

# Welcome to Clúid housing



## Dear Tenant

We at Clúid are delighted to welcome you to your new home.

We know that moving into a new home can be a very exciting but stressful time. We hope that this tenant handbook will give you answers to any questions you may have about your tenancy and the services we provide. Please keep this handbook somewhere handy.

We hope that you will be very happy in your new home.

Clúid Housing Association





# Tenant Handbook

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# 1 Your Move



## 1.1 Moving in

Below are some practical suggestions and reminders to help in the smooth running of those first weeks and months:

- Check with ESB and Bord Gais that everything is in order. See Section 7 for relevant phone numbers.
- Organise connections with Eircom, Cable TV etc. if you want them
- Notify the relevant people and organisations of your new address, e.g. social welfare, tax office, your bank etc.
- Contact An Post if you want your mail to be redirected to the new address
- Organise your household refuse collection



### Who is responsible for setting up accounts for utilities?

It is up to you to ensure that accounts with ESB and/or Bord Gais are in your name. You also need to contact Eircom and cable/ satellite TV providers if you want connections. Please note that there are restrictions on aerials and satellite dishes so check with your Housing Officer before connection! Remember also that some utility companies may require a deposit before they set up a new customer account, e.g. Bord Gais, ESB. See Section 7 for relevant phone numbers.

### What about insurance?

You are responsible for insuring household contents against accidental damage, fire and theft – Clúid only insures the structure of the house and not the contents. Ask whether the insurance covers broken glass in doors and windows, as this is also your responsibility. You can organise contents insurance through an insurance company, Credit Union or bank. Shop around for quotes and ask what options are available for payment.

## 1.2 Financing the move

Extra costs should be expected during and after the move. There are obvious costs involved in moving house such as:

- Removal costs
- Buying furniture, electrical goods etc.

But there are also extra costs which are often forgotten, such as:

- Household contents insurance
- Connection charges to Eircom, cable TV
- Deposits for utility companies
- Oil, heating, fuel
- Redirection of post
- Bin collection charges

You might find it useful to make a list of what you need to buy for the move and maybe spread out the extra costs over a period of time. You may find the budget sheet useful in helping you plan the move. See below.

A good rule of thumb is to:

- Pace yourself to suit your budget
- Decide what is essential and what can wait
- Shop around and compare costs

## Personal budget sheet

Weekly spending	Amount	Irregular spending	Amount	Move in costs	Amount
Rent		Clothes		Transport	
Fuel & Electric		Health care		Curtains & rails	
Shopping		Insurance		Floor covering	
Childcare		Cosmetics		Beds & bedding	
Phone bill		Holidays		Kitchen utensils	
Transport		Presents		Electrical goods	
Social		School uniforms		Living room furniture	
Newspapers/mags		Special events		Decorating	
Cigarettes		Loans		School uniforms	
Pocket money		Cable TV		Connection costs	
Snacks/lunches		TV licence		Contents insurance	
Bin tags/refuse collection		Motor tax		Refuse collection	
		Car insurance		Re-directing post	
<b>TOTAL</b>	€	<b>TOTAL</b>	€	<b>TOTAL</b>	€
		<b>Total income</b>	€		
		<b>Total spending</b>	€		
		<b>BALANCE</b>	€		



### Who do I speak to if I am worried about money?

If you would like to speak to someone about money worries, or if you need advice on managing your budget, you could contact your local MABS (Money Advice & Budgeting Service) or log on to [www.mabs.ie](http://www.mabs.ie). They provide a confidential and free service.

## 1.3

### Transfers

It is possible to apply for a transfer to another Clúid scheme or to a local authority house. We can only take applications for transfers to our own properties, so if you are requesting a transfer to local authority housing or another housing association you must contact them directly.



#### Are there any conditions for a transfer?

You must have lived at your current address for at least one year and must have kept to the terms of your tenancy agreement. For example we will not accept applications for transfers from tenants who have rent arrears.

Also, you will have to show why you need to move, e.g. because of health reasons, or because you need to relocate because of a job. Contact your Housing Officer for more information. He/she will ask you to complete a transfer application form and to provide supporting information.

#### How long am I likely to wait for a transfer?

Clúid cannot estimate how long it might take before a suitable property becomes available. It will depend on vacancies arising in the area you wish to transfer to and whether the relevant local authority approves the transfer. We will contact you if a suitable property becomes available. You should also register with the local authority to increase your chances.

Another common way of transferring is when two households want to swap dwellings. This is known as a mutual exchange. Contact your Housing Officer for more advice. You can advertise your dwelling on the Clúid website if you're interested in a swap.

## 1.4

### Moving out

If you decide to move out of your Clúid home you must give us four weeks' notice in writing. If you do not do this, you will have to pay four weeks' rent. This is the procedure for ending the tenancy:

- You must notify the local Clúid office in writing four weeks before your planned moving date.
- The Housing Officer will arrange to visit you to check that your property is in the order in which it was given.
- You must pay all your rent before leaving.
- Any repairs which are the responsibility of the tenant must be completed to the satisfaction of Clúid staff.
- You must sign a Surrender Form, which states that you give up any rights or entitlements to continue to occupy the property.
- You surrender all keys, entry and swipe cards on the day you leave.

#### **What about alterations we made to the home?**

Any alterations made during the tenancy must be reversed and the original fittings re-instated if we ask you to. The Housing Officer will tell you after his/her visit whether any alterations must be reversed.

#### **What if there is some damage to the property, or outstanding repairs?**

It is your responsibility to leave the house/apartment in an acceptable condition and to complete any repairs that you are responsible for. You should use the following checklist to ensure you leave the property in an acceptable condition.

Are each of the following items in reasonable repair?

- Paint work
- Tiling in bathroom and kitchen
- Door handles and light fittings
- Windows
- Bathroom fittings, toilet, sink, bath/shower
- Wardrobes
- Hot press tank and shelving
- Kitchen units
- Sink and drainage

#### **What do I do with items I don't want anymore?**

You must remove all your furniture, personal belongings and rubbish before your tenancy ends. We will charge you for removing anything left behind, including rubbish. You can take most unwanted items to your local recycling centre – check with your local authority.

#### **What if I still owe rent or other charges when I leave?**

If you do not pay everything you owe us, or do not have an arrangement with us about repayment, we will go to Court. We may also use a debt collection agency.

## 1.5

### Abandonment

If you are away from your home for more than 2 weeks and have not told the office, we may consider your property abandoned by you. We will make every effort to contact you. But if we are satisfied that the property is abandoned we have the right to repossess the property and secure it by changing the locks. We will arrange for the property to be cleared and will store any items that were left behind for a short time. If we cannot contact you or you don't collect your belongings, we will dispose of the items.



# 2 Your Home



## 2.1 Reporting a repair

### New houses/apartments

All new properties will have small problems and repairs. These are known as defects or snags. The **defects or snagging period** is the time in which the builders who constructed the properties are responsible for all repairs. Depending on the scheme this period will last 6 or 12 months. Undoubtedly there will be things in your property that will need fixing or attending to. Please be patient and all repairs will be completed within the defects period.

### How should I deal with repairs during the defects period?

- During the first weeks in the new property you will be required to jot down all problems and “snags” on a **Snag Sheet**. You will be given a Snag Sheet at handover.
- The Snag Sheet is for all **small and non-urgent problems**.
- Your Housing Officer will let you know when to hand back in the Snag Sheet.
- **Do not report repairs directly to the builder – even if they are still working on site.** Clúid needs to know about all the repairs that occur in your property, so please list them on the Snag Sheet.
- **Emergency repairs should be reported immediately to your local Clúid office.**
- You must allow access to Clúid staff and/or contractors to carry out repairs and inspect the property.
- If the builder does not come at the agreed time or if you are not satisfied, please contact your Housing Officer. It is your responsibility to let us know if the repair has not been carried out satisfactorily.
- Remember non-urgent problems will be repaired within the defect period and may not be dealt with immediately.

### After the defects period

When the defects period is over all repairs must be reported to your local Clúid office. When there is a problem that needs repairs you should:

- Check first whether the repair is your **responsibility**. See Section 2.2
- Phone the **local Clúid office** to report the problem
- Provide **exact details** of the problem

Clúid will:

- Tell you **when** the repair will be carried out.
- Give you a **repairs order number** so that you have a record of reporting the repair. You should use this number any time you make follow up calls about the repair.

## How quickly will Clúid respond to repairs and what must I do to assist?

The timeframe for repairs depends on the urgency of the problem. We have three different categories:

Type of repairs	Clúid's response time	Your responsibility
<b>Emergencies</b> (e.g. no heating in cold weather, no drinking water)	24 hours	You or someone you trust must wait in your home for a contractor to arrive. We will aim to get to you within 4 hours.
<b>Urgent</b> (e.g. partial failure of the heating system)	5 working days	We will need a contact phone number from you so that the contractor can get in touch with you.
<b>Routine</b>	20 days (or up to 40 days if an inspection is required first)	You or someone you trust must give access to your home to the Housing Officer (for any inspections) and to the contractor (for the repairs). You will of course be notified in advance.

## Inspections

Sometimes we need to do an inspection before ordering the work. Your Housing Officer will contact you and make an appointment. If no one is at home to meet the Housing Officer the repair order will be cancelled. We will leave a note to explain this. If you still need us to carry out the repair you will have to make a new report to your local office. Following inspection any necessary work will be completed within 20 working days.



### How does Clúid check the quality of repairs?

The Housing Officers check some repairs when they are completed (on average 1 in 10 jobs). You can also help us by answering the questions at the bottom of the repair confirmation letter and returning the slip to us in the Freepost envelope provided. That way we find out how good our repair service is, and what we can improve.

## 2.2

### Repair responsibilities

#### Clúid's Responsibilities

Clúid's responsibilities are to:

- Repair the structure and the outside of properties. This includes drains, gutters and external pipes
- Repair and maintain the main services such as water, gas, electricity, sanitation and heating
- Repair any steps and paths that we provided for access to the property
- Repair any boundary wall or fence provided by Clúid
- Repair and maintain all communal lighting (unless taken in charge by the local authority)
- Repair and maintain all common areas around apartments, i.e. any area not part of your premises which are shared with other tenants including halls, stairways, lighting and lifts
- Maintain open spaces, drainage, roads etc (unless taken in charge by the local authority)
- Periodically paint the exterior of houses

#### Your Responsibilities

You must repair or replace any parts of the building that are damaged by you, by members of your family (including children) or your visitors. This includes damage to the structure of the dwelling as well as installations, fixtures and fittings. It also includes damage to the outside of the property. If Clúid have to carry out any of these repairs you will be charged.

You are responsible for the following:

### Outdoors

- Replacing TV aerials (except in apartment blocks)
- Repairing or replacing gate and shed latches and bolts
- Replacing broken glass
- Cleaning gullies, for rainwater, washing machines etc.
- Replacing lost/missing gully grids
- Replacing bulbs to security lights on the outside of your home, (but not lights in common areas/streets)
- Replacing lost keys to door and window locks
- Repairing/replacing defective door bell pushes
- Re-fixing loose handles to doors and windows
- Replacing lost or stolen fobs, swipe cards, post box keys (or paying back Clúid for the replacement of same)
- Oiling door and window hinges and locks
- Replacing letter box covers

### Indoors

- Repairing or replacing plugs and chains to sinks, wash hand basins and baths
- Replacing any items broken or damaged around the property
- Repairing surface damage to internal plasterwork
- Replacing damaged pelmet, picture and curtain rails
- Re-tightening loose fixtures and fittings
- Unblocking sinks and wastes
- Replacing broken hoses to showers and shower heads
- Replacing internal light bulbs
- Resetting trip switches
- Replacing broken toilet handles
- Replacing broken toilet seats
- Re-fixing loose handles to doors and windows
- Installing washing machine, cooker, dishwasher etc.
- Replacing meter cupboard doors
- Replacing fire grates
- Bleeding radiators
- Removing scale from taps, sinks, baths and toilet pans
- Re-sizing doors to fit over floor coverings
- Replacing batteries to fire alarms
- Decorating the inside of your home

### What else am I responsible for?

You are also responsible for:

- Taking reasonable steps to prevent pipes freezing in winter. This can be done by using the heating provided in your home.
- Preventing drains from becoming blocked. You will be charged for blockages caused by toys, toilet fresheners, nappies etc.
- Sweeping out your chimney once a year and keeping it clean.
- Properly installing washing machines and electrical and gas appliances, by using only suitably qualified professionals to carry out this work.
- Allowing Clúid staff and contractors access to the property to inspect or carry out repairs. Clúid will give at least 24 hours notice unless it is an emergency.

### What is a re-chargeable repair?

You must pay Clúid any costs we run up in repairing damage caused by you or as a result of you failing to carry out repairs you are responsible for. This is known as re-chargeable repairs. You will also be charged if we incur unnecessary call out costs, e.g. if we could not gain access to the property at the time we agreed with you, or if we were called out to inspect faulty electrics when it was only a case of tripped switches. If you feel the re-charge is unfair, you have the right to appeal. Details of how to appeal will be sent out to you along with the request for payment.

## Dealing with common problems

A few simple checks and actions may solve a problem in your home without the need to report a repair. Consult any manuals we have provided you with, e.g. for the heating system.

### Condensation

Condensation occurs where water is visible as a mist on windows and smooth wall surfaces. It is usually not apparent on painted or papered walls, but can still be there. Condensation causes black mould growth which is bad for your home and your health.

Any black mould growth indicates excessive moisture and gives warning that the heating, structural insulation, ventilation or all three may not be effective. Please report any black mould growth to your Housing Officer. He/she will advise you in relation to the condensation and may assess the level of air circulating in the property. It should, however, be noted that all Clúid properties have ventilation that is in accordance with building regulations at the time of construction.



#### How can I prevent condensation?

- Always ensure you have adequate ventilation, by opening any installed wall or window vents, particularly in bathrooms or kitchens after use.
- Ensure regular ventilation of the property, particularly in winter months.
- Try to have a source of background heat available, even if it is a small radiator or storage heater set to minimum temperature, especially in the bathroom during and after baths or showers.
- Open the windows as often as is safe and practical, depending on the time of year.
- Do not dry clothes on radiators.

Please remember the best weapons against condensation are a combination of **background heat and good ventilation**. Following the above guidelines will help to protect your home from black mould growth and its harmful effects.

### Other problems



#### What if my heating breaks down?

Yes, it may happen! When it comes to the heating and plumbing systems there are a few things that you can check out before calling your local office. Don't take any risks; use your common sense to decide whether or not you can sort out the problem. If in doubt contact your local office.

1. Check that you have oil in the tank or credit in the gas card.
2. Check the thermostat – it may be set at the wrong temperature.
3. Use the radiator key to check for air locks – bleed the radiator.
4. Is the timer on?
5. Is the on/off lever to the oil tank or gas meter in the correct position?
6. If you smell gas, call Bord Gáis immediately on **1850 20 50 20**
7. If none of the above work, then contact the local office.

Consult any written information you have received about the heating system – using the heating system effectively and efficiently will save you money.

#### What if there's a leak?

1. Try to identify the source of the leak.
2. Do what you can to minimise the damage such as lifting the carpet or lino around the area and place a towel around the pipe.
3. Contact the local office.

#### What if there's a flood?

1. Turn the water off at the mains and call the local office.



### What if the electrics aren't working?

1. Check the fuse box / plug. Are trip switches in the right position?
2. Do your neighbours have power? If not, there may be a power cut in the area.
3. Turn the mains off, if you smell burning or see smoke.
4. Contact the local office.

## 2.4

### Out-of-hours emergency service

Clúid has an out-of hours service for emergencies. The service is available to tenants outside office hours, i.e. daily from 5pm to 9am, at weekends, on public holidays and over Christmas. The service covers emergencies only, e.g. fire or flood. The number is **1890 789 987**



### When should I use the emergency out-of-hours number?

You should use the **1890** number:

- If there is major damage to your home
- If that damage creates a risk to the safety of your household, or of the building
- If the Clúid office is closed

It should **NOT** be used to report repairs, such as heating failures, leaks, broken door locks etc. Please note there is a charge of €25 per call for prank calls or inappropriate use of the **1890** number.

## 2.5

### Making changes and alterations

This section looks at maintaining the property and making it your home. As you settle in you probably want to make changes and alterations to suit your own tastes and make the property your home. This is natural, and we encourage it!

But we must make sure that the alterations are safe and will not detract from the property and the estate. That's why you must formally request permission for any changes before any work begins. You must put your request in writing.

Clúid will allow most reasonable alterations to properties. Each request will be looked at individually but in general the following guidelines apply:

- No structural changes may be made, e.g. knocking through or removing walls.
- Fencing/walls should not be higher than 950mm around the front gardens.
- No fencing or walls will be allowed at the front of residents' homes if these were designed as open plan.
- You are not permitted to paint the outside of your home.
- External structures (such as sheds or extensions) will only be permitted if you have appropriate planning permission, have consulted your neighbours and satisfy any other statutory regulations.

There are also a number of other conditions:

- Clúid insists that qualified tradesmen are used in any work carried out to property e.g. qualified gas fitters and electricians. We will look for test certificates when the work is completed.
- The tradesmen you employ must have adequate insurance cover.
- If you are not sure how to go about organising repairs or alterations please ask your Housing Officer for guidance. Housing Officers will advise you on how to ensure that work is carried out to a high standard.
- Please do not commence any works until we have given you permission in writing.
- No alterations should be made during the defects period, i.e. in the first year of a new property.
- Clúid will not repair or maintain any changes or additions you have made. For example, if you install an electrical shower with our permission, you will be responsible for any repairs to that shower afterwards.
- Clúid will not compensate you for any alterations or improvements you have made if you leave.
- If you decide to leave the property and wish to remove any alterations or improvements made during your tenancy you must reinstate the original item(s) and they must be in reasonable condition, e.g. kitchen units, doors.
- We may also ask you to reinstate the original features before you move out if your alterations are of lesser quality or do not comply with our design standards.

## Satellite Dishes

- Satellite dishes may not be attached to the front or sides of buildings or on blocks of flats.
- If you want to install a satellite dish we ask that you attach it to the rear of the chimney of your house.
- Under no circumstances should more than one dish be attached to any building.
- Any tenant responsible for an incorrectly attached dish will be asked to remove it at their own expense.



### **Can I change the internal decoration?**

Yes, you can decorate the inside of your home. If you are moving into a new property, please do not hang wallpaper in the first year as Clúid needs to monitor any settlement cracks or stains that may appear. After the first year it is not a problem. If you want to paint the walls in the first year of a new property, remember that repairs on minor cracks in the plaster work may be needed during this time. Clúid is not responsible for matching any new paint colours you may have used, so if you are re-decorating, keep some of the paint.

### **What if I want to put in a shower?**

Talk to your Housing Officer about what you are planning to do. We must be satisfied that the shower is installed safely, to a high standard and will be maintained by you.

### **Can I paint the outside of my property?**

If you want to make changes to the outside decor of the property you must ask your Housing Officer for permission. Clúid Housing Association is responsible for maintaining the exterior. We hope you agree with us that the outside appearance of the properties is extremely important. We will paint the exterior as natural wear and tear requires.

## 2.6

## Gardens and open spaces

Gardens, balconies and communal green spaces play a huge part in keeping an estate looking well and attractive, so it is very important they are tidy and well maintained.



### **What about the garden?**

The upkeep of both front and back gardens is your responsibility. They are yours to design and enjoy. For those who are not so green fingered we ask as a minimum that you keep your grass mowed. You and your neighbours or the Residents' Association might decide to buy a communal lawnmower, which can cut down costs. Litter and refuse must be cleared from the gardens regularly. Use of the garden as a dumping ground for bulk items or for hoarding refuse will not be tolerated.

### **Can I plant trees or shrubs?**

Yes, you can plant small trees or shrubs in your private garden. But please be reasonable with the type of trees and shrubs you are choosing – they should be suitable for small gardens, not cause a nuisance to neighbours (in terms of overshadowing or leaves falling) and of course their roots and branches should not damage the house.

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

It is your responsibility to keep your balcony tidy. Of course you are welcome to have flower pots and garden furniture on the balcony, but it is not acceptable to hang washing out on the balcony or to store prams, bicycles or other bulky items on the balcony. For safety reasons you are also not allowed to use any barbeques, patio heaters or gas cylinders on your balcony.

### **Who is looking after the communal green areas?**

In some new schemes the builder is responsible for maintaining the landscaping of the communal areas for the first year. Where this is not the case, your Housing Officer is responsible for arranging maintenance of the communal areas. This is sometimes done in conjunction with the residents. If you have any suggestions or would like to get involved with the landscaping, talk to your Housing Officer. We also rely on the tenants to keep the open areas tidy and litter free and not to allow dogs to foul.



### **What if I want to put up a wall or a fence between my neighbour and myself?**

Firstly talk to your neighbours about what you would like to do. If they are unhappy about your plans see if a compromise can be reached. You will need authorisation from your Housing Officer. Please note that on open plan estates you will not be given permission to put up a wall or a fence at the front of your house.

### **Who sweeps the footpaths and roads?**

In some cases the local authority is responsible for cleaning roads and pathways. However, it often falls to people living on the estate to organise a local clean up. You can make a major contribution if you take responsibility for keeping the area immediately outside your home litter free.

## **2.7**

### **Adaptations for disabled or older persons**

Sometimes tenants need to adapt their dwelling to help with access or mobility issues. If you need adaptations or mobility aids in your home, contact your Housing Officer and he/she will advise you on your options. Options might include a transfer to more suitable accommodation or an application by you to the local authority for a grant under the Housing Adaptation Grant Scheme for People with a Disability or the Mobility Aids Grant Scheme. Clúid does not pay for adaptations.



# 3 Your Safety



## 3.1 Security in your home

You can reduce the risk of your home being broken into by taking the following advice:

- Make sure that doors and windows are locked when you go out.
- Leave a light on if you go out at night.
- Ensure broken windows are fixed as soon as possible.
- Don't leave your keys under the doormat or anywhere burglars are likely to find them.
- Change your locks if your keys are lost or stolen.
- Put a security mark on your electrical goods with a UV-pen or get them security-etched.
- Ask a trusted neighbour to keep an eye on the property if you're going away, e.g. they could park a car in your driveway or turn on lights at night.
- Secure garden sheds and side gates with locks.
- Let your Housing Officer know if you are going away for longer than 2 weeks and arrange a contact in case of an emergency.

### Where can I get more advice on home security?

Call your local Garda Crime Prevention Officer or have a look at the Garda Síochána website ([www.garda.ie](http://www.garda.ie)).

### Are my contents insured?

Not by Clúid Housing Association – our insurance covers the building only. So you will need to get your own contents insurance. You will need to estimate the value of all your belongings, including furniture, white goods, electrical goods, jewellery etc. Ask for several quotations and ask about payment options such as monthly or quarterly payments. Contents insurance should cover your belongings for fire, accidental damage and theft. Remember that Clúid does not replace glass, so you may want cover for broken glass in doors and windows as well.

## 3.2 Safety in apartment buildings

Door entry systems control who comes into buildings with shared entrances. To keep your building safe:

- Make sure that the entrance door always locks behind you.
- Never leave the entrance door open or propped open.
- Don't let people follow you inside if they don't live in the block – they should press the button for the flat they are visiting.
- Report any faults to Clúid as quickly as possible.

Also make sure not to block entrances, landings and stairwells with bicycles, buggies or other items, so there is a safe exit route for emergencies.

## 3.3 Gas Safety

Clúid Housing Association will service gas central heating boilers regularly and any other gas appliances supplied by us. Tenants have to allow access for the contractor.



### **What if I smell gas?**

If you smell gas, immediately follow these steps:

- Turn off the mains
- Open windows and doors
- Extinguish flames
- Do not switch on electrical equipment or switches
- Contact the gas company immediately - **1850 20 50 50**

## **3.4 Electrical safety**

Electrical installations can be dangerous, so please follow this advice:

- Unplug any appliances that are not in use
- Use the correct fuses in plugs
- Don't touch bare wires - turn off the electricity at the consumer unit (fuse box)
- Don't touch any electrical appliance if it is wet or if your hands are wet - turn off the electricity at the fuse box and don't use the appliance again until it is dry
- Don't overload sockets
- Don't carry out any electrical alterations or improvements without our permission
- Don't put nails or fittings in a wall near a socket, switch or light fitting or around the edge of the wall as this is usually where electrical wires are put behind plaster

## **3.5 Fire Safety**

Here is some advice on how to prevent fires and how to protect yourself and your family in case of a fire.



### **What do I need to know about smoke alarms?**

- Test each alarm every week by pressing and holding the test button until the alarm sounds
- Replace the backup battery every year or when the alarm starts to bleep
- If a smoke alarm is damaged or doesn't sound when tested, please tell your Housing Officer immediately

### **How can I prevent fires in the kitchen?**

- Keep children away from the cooker unit when cooking
- Never leave pans unattended and keep the handles turned in over the work surface to avoid adults or children knocking or pulling them off the cooker
- Keep cables from kettles, toasters etc. away from the cooker and don't let them hang off worktops
- If you deep fry food, use a proper electric deep fat fryer instead of a chip pan. Chip pans are highly dangerous!
- If a pan catches fire, turn off the cooker, soak a tea towel under the tap and wring it out. Hold the wet tea towel in front of you and place it over the pan
- Do not remove the tea towel or move the pan for at least 1 hour until it has cooled down.
- Never throw water onto a pan fire!!

### **Can cigarettes or candles be dangerous?**

- Yes, both can start fires very quickly if you are not careful
- Never smoke in bed
- Don't smoke when you are tired or when you have had a drink
- Make sure you put out cigarettes fully when you are finished
- Never leave lit candles unattended or near anything that could catch fire, especially curtains by windows
- Always put candles out when you leave the property and when going to bed
- Always use a proper holder for candles and never put them on plastic surfaces like televisions



### **What else should I do?**

- It's a good routine to check the home every night before going to bed
- Check you have put out all cigarettes
- Check all candles are out
- Unplug all electrical appliances, especially televisions, dryers and washing machines
- Check the cooker is off

### **What else should I do?**

- Put the guard up to the fire
- Close the door to each room. This will help stop smoke and flames spreading if there is a fire

### **It's also a good idea to plan ahead, so that your family members are prepared for an emergency.**

- Make sure all your family know what to do if there is a fire
- Plan your escape route and keep all exit routes clear, keep door and window keys handy
- Make sure you know where to meet outside of the dwelling and account for everyone that was in the dwelling

### **What should I do if a fire starts?**

- If there is smoke, keep low where the air is cleaner
- Get everyone out as quickly as possible, don't waste time investigating the fire or stopping to collect valuables
- Call the fire brigade 999 or 112 - try to stay calm and give them your address and other details they need
- Don't go back into the house or apartment for anything, wait for the fire brigade

### **What do I do if my clothes catch fire?**

- Don't run
- Lie down and roll around
- Smother the flames with a heavy material, like a coat, blanket or a fire blanket if there is one near

## **3.6 Preventing carbon monoxide fumes**

Carbon monoxide poisoning can arise in a number of different ways. You cannot see or smell it, but it can kill. Early symptoms include tiredness, headaches, nausea and pains in the chest. There is a risk of carbon monoxide poisoning:

- If your gas or oil appliance is not working properly
- Your boiler or fires have not been serviced regularly
- There is not enough ventilation
- Your chimney has not been swept regularly

Clúid carries out a gas safety check on all appliances installed by us once a year. You must allow us into your home to do this check. If you have your own gas appliances, you must use a registered gas installer to fit them and must get them serviced regularly.

Also follow this advice:

- Keep rooms well ventilated
- Never block or close vents
- Sweep chimneys at least once a year if they are used for wood or coal fires



# 4 Your Rent & Other Charges



## 4.1 Your rent

Rent makes up the bulk of our income and pays for the ongoing maintenance of your home and scheme, as well as the running costs of the Association. Clúid is a non-profit organisation.

### We take failure to pay rent very seriously

A small number of schemes have a fixed rent, which will be explained to you by your Housing Officer. The rent calculation below won't apply to you.

But for the majority of tenants, your rent is a differential rent, i.e. based on your household income. Those on higher incomes pay more rent than those on lower incomes. The rent amount is linked to your income between January and December of the previous year. For those working it is calculated on your take home (net) pay i.e. what you get after paying tax.

### When will my rent be assessed?

Your rent will be assessed before the start of your tenancy, and then re-assessed annually. Every year in February you will be asked to complete a Confidential Income Statement (CIS) form and to re-submit evidence of income either in the form of a P60 or receipt of social welfare payments. This is a term of your tenancy agreement. You will receive a statement of your rent calculation each year. If you are in any doubt about the rent calculation, approach your local office.

### Do I get a rent book?

All your payments are recorded on our computer system and you will receive a rent statement every three months.

### What is included as income for calculating rent?

The following income is included:

- Employment including self employment (as stated in P60/accountant's report)
- Social welfare payments including back to education allowance and SWA
- Income from Back to Work scheme, JI, CE or FÁS training allowances
- Income from pensions and any other source
- Family Income Supplement
- Spouse/partner maintenance
- Carer's Allowance (if this constitutes the only income you earn)

### Is any income excluded from the rent assessment?

Yes, the following income is excluded:

- Child Benefit (previously known as Children's Allowance)
- Child maintenance received
- Scholarships
- Allowances paid for fostering children
- Fuel and travel allowances payable on CE and other training schemes
- Social Welfare Christmas Bonus
- Income from overtime worked
- Carer's Allowance (if you are in receipt of other payments)
- Health Board medical or dietary allowances
- Assistance received from any charitable organisation



### **How is the rent calculated?**

The formula used for calculating rent is €10 for the first €100 of income and then 20% on all income over €100.

For example:

If your income is €185 per week then

- The first €100 = €10
- The remaining €85 is calculated at 20%, or 20 cent in every €
- So €85 x 20% = €17.00
- Add €10 + €17 Total rent = €27

Clúid has a minimum and a maximum rent. If you are unsure of the current minimum/maximum rent levels, please check the Clúid website or ask your Housing Officer.

### **Is there a deduction from the rent for children?**

There is a €1 deduction for each child under 18 years of age, but remember that rent never goes below the minimum rent. The deduction is also made for children up to the age of 22 but only if they are in full time education and do not have a source of income.

### **What will happen if my income changes during the year?**

If your income decreases you should let your Housing Officer know immediately and an adjustment will be made for a fixed period and then reviewed. You'll need to show us proof of your reduced income. If your income goes up your rent will be increased at the next rent assessment.

### **What if my children or other members of my household have an income too?**

Any additional earner in the household is known as a Subsidiary Earner. You must include evidence of their earnings each year. The first €100 of their income is not assessed. Each €1 after that is assessed at 20%. Again, there is a maximum rent for Subsidiary Earners and also a maximum rent ceiling for the household as a whole if there are several earners in a family.

### **What happens if someone is staying with me for a while?**

If someone moves in with you, then their income is assessed for rental purposes if they stay longer than 4 weeks. As per your tenancy agreement, you must notify your Housing Officer if you have guests staying longer than 2 weeks.

## **4.2**

### **Service charges**

Some schemes have additional service charges included in the rent. Where a charge is applied they are unique to that particular estate or apartment block and depend on the costs of the services provided. These services are additional to those that Clúid Housing Association usually provide but are a necessary part of the scheme you live in. If you want to find out more about what is included in your service charge, ask your Housing Officer.



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

The sorts of services that are covered in the charge could include:

- Additional staff such as caretaking and wardens
- Additional cleaning services, e.g. in apartment blocks
- Management Agency fees
- Bin collection
- Security
- Heating and lighting of lobbies and other common areas
- Lifts, door entry systems, fire alarms etc.

These are examples only. There could be different items covered in the service charge in your estate.

### How much will the service charge be?

The service charge amount is reviewed annually and based on the actual cost of providing the services. The service charge for an estate is the same for all tenants. You will be given 28 days minimum notice before the new service charge amount is applied to your rent. The decision of Clúid Housing Association is final on the service charges levied on an estate.

### What about refuse charges?

Depending on which part of the country you live in, you may have to pay bin collection charges to the local authority or to a private company. In both cases it is your responsibility to organise payments. In certain circumstances some residents may be entitled to apply for a waiver. You should check this with your Local Authority. If you live in an apartment block your refuse charge is included in the service charge.

## 4.3 Paying your rent and service charges

### THURSDAY IS RENT DAY

Rent is due weekly and is payable **in advance**. Rent is always due on Monday. **All payments must be paid by Thursday morning of the previous week so they register on our system by Monday.** Late payments will show as arrears on the rent account.

Before you move into your new home you need to pay one week's rent and then continue paying each week in advance.

You can also pay rent monthly. This also has to be paid in advance. Your rent would then be calculated over the year. For example if your rent is €25 per week, you would be paying €1,300 for the year. Your monthly payment would then be €108.30.

### How can I pay my rent?

There are several ways of paying your rent.

- Standing Order (set up from your bank account)
- Household Budget (If you receive Social Welfare Benefits)
- Electronic transfer (using banking online)
- Post Office Swipe card, known as Billpay (this can be used at the post office or any shop with a PAYPOINT facility)

Household Budget or Standing Orders are likely to be the most convenient options: they take little time to set up and are a hassle-free way of paying rent from then on.

### How does Household Budget work?

When you pay by Household Budget the rent is taken from your social welfare payment each week. The scheme is operated by An Post and in order to qualify, you must be getting a certain social welfare payment and your payment must be paid through your local post office. The Household Budget Scheme is free of charge.

### What do I need to know about Bank Standing Orders?

With this method you authorise the bank to deduct the rent from your account on a regular basis. It's a great payment method as it saves you the effort of having to remember and organise payment every week. But you must always have enough money in the bank. Even if you are a few cents short on the day the deduction is made, the bank will not pay and you will accumulate rent arrears. Some banks may charge a small fee for this service. You also need to alert the bank in advance if your rent changes after the annual assessment – we will remind you of this.

## Missed payments

Your rent has been assessed according to your ability to pay. We take the failure to pay rent very seriously. We will take legal action if necessary.



### **What happens if I miss a payment?**

When you sign a tenancy agreement you make a legal commitment to pay rent regularly and in advance. If you miss a payment it is very important that you phone the Clúid Office and explain why and when you will make a payment.

### **What happens if I miss more than one payment?**

We will act quickly if you fall behind in your rent payments. Failure to pay rent will result in your Housing Officer writing or calling to see you about your arrears.

### **Can non-payment lead to legal proceedings?**

Yes, if you have rent arrears and fail to keep to a repayment programme that you have negotiated with your Housing Officer. Serious rent arrears may result in notice to quit and we will apply to court to have you evicted from the property. In addition to taking back the property, we can also apply to court for a debt judgement against you. This will seriously damage your credit rating and will make it much more difficult for you to borrow money or buy items on credit.

### **What happens if I cannot keep to the agreement?**

It is important that you speak to your Housing Officer as soon as possible. Don't ignore rent arrears or any other debts you may have – they don't go away. The earlier you deal with debts the better. If you are having money worries contact your local Money Advice & Budgeting Service (MABS), who offer free and confidential advice.

### **I think arrears shown on my account are wrong. What can I do?**

Please contact us. We will check the account. We may need you to provide proof of payment, so you should keep all your rent receipts in a safe place. If there has been a mistake, we will put it right.

### **FAILURE TO PAY RENT WILL RESULT IN EVICTION**





# 5 Your Tenancy



## 5.1 Being a Clúid tenant

When you become a tenant of Clúid Housing Association we give you the right to occupy the property as your home. The property remains in the ownership of Clúid Housing Association. You will sign a Tenancy Agreement and Clúid will also sign it. This tenancy agreement sets out the terms on which you occupy the property. In signing the Agreement both you and Clúid Housing Association have obligations to each other and to the other residents on the scheme. The Housing Officer will explain them to you before you move in.

The Tenancy Agreement is our promise to each other that both tenant (you) and landlord (us) honour their obligations. But of equal importance are your obligations to each other as neighbours. In signing the Agreement you make commitments to your neighbours. Respecting and fulfilling these commitments is your responsibility.

### **Why do I need to know the details of the tenancy agreement?**

The Tenancy Agreement is a legally binding document. If the Agreement is not kept it can result in Clúid taking action which can lead to eviction. It's also important that you understand what you are committing to. If you want to ask any questions about your rights and responsibilities, you can ask the Housing Officer.

### **What is a probationary tenancy?**

The first 6 months of a new tenancy are a probationary period. That means that new tenancies can be terminated automatically during the first 6 months if Clúid has concerns about the tenant's behaviour, e.g. if he/she is not paying rent on time or engaging in anti-social behaviour. After 6 months, if you successfully complete the introductory period, you will enjoy greater security of tenure. Of course, Clúid can still take action if you breach the tenancy agreement at later stages.

### **What is meant by a joint tenancy?**

A joint tenancy can be between any two adults or more who are permanently resident in the dwelling. The most common type of joint tenancies are signed by couples. Should the status of a couple change due to separation, divorce or death, the tenancy agreement will be changed. In the case of separation or divorce one tenant will have to surrender their right to the tenancy.

### **What if my partner joins me after I sign the Tenancy Agreement?**

Talk to your Housing Officer about whether or not you want to include your partner in the agreement. You must speak to the Housing Officer about any impending changes in your household size. If someone wants to join the household at a later stage, you will need to request permission from your Housing Officer.

### **What happens if we have more children?**

We have allocated you a house or apartment according to the size of your family. If your family grows and your home becomes overcrowded we will support you to seek other housing that suits your needs. Depending on the type of dwellings and the level of vacancies in your current scheme this may have to involve moving to another scheme, or transferring into local authority housing.



### **Can my children inherit the tenancy?**

It is possible for a child to inherit the tenancy. He/she must be over 18 years of age and must have been genuinely living in the property. But the decision is at the discretion of Clúid. In some cases, Clúid may reserve the right to take back the property when the original tenant dies. For example we need dwellings that were built for disabled persons back so we can house other people with a disability. Should you wish a member of your family to inherit your tenancy, you should talk to your Housing Officer.

### **Can I buy my home?**

No. As a non-profit making Housing Association, we are currently obliged by legislation to keep our properties within the rental sector, so you cannot purchase your home.

However, as a Clúid tenant you may be eligible for the mortgage allowance scheme if you decide you want to buy a private property or build a house and return your present property to Clúid. You must be a tenant with a housing association for more than one year to qualify. The Mortgage Allowance Scheme offers help with your mortgage for the first five years. Contact your local authority for more information on the mortgage allowance scheme. The local authority can also advise on other purchase options such as Affordable Housing or Shared Ownership.

### **Can I keep a pet?**

Clúid tenants living in apartment blocks are not permitted to keep pets. Tenants in houses may keep domestic pets if they wish, as long as they are adequately supervised and do not create a nuisance. You need to obtain permission from Clúid before getting a pet. Certain types of dogs and other animals, like poultry, pigs or horses, are not permitted.

## **5.2 Clúid's responsibilities and tenants' responsibilities**

Here is a brief summary of some of the responsibilities that you (as tenant) and we (as landlord) have. Check the tenancy agreement for all other terms of the tenancy.

### **Clúid**

- Keep to the terms of the tenancy agreement
- Provide adequate notice of rent or service charge increases
- Provide adequate notice to quit
- Carry out cyclical maintenance
- Have insurance for the dwelling (only the structure, not the contents)
- Maintain the communal areas including communal gardens
- Complete repairs which are Clúid's responsibility (See Section 2)

### **Tenant**

- Keep to the terms of the tenancy agreement
- Pay rent weekly in advance
- Provide details of your household income every year
- Provide adequate notice when moving out – 4 weeks
- Replace any original fixtures and fittings when leaving the property
- Maintain the property (and garden if applicable)
- Do not interfere with any neighbours' peaceful enjoyment of the estate
- Complete repairs which are your responsibility (See Section 2)
- Wait for approval in writing before you make any alterations to the property (other than internal decoration)
- Insure your belongings against accidental damage, fire and theft

## **5.3 Customer care**

Clúid aims to provide an efficient and responsive service to all tenants. We want our tenants to live in good quality homes and to be satisfied with the services we provide. We try to take account of all feedback we get from tenants when we develop our standards and our policies. Our customer care standards set out how we aim to relate and respond to you. All your formal rights and responsibilities as a tenant are of course detailed in your tenancy agreement.

### What can I expect from Clúid staff?

As a tenant, you can expect us:

- To listen to you and take your views seriously
- To treat you with courtesy and respect
- To treat you fairly and equally, irrespective of your age, gender, religion, ethnic background, disability, marital status or sexual orientation

### What can I expect from Clúid staff?

- To be honest and upfront in our dealings with you
- To give you helpful and informative responses to any issues you may have in your Clúid home
- To see you at agreed times and keep you informed of any delays
- To respond to your phonecalls or letters as quickly as possible
- To help you with completing Clúid forms if needed
- To explain documents and procedures to you in a straightforward manner
- To welcome you in offices which are clean, tidy and accessible where possible
- To respect your privacy and confidentiality wherever possible

### What do we expect from you?

Of course the relationship goes two-ways and we rely on your co-operation to help us provide a good service. We expect from you:

- To treat our staff and contractors with courtesy and respect
- To be honest and give us correct information about your household, your income and any other information we legitimately require
- To keep appointments or give us advance notice if you cannot make an appointment

## 5.4 Right to complain

If you are unhappy about any aspect of our work or feel unfairly treated, please let us know. Of course, in addition to complaints and criticism Clúid also welcomes all positive comments or suggestions from tenants and we encourage you to let us know what you think

You can do this in a number of ways:

- Contact the office by phone
- Talk to your Housing Officer during his/her local office hours
- Write to us (by letter, fax or email)
- Fill out the complaint or compliment form which we can send to you or you can download from the website

### How do I complain?

You should contact the member of staff you normally deal with, e.g. your Housing Officer or Scheme Manager. He/she will try to address the issue as quickly as possible. This is what we call **Stage 1**. If you are still dissatisfied after this, or if your complaint is about a member of staff, you can make a formal complaint to the Housing Manager. This is **Stage 2** of the formal complaints process. The Housing Manager will try to address complaints within 10 working days.

### What if I am still not happy?

**Step 3:** If you are still dissatisfied you should contact the Regional Director and appeal the decision. Again, a reply will be sent to you within 10 working days.

### And if this still doesn't solve my problem?

**Step 4:** If you are still unhappy with the response you should forward your complaint in writing to Clúid's Chief Executive, Brian O'Gorman, who is based in our national office in Dublin. Brian will only look into your complaint if you have already been through the first stages that involve the Housing Manager and Regional Director.

## 5.5 Confidentiality

The information we keep on file about you is confidential. We will not give information about you to third parties unless you tell us that we can. But there are some exceptional circumstances where we have to disclose information about you. For example:

- We will give information to An Garda Síochána if they are investigating a serious crime.
- We will give information to the health services or An Garda Síochána if there is a serious risk to someone, a child for example



# 6 Your Neighbourhood



## 6.1 Your scheme

Your first priority will probably be to arrange your new home the way you like it. Over time it is likely that the way your neighbourhood looks will become increasingly important to you. The upkeep of the communal areas and the general tidiness of the scheme say a lot about how people feel about living there.

We have designed and built our estates with the aim that they will be attractive places long into the future. However, quality housing and well-designed schemes do not in themselves guarantee success. At the heart of every neighbourhood, which looks appealing and inviting, are residents who have invested time, energy and effort into making that area what it is. We hope you will feel pride in your area.

### What's my part in this?

It's you and your neighbours who determine how your neighbourhood develops. Whether or not you become actively involved in the residents group, you still contribute to the development of your scheme in a number of ways:

- How you keep your home and garden or balcony
- How you get on with your neighbours
- How you resolve difficulties with your neighbours
- Whether you support local activities such as clean-ups, residents meetings etc.

## 6.2 You and your neighbours

Getting on with your neighbours is your responsibility and common sense plays a large part in making this happen. To ensure that our understanding of common sense is similar to our residents we compiled the suggestions put forward by residents at the pre-tenancy courses as to what it means.

- Residents respect each other's right to live peacefully.
- Residents do not engage in behaviour that offends or upsets others.
- Residents look after their homes and gardens/balconies.
- Residents drive and park their cars in a way that doesn't endanger or interfere with others.
- Residents take responsibility for their pets.
- Residents keep an eye on each other's property.
- Residents are responsible for the behaviour of their visitors.
- Residents are mindful of noise, especially at night and early in the morning.

These are very reasonable expectations of what people can hope for from each other.

### What should I do when difficulties arise?

There will be occasions when difficulties arise between neighbours. Before approaching your neighbour, stop and ask yourself:

- Are you being reasonable?
- Do you have all the facts?
- Are you willing to listen to what they have to say?
- Explain to your neighbour how their behaviour is affecting you. Try to resolve the problem yourselves and don't get other neighbours involved if they are unaffected. If the problem persists and interferes with your peace and quiet then contact your Housing Officer and they will suggest a course of action which may involve a third party such as a mediation service.



### **What is Clúid's role in neighbour disputes?**

Generally Clúid does not get involved in neighbour disputes but we can recommend mediation services if you are experiencing difficulties with your neighbours. A very small number of incidents may be considered anti-social behaviour and these cases will be dealt with by the Gardaí, ourselves and where applicable the local authority anti-social behaviour teams.

### **What can be done about noise in apartments?**

Flats cannot be completely soundproof. Noise can be heard relatively easily through floors and walls. We therefore expect neighbours to be tolerant and to show each other respect. Keep the noise you make at reasonable levels, particularly the sound from radios, music systems and TVs. Talk to your neighbour if you are troubled by noise.

## **6.3**

### **Anti-social behaviour**

Clúid knows that anti-social behaviour (ASB) can have an extremely negative effect on the day to day lives of tenants and their families. Clúid will not tolerate ASB and is committed to preventing and addressing ASB on our estates. We will investigate and endeavour to resolve all complaints of ASB made to us. In order to take effective action against people who cause ASB we need to receive reliable accounts from residents.



### **What is anti-social behaviour?**

The type of conduct that can constitute ASB includes:

- Intimidation, threats
- Racial harassment or other hate behaviour/bullying
- Actual violence against people
- Sale or supply of drugs
- Targeted vandalism, i.e. vandalism used to harass or intimidate

### **What should I do if I witness or experience anti social behaviour?**

You should report it to the Gardaí immediately and to your Clúid Housing Officer. When reporting an incident you must give full details:

- Exactly when it happened (time/day)
- The location
- What happened
- The names and addresses of those involved
- When the incident was reported to the Gardaí
- When, and if, the Gardaí responded
- The name of the Gardaí who attended the incident (if possible)
- Your Housing Officer can give you an ASB complaint form to report the incident and also a log sheet to record any further incidents. This is important for us to build up evidence of any ASB occurring.

### **What will Clúid do about a complaint of ASB?**

All reported complaints with enough substantiated information will be investigated by us. Where complaints are found to be substantiated a written warning will usually be issued to the person who was involved in ASB. Clúid will liaise with the Gardaí and other relevant bodies to ensure the situation is dealt with effectively. If necessary, Clúid will take legal action against the perpetrator and repossess the dwelling.

## **6.4**

### **Residents involvement**

Clúid Housing Association is keen that residents get involved in the running of their estate or apartment complex. We are happy to talk to you about the various ways in which you can get involved. Activities are usually carried out through residents associations or small working groups.

A residents' association is an elected group of people who take on a number of responsibilities on estate issues. A working group consists of people who are interested in a particular issue on a scheme, such as the environment or children's activities. These groups are task focused and tend to finish when the task has been achieved.



### **How do we start?**

Whether you are part of a new housing scheme or an existing scheme it can be difficult to know about getting things up and running. Clúid can help in a number of ways. We can offer suggestions to all groups starting out on where to source training and support. We also offer help and advice directly which includes:

- Information on setting up a residents group
- Helping residents to look at ways of getting involved
- Support and advice
- Help fund activities and provide insurance for events

### **What kind of activities could we get involved in?**

The range of activities that associations/working groups get involved in is varied. Here are some of the activities that are currently going on around the country:

- Welcoming new residents
- Overseeing landscaping of communal areas
- Organising clean ups
- Organising social events
- Working with Clúid staff on issues that affect residents
- Representing residents of the scheme in groups involved in the wider area
- Traffic calming
- Setting up Neighbourhood Watch Schemes
- Advising architects on regeneration/refurbishment plans

### **Who can get involved?**

Everyone has something to contribute! If you are interested in seeing your scheme develop and you would like to be part of a group, then why don't you give it a try?

### **What is the Community Grant?**

The Clúid community grant is there to fund projects that involve people in their estate in addressing local issues, for example environmental projects, social events, community arts or any ideas that you think will benefit your community. The group must aim to benefit the whole of the Clúid community, but it doesn't need to be a formal residents association. The Community Grant is awarded annually, and the amount is based on the number of properties in your apartment complex or estate. Contact your Housing Officer to find out how much is available for your estate.

## **6.5 You and your area**

Our housing schemes are very often located in areas which have a range of community activities already going on. It's important that you are aware of what's going on and how it can impact on you and the scheme.

We are keen to see Clúid schemes becoming part of the wider community and residents usually create links with neighbouring estates over time.

Below are some of the activities which may be going on where you live.

- In some areas there are forums where representatives from local estates/the locality meet to discuss relevant issues. It is important that your scheme is represented on these forums as they may make decisions which will affect you.
- Committees set up to work on a specific issue such as traffic calming, vandalism or the environment.

Once again we would be delighted to support you in getting involved so please talk to us about how we can do this.



# 7 Useful Contacts



<b>Ambulance / Fire Brigade / Gardai</b>	<b>999 or 112</b>	
<b>Clúid's out of hours emergency number</b>	<b>1890 789987</b>	
Bord Gais	Emergency: 1850 205 050 Customer service: 1850 632 632	<a href="http://www.bordgais.ie">www.bordgais.ie</a>
ESB	Emergency: 1850 372 999 Enquiries: 1850 372 372	<a href="http://www.esb.ie">www.esb.ie</a>
NTL	Sales: 1890 940 624 Customer service: 1908	<a href="http://www.upc.ie">www.upc.ie</a>
Eircom	Sales: 1800 203 204 Customer service: 1901	<a href="http://www.eircom.net">www.eircom.net</a>
Department of Social and Family Affairs	Enquiries: 1890 662 244 Leaflets/Forms: 1890 202 325	<a href="http://www.welfare.ie">www.welfare.ie</a>
Garda Confidential Line	Freefone: 1800 666 111	<a href="http://www.garda.ie">www.garda.ie</a>
Crime Stoppers	Freefone: 1800 250 025	<a href="http://www.garda.ie">www.garda.ie</a>
Citizens Information Service	1890 777 121	<a href="http://www.citizensinformation.ie">www.citizensinformation.ie</a>

# Notes

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