**JANUARY** 2017



# Railway Housing Association

# 

www.railwayha.co.uk

# Improving Homes

Last year we spent **£1.3 million** on improving our homes. This included:

New heating | New bathrooms fitted External doors replaced 2 New kitchens fitted

**PLUS** 

fencing, roof, footpaths, central warden call equipment, carpeting, fire detection systems and emergency lighting replaced Improving Homes What you said

**Customer satisfaction with** major planned works



"I feel there could have been more communication between contractor and residents at times but am very happy with finished kitchen" Mrs Hunter, Redcar

'All the workmen were polite & efficient, especially Richard site foreman and Justin & Mark the plumbers. Had this been a private installation I would have been happy & satisfied to pay!"



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**Railway Housing Association** 

# **MAINTENANCE MAIL**

"Very good at their job, no complaints." Mrs Edwards, Newcastle





# Improvement works planned for 2016/17

The age, condition and energy efficiency of properties are used to decide the work needed and the timescale. The proposed dates may change if any unforeseen work needs to be done first but we will let you know if t here are any changes.

	of homes	TTOTA
Darlington		
Tempest Anderson House	32	Renew carpets in communal areas
Yellowley Court	24	Renew central heating boilers
Doncaster		
Patrick Stirling Court Phase 1	36	Renew lighting in communal areas
Patrick Stirling Court Phase 2	24	Renew lighting in communal areas
Hull / East Riding		
Stephenson Court	32	Renew central heating boilers
Teesside		
Connaught Court	11	Renew bathrooms
Hackworth Court	40	Renew kitchens
Lawson Road	5	Renew kitchens
Ryehill Gardens	3	Renew kitchens
Tyneside		
Cowans House	33	Renew bathrooms
Cowans House	33	Replace fire doors
Ernest Mackley House	6	Replace external doors
Haddricks Mill Road	11	External wall insulation
North Eastern Court	32	Renew central heating boilers
North Eastern Court	32	Renew communal lounge furniture
North Eastern Court	32	Renew entrance doors
North Eastern Court	32	Major repairs to lift
North Eastern Court	32	Replace fire doors
York		
Groves Court	11	Renew bathrooms
Martin Cheeseman Court	41	Renew bathrooms
Priory Court	7	Renew bathrooms
Robinson Drive	9	Replace external doors
Saturn House	12	Renew lighting in communal areas
Snowden Close	2	Renew central heating boilers
Snowden Close	2	Renew fencing
Viking Road	4	Renew central heating boilers
Vulcan House	12	Renew lighting in communal areas
Woodlea Avenue	12	Renew fencing
Yorkshire		
Sayers Close	31	Footpaths and parking
The Green 41B only	1	Renew kitchen
Investment	£1,177,83	7

Work

## **Energy efficiency**

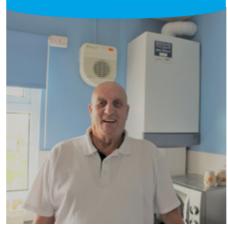
We are continuing to prioritise improvement works to the least energy efficient homes because residents told us that this is what is most important.

The average energy efficiency rating of our homes is 74. This compares well to the average of 60 for homes in England. The higher the energy rating, the lower the fuel bills should be.

#### **Handy Tips**

- 1. Save £85-90 a year by turning your room thermostat down by 1 degree
- Save £35 a year by replacing all your bulbs with CFL's (compact fluorescent lamps) and all of your halogen bulbs with LEDS (light emitting diode)
- 3. Save £30 a year by switching your appliances off instead of leaving them in standby mode.

"We were very satisfied with support and help given to us at this time." Mr Hopcutt, Martin Cheeseman Court, York



"Altogether very pleased with workmanship! Please note I am 62 years old Gas/Plumbing Engineer. Many Thanks."

Mr Brown, Martin Cheeseman Court, York



"We have already noticed a difference in the heating that is now retained in our home and we are also very pleased with the new look façade of the property." Gordon Dixon, Haddricks Mill Road, Newcastle

## **External Insulation**

#### What is external insulation?

If your home doesn't have cavity walls or the cavity is too narrow to fill, it can be insulated externally. The insulation is a render to the outside of the building. It has a textured finish and is white/ grey in colour. It covers the whole of the outside, including existing brickwork. The insulation increases the temperature of the internal surface of the wall, making it less likely that you will have problems with condensation on the walls. It improves weatherproofing and sound resistance. It has a life span of 25 years and is expected to be maintenance free.

#### What are the benefits to you?

Savings on heating bills can be about £350 per year, depending on fuel consumption. When the external insulation is provided, your home will also be fitted with new external doors, external lights and new extractor fans in the bathroom and kitchen.

# MAINTENANCE MAIL



# Why are so few homes being externally insulated in 2016/17?

In the past we received grant money from energy suppliers to pay for most of this work. However, in 2014 the government cut the funding without warning and we were unable to carry out the work as planned.

Last year we planned to carry out the work to more than 50 homes but the grant funding was further reduced from £4,000 per property to only £200 so we were unable to go ahead with these works.

Despite the significantly reduced amount of grant funding that is now available, we are still planning on externally insulating the remaining homes that need this work but it will be carried out over a much longer period of time. In 2016/17, 11 homes in Haddricks Mill Road in Tyneside will be externally insulated.

# Improvement works planned for 2017 - 2021

	Number of homes	Work	2017/18	2018/19	2019/20	2020/21	2021/22
Darlington							
Auckland Avenue	83	Renew central heating boilers			<b>•</b>		
Auckland Avenue (bungalows)	5	Renew kitchens					$\blacklozenge$
Auckland Oval	47	Renew central heating boilers			<b>•</b>		
Bank Top Mews	50	Renew kitchens	<b>•</b>				
Bank Top Mews	54	Renew heating			<b>•</b>		
Bob Harrison Court	8	Renew kitchens				<b>•</b>	
Bourne Avenue	6	Renew kitchens					•
Brinkburn Road	10	Renew central heating boilers			<b>•</b>		
Geneva Drive	8	Renew kitchens				<b>•</b>	
Harris Street	8	Renew kitchens				<b>•</b>	
Meadowfield Road	14	Renew kitchens				<b>•</b>	
Middleham Road	4	Renew kitchens				<b>•</b>	
Poplar Grove	10	Renew kitchens					<b>•</b>
Tempest Anderson House	33	Renew communal kitchen				•	
West Auckland Road	53	Renew kitchens		<b></b>			
West Auckland Road	52	Renew central heating boilers			•		
Yellowley Court	25	Renew kitchens	•				<b>•</b>
Doncaster			•				
Patrick Stirling Court Phase 1	36	Replace carpets in communal areas	<b>•</b>				
Patrick Stirling Court Phase 1	36	Renew windows				<b>•</b>	
Patrick Stirling Court Phase 2	24	Renew windows			2 	•	
The Woodlands	55	Renew windows		$\diamond$			
The Woodlands	55	Renew external doors		¢			
Durham							
Escomb Road	2	Renew kitchens				<b>•</b>	
Central Parade	4	Renew kitchens				<b>•</b>	
Harmire Road	2	Renew kitchens			2 	•	
Mainsforth Road no 4 only	1	Renew kitchen				•	
Redworth Road	4	Renew kitchens				•	
Hereford			-				
Great Western Court	31	Renew central warden call system		÷			
Great Western Court	31	Renew bathrooms		¢			
Great Western Court	31	Renew communal kitchen			•		

	Number of homes	Work	2017/18	2018/19	2019/20	2020/21	2021/22
Hull / East Riding							
Alliance Avenue	6	Renew kitchens		<b>•</b>			
Ella Street	16	Renew kitchens		<b>•</b>			
Forster House	21	Renew bathrooms	<b>♦</b>				
Forster House	21	Renew lighting in communal areas				<b>•</b>	
Forster House	21	Renew kitchens, including communal kitchen					•
Kingston Road	8	Renew kitchens		<b>•</b>			
Kirby House	10	Renew door entry systems			<b></b>		
Kirby House	10	Renew kitchens					<b>♦</b>
Orchard Road	2	Renew kitchens		<b>•</b>			
Paterson House	38	Renew bathrooms	<b>•</b>				
Paterson House	38	Renew central heating boiler		•	-		
Paterson House	38	Renew door entry system		<b></b>			
Paterson House	38	Renew kitchens				-	•
Snuff Mill Lane	17	Renew kitchens	•			-	
Southwood Avenue	19	Renew kitchens	<b>•</b>				
Stephenson Court	36	Renew bathrooms	<b>•</b>				
The Roundway	8	Renew kitchens		•			
Warneford Gardens	2	Renew kitchens		<b></b>			
Northumberland						¢	
Allen Drive	3	Renew kitchens					<b>•</b>
NER Cottages Great Corby	2	Renew kitchens				<b>•</b>	
Newlands Road	8	Renew central heating boilers		<b>•</b>			
Prince Edward Road	4	Renew kitchens		•			
Sea View Terrace	2	Renew kitchens					<b>♦</b>
Station Approach	2	Renew kitchens					¢
Teesside							
Cambridge Road	4	Renew kitchens				<b>•</b>	
Connaught Court	12	Renew central heating boilers	<b>•</b>				
Connaught Court	12	Renew door entry system					<b>♦</b>
Crook Street	4	Renew kitchens				<b>•</b>	
Earl Street	2	Renew kitchens				<b>•</b>	
Eastgate Road	4	Renew kitchens				<b>•</b>	
Elmwood Road	4	Renew kitchens				<b>•</b>	
Hackworth Court	41	Renew communal kitchen		•			
Hackworth Court	41	Communal lounge refurbishment			<b></b>		
Hackworth Court	41	Renew heating			•		
Hackworth Court	41	Renew windows				•	

# MAINTENANCE MAIL

Teesside continued on next page...

Teesside continued	Number of homes	Work	2017/18	2018/19	2019/20	2020/21	2021/22
Hackworth Court	41	Renew carpets in communal areas					<b>•</b>
Lanehouse Road	2	Renew kitchens				•	
Lilac Grove	4	Renew bathrooms				•	
Mallard Court	18	Renew bathrooms	<b>•</b>				
Queen Street	6	Renew kitchens				<b>•</b>	
Thorntree Road	2	Renew kitchens				<b>•</b>	
Topping Close	4	Renew kitchens				<b>•</b>	
Tyneside							
Breckenbeds Road	6	Renew kitchens		<b>•</b>			
Cowans House	33	Renew windows		•			
Cowans House	33	Replace flooring in communal areas		•			
Davidson Cottages	18	Renew kitchens		•			
Davidson Cottages nos. 19 - 22	4	Renew bathrooms				<b>•</b>	
Derwent Way	12	Renew kitchens		<b>•</b>			
Haddricks Mill Road	11	Renew kitchens				•	
Lyndhurst Road	8	Renew kitchens				•	
Mead Crescent	4	Renew kitchens		<b>•</b>			
Mead Crescent	4	Renew central heating boilers		•			
Newton Grove	2	Renew kitchens		•			
North Eastern Court	32	Replace flooring in communal areas		•			
North Eastern Court	32	Renew bathrooms		•			
North Eastern Court	32	Renew communal kitchen				<b>•</b>	
North Eastern Court	32	Renew door entry system					<b>•</b>
Toward Road	6	Renew kitchens		<b>•</b>			
Victory Street	8	Renew kitchens		•			
Wenlock Road	8	Renew kitchens		•			
York							
Ashton House	4	Replace lighting in communal areas			<b>•</b>		
Ashton House	4	Renew door entry system				•	
Ashton House	4	Renew kitchens				1	•
Granger Avenue	9	Renew kitchens				•	
Groves Court	12	Renew central heating boilers				•	
Martin Cheeseman Court	42	Renew kitchens					•
Martin Cheeseman Court	42	Renew door entry system					•
Murrough Wilson Place	14	Renew kitchens				<b></b>	

York continued	Number of homes	Work	2017/18	2018/19	2019/20	2020/21	2021/22
Saturn House	12	Renew central heating boilers				<b>•</b>	
Saturn House	12	Renew fire detection equipment				<b>•</b>	
Severn Green	20	Renew kitchens				<b>•</b>	
Snowden Close	2	Renew kitchens					$\diamond$
Springfield Court	17	Renew communal kitchen			<b>•</b>		
Springfield Court	17	Renew door entry system			$\diamond$		
Springfield Court	17	Renew kitchens					<b>•</b>
Tang Hall Lane	8	Renew kitchen	$\diamond$				
Viking Road	7	Renew kitchens					$\diamond$
Vulcan House	12	Renew fire detection equipment				<b>•</b>	
Vulcan House	12	Renew central heating boilers				$\diamond$	
Woodlea Avenue excluding nos. 11, 15 and 21	9	Renew kitchens				<b>•</b>	
Yorkshire				2			
Farm Road	4	Renew central heating boilers				<b>•</b>	
Kirkstall Lane	4	Renew kitchens	•				
Park Parade	4	Renew kitchens				<b>•</b>	
Park Parade	4	Renew central heating boilers				<b>♦</b>	
Parliament Street	2	Renew kitchens				$\diamond$	
Sayers Close	24	Renew kitchens					<b></b>
Station Road	2	Renew kitchens		<b></b>			
Stephenson Place	5	Renew kitchens				<b>♦</b>	
Stephenson Place	5	Renew bathrooms				<b>♦</b>	
Sussex Avenue	4	Renew kitchens				<b>♦</b>	
The Green	6	Renew bathrooms				$\diamond$	
The Green	6	Renew kitchens	•				
Valley Road	4	Renew kitchens	<b>•</b>				
Valley Road	4	Renew entrance doors				<b>•</b>	
All areas					3		
External wall insulation			•	÷	$\diamond$	<b></b>	<b>•</b>
Laundry equipment			•	<b>•</b>	$\diamond$	<b>•</b>	<b></b>
Lift works			•	÷	$\diamond$	¢	<b></b>
Landscaping			•	÷	$\diamond$	¢	<b>•</b>
Mini planned maintenance progra	mme		•	<b></b>	•	<b>•</b>	<b></b>
Health and safety works			•	<b>•</b>	•	<b>•</b>	<b></b>
-		Investment by year	£1,225,200	£1,593,644	£1,483,250	£1,405,748	£1,299,050
		Total investment over 5 years			£7,006,892		

York continued opposite ...

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# MAINTENANCE MAIL



Do you have condensation in your home?

Condensation is caused when moisture in the air meets a cold surface. It is most commonly found on window panes, wall tiles, mirrors, porcelain toilet bowls and cisterns. If left, it may cause mould growth, which for best results you should clean off using an antifungal wash.

We all produce moisture in our homes by breathing, washing, cooking and so on. To reduce condensation we need to keep our homes warm and provide adequate ventilation –

- Cover pans when cooking
- Dry clothes outside or in a wellventilated room
- Open bathroom and kitchen windows or use extractor fans
- Opening a couple of windows to get a through draught for about an hour a day
- Wipe down any condensation
- Maintain a low background heat
- Do not use paraffin or bottled gas heaters

If you would like any further advice, please contact us to make an appointment for one of our Maintenance Surveyors to visit you; or to request our advice leaflet on preventing condensation in your home.

#### Using passenger lifts to move furniture costs you money

Passenger lifts in the sheltered schemes are provided for the ease and convenience of residents and their visitors. Unfortunately, some of the lifts have been damaged by being used to carry furniture, with the doors jammed open whilst the furniture is carried in and out of the lift. This has resulted in damage that costs at least £1,300 each time to repair. These costs then have to be paid by the residents of the sheltered scheme through their service charges.

If you live in one of our sheltered schemes, please make sure that anyone moving furniture for you carries it up the stairs and does not use the lift. It will save you and your neighbours a lot of money.

# Alterations and improvements

You have the legal right to make certain improvements to your home but you must ask our permission before starting any work. We will only refuse permission if the alteration will affect the safety of your home, cause additional expense to the Association or reduce the value of the property. We may give permission for decorative improvements such as garden decking or fire surrounds but ask that you remove these when you move. If you have already altered or improved your home, please let us know so that we can offer you appropriate advice.

# Meet the team

#### Norman Clark

...has day to day responsibility for the building of new homes and some of the major planned maintenance works.



#### Keith Abbott Gas Engineer

...is responsible for checking and servicing all of the domestic gas heating appliances in our properties.



#### Charlotte Wallace Maintenance Assista

...receives reports of repairs from residents and liaises with our contractors to ensure that these are done within specified timescales.



## Lynda Brown

...receives reports of repairs from residents and liaises with our contractors to ensure that these are done within specified timescales.



#### Neville Moore

It is with great sadness that we tell you that our colleague and friend, Neville Moore, died recently after a short illness. Neville worked for the Association for over 10 years as a Maintenance Surveyor. He dealt with repairs, repainting, garden maintenance and major works to our homes in East Yorkshire, Hull, York, Leeds, and Teesside. Neville will be greatly missed by all of his colleagues.

#### Smoke detectors

We fit a battery-operated smoke detector before re-letting each of our homes, unless there is already a mains-powered smoke alarm system. The battery-operated smoke detectors are sealed units and the batteries are expected to last for 10 years. Each resident is responsible for testing and replacing the detector when the batteries run out

If you have a battery-operated smoke alarm, please test it weekly and replace it when the batteries run out – it could save your life.



#### Andrea Abbott Director of Customer Services

...has overall responsibility for the repairs and maintenance service and the building of new homes; together with overall responsibility for all housing management services.



## Bob Turnbull

... responsible for assessing repairs and checking the quality of repair works.



#### Simon Walker

Maintenance Surveyor

...responsible for assessing repairs and checking the quality of repair works.



#### Tracey Nixon

Maintenance Contracts Co-ordinator

...is responsible for the administration of all contracts including planned maintenance works, garden maintenance, painting, and servicing of lifts and other communal facilities.



#### Shaun Brennan Asset Manager

...manages the maintenance team and is responsible for the repairs and maintenance service, including major planned works.

# **Repairs Service**

#### Satisfied

96% of residents were satisfied with the 3,728 repairs completed in 2015/16.

2011/12	2012/13	2013/14	2014/15	2015/16
97%	96%	96%	96%	96%

62 negative comments were made by residents about the repairs to their homes. We always try to contact residents and sort out any problems.

#### Completed

98% of repairs were completed within the target timescale.

2011/12	2012/13	2013/14	2014/15	2015/16
94%	99%	95%	99%	98%

The reasons for repairs not being completed on time were:

Reason for repair not being completed on time	Number of repairs
Standard materials on order	5
Non-standard materials on order	5
Contractor's workload	1
Resident delayed the work	5
Work delayed but the contractor kept RHA informed	1
Other	2
Unknown	3
Total	22

We have worked hard to minimise any contribution that we have made to delaying the completion of repairs. In 2013/14 we contributed to 48 repairs being delayed; this reduced to 13 repairs in 2014/15 and nil in 2015/16.

#### **Top 20**

The performance of our repairs contractors is measured by customer satisfaction with their work, the number of jobs completed on time, the difference between their quoted price and the actual price charged, the number of repairs completed at the first visit, and the average cost of each repair. This gives an overall performance rating.

	Contractor	Number of repairs	Cost of the repairs	Overall % rating
1	Herefordshire Housing	14	£841.85	100%
2	Derek Shaw Joinery	1006	£115,694.22	82%
3	C&DW Electrical	384	£31,197.12	82%
4	GT Joinery	339	£33,657.65	82%
5	JC Services	228	£22,902.98	82%
6	Kingstown Works Ltd	122	£8,102.43	82%
7	Allan Fairfield Electric	110	£10,580.33	82%
8	John Kostorz & Son	40	£2,376.60	82%
9	Hartlepool Borough Council	13	£1,461.59	82%
10	HIS Yorkshire	79	£5,078.62	72%
11	Yorvik Electrical	59	£6,091.82	72%
12	Classical Gas	61	£9,246.00	64%
13	Vickers Construction Ltd	47	£8,471.40	64%
14	Bee Clear	24	£3,507.00	64%
15	Landscape Solutions	12	£2,488.00	64%
16	Lewis Johnson Builders	12	£2,518.85	64%
17	Sanderson Building Services	10	£1,650.00	64%
18	A Scott Builder	422	£54,743.06	62%
19	GA Oliver	103	£14,546.36	62%
20	Yorkshire Maintenance	36	£5,143.16	54%

We had a problem with the information held on our computer about customer satisfaction with repairs and with repairs completed during the contractor's first visit. This may account for some of the apparently poorer performance of our contractors this year, shown in the table above.

#### **First Visit**

85% of repairs were completed at the first visit.

2011/12	2012/13	2013/14	2014/15	2015/16
83%	85%	84%	84%	85%

#### **Repair Response Times**

Emergency repairs that could cause damage to health, be a risk to resident's safety or cause serious damage and destruction to a property (for example, burst water pipe, loss of electrical power or light) - completed within 1 day

Urgent repairs that affect residents' comfort or convenience (for example, partial loss of electric light or power, loss of water or space heating, blocked drains) - completed within 7 days



# MAINTENANCE MAIL

Routine repairs that are less urgent (for example, minor problems with doors, windows, plaster or brickwork) completed within 31 days

Planned maintenance such as external painting, gutter repairs and cleaning, replacement of central heating boilers and annual servicing of gas appliances is carried out on a group of homes in the same area at the same time to keep costs down.

66

excellent, the man who did this work should receive a medal. I have never known a man work so hard. Please believe this I once worked 90 men.

Mr Thomas, Auckland Avenue, Darlington



# **Gas Safety**

Don't take the risk – if your home has a gas boiler or fire it is essential for your safety that it has an annual gas service. The Association is legally obliged to carry out annual safety checks in 934 of our homes. Please help us to ensure your safety by allowing our engineer access to your home to carry out this essential work. It could save your life and those of your family and neighbours. If you don't let our engineer in to your home to check the gas appliances then as a very last resort we will take legal action and you will have to pay our legal costs.

"Great man, can come here anytime." Mr Dennis, Poplar Grove, Darlington

#### "Tidy and efficient as usual." Mr & Mrs Greenwood, Derwent Way, Gateshead

#### Carbon monoxide detectors

We intend to start fitting carbon monoxide detectors from 2017 in all homes with gas boilers and fires. We already fit detectors in empty homes before a new tenant moves in. The detectors are a sealed unit, the batteries should last for 10 years and then we will replace it.

If you have a carbon monoxide detector fitted in your home please test it weekly – it could save your life.

#### Handy Tip

Please check that you have turned the thermostat up before you report that your heating is not working. This will save you time and effort.

#### Safety checks

100% of gas safety checks were completed within the 12 months anniversary date.

2011/12	2012/13	2013/14	2014/15	2015/16
99%	100%	100%	100%	100%

#### Satisfied

Painting

100% of residents were satisfied with the gas safety check service.

	2011/12	2012/13	2013/14	2014/15	2015/16
ſ	99%	99%	98%	99%	100%

Re-painting of external woodwork and

"I found the workmen very pleasant and

quiet, there was no excessive noise." Mr Dixon, Kirby House, Driffield

the clearing of rainwater guttering is

carried out once every five years.



## **Garden Maintenance**

100% of residents surveyed were satisfied with the garden maintenance service in 2015/16.

2011/12	2012/13	2013/14	2014/15	2015/16
100%	100%	100%	100%	100%

"Very neat and tidy again." Mrs Robinson, Southwood Avenue, Cottingham

Polite request - please keep plant pots and ornaments to paved areas only so that the garden maintenance contractor can cut the grass.

#### Satisfied

Customer satisfaction with the external painting.

2011/12	2012/13	2013/14	2014/15	2015/16
77%	84%	94%	87%	84%

"The very best painting contractors I have experienced it was a pleasure to see them every day, great sense of humour and good banter, nothing was too much trouble for them."

Mrs Robinson, Southwood Avenue, Cottingham

"Paint splattered on brickwork." Mr & Mrs Wells, Snuff Mill Lane, Cottingham

# **Value for Money**

We always strive to achieve value for money. Some of the ways that we are trying to do this in our repairs and maintenance services are:

- In January 2016, we introduced a schedule of rates for routine repairs and for repairs to empty properties. This means that we will pay the same price for each type of repair regardless of where in the country the repair is needed or which of our contractors does the work. It has also meant that we have been able to reduce the number of contractors that we use down from 62 to 12. It is already saving time and money in administration.
- 2 The contract for maintaining the central warden call systems in our sheltered schemes has been renewed and we will save £950 each year for 3 years. This saving will be passed onto residents through their service charges
- 3 We have also changed the way that we appointed a contractor to replace kitchens, bathrooms and central heating boilers for 2016. This has resulted in substantial savings that will be used to carry out more improvement works than were originally planned for 2016/17.
- 4 Non-urgent repairs are sometimes held and then carried out at the same time as other similar works in the same area in order to save money. Last year this saved £5,789. 100% of residents were satisfied with the repair work.

# Is there anything else you would like to know about the maintenance of your home?

We have tried to provide information about all of our main repairs and maintenance services but if there is anything else you would like us to include, please let us know.

Please tell us by calling free phone o8oo o287428; writing to us at the address shown on the back page or emailing us at info@railwayha.co.uk



## Home Contents Insurance

Please remember that the Association isn't responsible for your personal possessions or any damage done to your belongings or decoration as a result of risks such as theft, vandalism or burst pipes. It is essential that you insure the contents of your home, including your carpets.



Home contents insurance specifically for residents of housing associations is available from the National Housing Federation - My Home contents insurance offers flexible payments by a variety of methods, no excess, and new for old replacements. Call 0345 4507288 or visit www.thistlemyhome.co.uk for a free quote.



AGE UK offer contents insurance designed for over 50s. It offers monthly payments by a variety of payment methods and new for old cover. Call 0800 7313903 or visit www.ageuk.org.uk for a free quote.

Our office in Darlington (Bank Top House, Garbutt Square, Neasham Road DL1 4DR) is open between 8.30 am and 4.30pm Monday to Friday.

Telephone: Free phone o8oo o287428

Text (to report non urgent repairs): 07508 526708

Email: info@railwayha.co.uk

Out of office hours, residents can report emergency repairs by using their emergency pull cord or alarm if they have one; or by telephoning 01429 298988

## www.railway.co.uk

Registered Social Landlord: A1855 | Registered Charity: 216825 Member of the Housing Ombudsman Service

