sound.
- Monitors the performance of Registered Social Landlords to make sure that these standards are met. If these standards are not met, then the Housing Corporation has wide powers to intervene.

Carlisle Housing Association would be bound by the terms of the **Housing Corporation's Performance Monitoring Standards** and the **Assured Tenants' Charter**. Copies of this, which sets out the principles and the minimum standards which Registered Social Landlords are expected to achieve. (Copies of this are available from Lesley Dixon, Housing Transfer Project Officer at the Council, Free Phone 817300).

In addition you would be able to complain to the Independent Housing Ombudsman scheme, to which all Registered Social Landlords must be part of, and to which all tenants who are dissatisfied with the service can complain. (More details of this scheme can be found in section 7 of this document.)

11 The next steps/what happens next

The Statutory Requirement

The Council must comply with the law when consulting its tenants. These statutory provisions are set out in Section 106A and Schedule 3A of the Housing Act 1985.

The Council and the Secretary of State for Transport, Local Government and the Regions must have regard to the views of the Council's Secure and Introductory Tenants and Leaseholders. The Council must serve a notice on Secure and Introductory Tenants informing you of:

- **The full details of the transfer proposal, including the identity of the person to whom the disposal is to be made (in this case Carlisle Housing Association);**
- **The likely consequences of the disposal for tenants; and**
- **The effect that the transfer would have on the Right to Buy.**

This document is the notice and contains information on these details, consequences and effects.

How the Council must comply with the statutory requirements

The effects of the provisions detailed above are as follows:

- **The Council must serve a notice giving you the information listed above and informing you that by the 11th June 2002 you should let the Council have your views. This booklet is that notice.**
- **The comments that you and other tenants make must then be looked at by the Council;**
- **After looking at these comments , the Council then has to issue another notice called a Stage 2 Notice, telling you whether there have been any changes to the transfer proposal based upon your comments. It will also tell you whether or not the Council still intends to proceed with the transfer process.**
This notice will also tell you that you can send any objections that you have directly to the Secretary of State.

The Ballot

Depending upon the results of this first stage consultation, it is the Council's intention to hold a ballot in July/ August 2002. The whole ballot will be carried out by an organisation called Electoral Reform (Ballot Services) Limited, which is completely independent of the Council and Carlisle Housing Association. The ballot will be conducted by post and it is likely that voting papers will be sent to you in late July 2002. Each Secure and Introductory Tenant will receive a voting paper and where there are two or more tenants, they will each have a vote. The Council will only seek

the Secretary of State's approval for the transfer to go ahead if the majority of tenants who vote, vote yes in the ballot.

The Timetable

Activity	Dates
Date for return of comments on this consultation document	11 th June 2002
Date for the Stage 2 notice to be issued	4 th July to 10 th July 2002 (Any objections to be sent to the Secretary of State within 28 days of the 10 th July.)
Ballot commences	Late July 2002
Ballot ends	21 days from Commencement
Ballot result	August 2002