

Harbour Light

Harbour Light Housing Association



Tenant Handbook

Version 1.0 — October 2026

For tenants of Harbour Light homes, and for the people who support them.

The newest version of this handbook is always on our website:

harbourlight.org.uk/tenant-handbook.html

You can ask for this handbook on paper, in a bigger size, in easy read, in another language or as a sound recording. Ask us or ask your support worker.

Harbour Light Housing Association is a trading name of Harbour Light Assisted Living CIC.

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Registered with the Regulator of Social Housing, number 4791.

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Section 1 — Welcome, and how to use this handbook

The main points

- This handbook is about your home and your tenancy.
- Harbour Light is your landlord. We look after your home.
- You do not have to read all of it. You can read the bit you need.
- Each part starts with a short box called **The main points**. That box tells you the important things.
- If something is hard to understand, ask your support worker. You can also ask us.

Welcome to your home

Welcome to your home with Harbour Light.

We hope you will be happy here.

This handbook tells you about your home. It tells you what we will do for you. It tells you what we ask you to do.

Who this handbook is for

This handbook is for you, the tenant.

It is also useful for other people who help you. For example:

- your support worker
- a relative or a friend
- an advocate
- your social worker

You can show them this handbook. You can read it together.

What this handbook is

This handbook explains things in simple words.

It is a guide. It is **not** your tenancy agreement.

Your tenancy agreement is the legal document. You signed it when you moved in. If this handbook and your tenancy agreement ever say different things, the tenancy agreement is the one that counts.

If you cannot find your tenancy agreement, ask us. We will give you another copy.

How to use this handbook

You do not have to read this handbook from beginning to end.

Most people read the part they need, when they need it.

Here is how each part is set out.

1. The main points

Every part starts with a box called **The main points**. It is at the top of the page.

This box tells you about the most important things in a few short lines. There are pictures to help.

If you only read one thing, read this box.

2. The main writing

After the box comes the main writing. This explains things in more detail, in simple words.

3. More detail

At the end of some parts there is a box called **More detail**.

This box has the legal words, the rules and the exact dates and times.

You do **not** need to read it. It is there for people who want to check the rules. Support workers, advocates and social workers may find it useful.

It is fine to skip it.

Finding what you need

There is a list of all the parts of this handbook at the start. It is called the contents. You can select a part to go straight to it. Section 19 has the full list.

Section 19 also has a word list. The word list explains words that some people find hard, like "tenancy" and "arrears".

Section 18 has all the important telephone numbers in one place.

The most important things to know now

You do not have to remember everything. But these five things are worth knowing straight away.

1. **To report a repair**, tell your support worker. They may check simple things first, such as whether power is going to an appliance. Then they will report the repair to Harbour Light. You can also report a repair yourself. Section 5 explains how.
2. **For an emergency at any time of day or night**, telephone 0151 909 5919. Someone answers this number 24 hours a day.
3. **If you smell gas**, telephone the National Gas Emergency Service on **0800 111 999**. Open the windows. Go outside. Do not turn any light switches on or off.
4. **If you see damp or mould**, tell us. We will find out what is causing it and put it right. There are special rules that say how quickly we must act. Section 8 explains more.
5. **If you are not happy about something**, you can complain. Nothing bad will happen to you because you complained. Section 14 explains how.

Information about your own home

This handbook is the same for every Harbour Light home.

Some things are different at each home. For example:

- where to go if you must leave the building
- who cleans the shared parts and looks after the garden
- the name of your support provider
- what happens with your bins and recycling
- the telephone numbers for your local council

Your support worker can tell you what happens at your home. You can also ask us.

You may also have a property information sheet. This is a sheet about your own home. We give it to you with your tenancy agreement.

Where to find this handbook

This handbook is on our website at harbourlight.org.uk/tenant-handbook.html. You can read it on a phone, a tablet or a computer.

Your support worker can help you find it and read it with you.

Getting this handbook in another way

Some people find it easier to read things in a different way.

You can ask us for this handbook:

- on paper
- in a bigger size
- in easy read, with pictures
- in another language
- as a sound recording, so you can listen to it
- as a computer file, so you can change the size yourself

Just ask us or ask your support worker. You do not have to say why.

Keeping this handbook up to date

Sometimes the rules change. When they do, we will change this handbook.

When we make an important change, we will tell you. Your support worker will tell you about it. We will also tell you in the letter we send you each year about your rent.

The newest version is always the one on our website. It shows the date it was last changed. If you have a paper copy, ask us or your support worker whether it is still the newest one.

Telling us what you think of this handbook

If something in this handbook is hard to understand, please tell us. That helps us make it better.

Section 15 explains how to tell us what you think.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Status of this handbook. This handbook is an explanatory guide. It does not vary the tenancy agreement and does not create new contractual rights or obligations. Where the handbook and the tenancy agreement conflict, the tenancy agreement prevails. Where the handbook and the law conflict, the law prevails. Nothing in this handbook restricts a tenant's statutory rights.

Who Harbour Light is. Harbour Light Assisted Living CIC is a Community Interest Company and a Registered Provider of social housing, registered with the Regulator of Social Housing under registration number 4791. Harbour Light is the landlord. Care and support are provided by separate organisations under a Service Level Agreement. See Section 2.

Registered office. 71 Linacre Road, Litherland, Merseyside, L21 8NP. Telephone 0151 909 5919. Website harbourlight.org.uk. Email hello@harbourlight.org.uk.

Accessibility of this document. The handbook is written in plain English, using short sentences, in a sans-serif typeface at a minimum body size of 14 point, left-aligned, without italics, underlining or block capitals. Meaning is never conveyed by colour alone. Any published PDF version is intended to meet WCAG 2.2. These measures reflect good practice and Harbour Light's obligations under the Equality Act 2010; the NHS Accessible Information Standard applies to health and adult social care providers and does not legally bind Harbour Light in its capacity as a landlord, but its principles have been adopted voluntarily. See Section 13.

Version control and review. The handbook carries a version number

and issue date. It is to be reviewed on a fixed cycle and whenever the law, the tenancy agreement or a relevant Harbour Light policy changes. Two review triggers are already known: the intended commencement of Awaab's Law Phase 2 on 30 November 2026 (regulations were in draft as at July 2026 and are presented here as Government intention, not settled law), and the application of the Renters' Rights Act 2025 tenancy reforms to these tenancies from October 2027. The handbook is owned by the Operations Department and approved by the Chief Executive. It was approved on 1 October 2026. It is reviewed in full at least every three years, and updated in between whenever a change is needed.

How the handbook is published. The handbook is published in digital form at <https://harbourlight.org.uk/tenant-handbook.html>, as web pages and as a downloadable PDF. It is the same for every Harbour Light property and contains no property-specific information. Paper, large-print and audio copies are available on request; a copy produced on request reflects the version current on the date it is produced. Property-specific information is given to each tenant on a separate property information sheet issued with the tenancy agreement. Superseded versions of the handbook are retained.

Section 2 — About Harbour Light and your support provider

The main points

- **Harbour Light is your landlord.** We look after your home.
- **Your support provider is a different company.** They look after you and help you day to day.
- They are two different teams. This handbook tells you who to go to for what.
- Sometimes your support provider does jobs for us too, like testing your smoke alarm. Those jobs are still our responsibility.
- If you are not sure who to ask, ask your support worker, or contact us. We will help.

Who Harbour Light is

Harbour Light Assisted Living is your landlord. A landlord is the organisation that owns or leases your home and rents it to you.

We are a housing association. We are a "not-for-profit" organisation. This means we do not make a profit from you. We are also a registered provider of social housing. This means we follow rules set by a government body called the Regulator of Social Housing.

Our job is to look after your home. We keep it safe and in good repair.

Who your support provider is

Your support provider is a **different company** from Harbour Light. They are not your landlord.

Your support provider gives you care and support. They help you live well day to day. The people who help you at your home, like your support workers, work for your support provider.

We work closely with your support provider. But we are two separate organisations, with two different jobs.

Who does what

Here is a simple guide to who looks after what.

Harbour Light (your landlord) looks after your home	Your support provider looks after you
Repairs to your home and building	Your care and support each day
Safety checks, like gas, electric and water	Helping you understand your tenancy
Your rent and service charges	Helping you claim and manage your benefits
The white goods and furniture we provide	Helping you with money and shopping
Insuring the building	Helping you report a repair to us
Dealing with your complaints	Helping you cook, clean and stay well

Some jobs are shared. For example, your support worker tests your smoke alarm each week and checks your hot water is not too hot. They do these jobs **for Harbour Light**. Even though your support worker does them, keeping you safe is still Harbour Light's responsibility.

Your support worker also makes their own checks on you and your home as part of your support. These are to make sure you are well and safe. How often they do this depends on your support provider and on what you need.

We look after gardens, paths and bin areas, and we clean the shared hallways in blocks of flats. In a shared house, everyone helps keep the shared rooms clean and tidy, with help from their support worker. Section 10 explains more.

How to reach us

You do not have to go through your support worker to reach us. You can always contact Harbour Light yourself.

- **To report a repair:** tell your support worker. They will report it to us. You can also report a repair yourself on Fixflo at harbourlight.fixflo.com. (See Section 5 for more about repairs.)
- **For an emergency repair, at any time of day or night:** telephone 0151 909 5919. This is a 24-hour number.

- **For anything else:** telephone 0151 909 5919 or email hello@harbourlight.org.uk.

Your support worker can also contact us for you, or with you. Many tenants find this easier. Both ways are fine.

Working with your support provider

Your tenancy asks you to work with your support provider so you can get the support you need. Getting support is part of living in a Harbour Light home. Section 3 explains this in more detail.

If you are having any problems with your support, tell us or tell your support worker. We want to help you sort it out.

If you are unhappy with your support provider

Your support provider works with us to look after you. If you are unhappy with something they have done, you can still tell Harbour Light.

You can make a complaint to us about your support provider, as well as about us. We take these complaints seriously. Section 14 explains how to complain and how we deal with it.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Two separate organisations. Harbour Light Assisted Living CIC is the Registered Provider and landlord. Care and support are delivered by a separate support provider under a Service Level Agreement (SLA) between that provider and Harbour Light. Harbour Light is not the care or support provider. The support provider holds its own registration with the Care Quality Commission (CQC) for the regulated care it provides.

Delegated housing duties. Under the SLA, Harbour Light appoints the support provider as its agent to carry out certain day-to-day housing tasks at the scheme — for example weekly testing of smoke, heat and carbon monoxide alarms, weekly water-temperature checks, periodic flushing of little-used outlets to control legionella, keeping fire exits clear, and reporting repairs. This delegation does **not** discharge Harbour Light of its own legal responsibility for these matters (SLA clause 2.7). Harbour Light remains the accountable body.

Reporting on a tenant's behalf. The SLA requires the support provider to report disrepair to Harbour Light where a tenant is unable or unwilling to do so (SLA clause 7.1). A report made by support staff is a valid report and starts Harbour Light's response times, including the timescales under Awaab's Law (see Section 8).

Complaints about the support provider. The Housing Ombudsman's Complaint Handling Code defines a complaint as covering the actions of "those acting on the landlord's behalf". Dissatisfaction with the support provider's housing-related work is therefore within Harbour Light's complaints process (see Section 14). Complaints about personal care may also be raised with the support provider and, where relevant, the CQC or the local authority; Harbour Light will help a tenant reach the right route.

Regulator. Harbour Light is a Registered Provider regulated by the Regulator of Social Housing (registration number 4791). It is also a Community Interest Company (CIC), subject to an asset lock overseen by the Office of the Regulator of Community Interest Companies.

Section 3 — Your tenancy

The main points

- Your tenancy is your right to live in your home.
- It is a written agreement between you and Harbour Light. You signed it when you moved in.
- Getting support is part of living in a Harbour Light home.
- You can ask for help to understand your tenancy at any time. You can ask a support worker, a relative, a friend or an advocate.
- The law about tenancies is changing in October 2027. We will write to you before then. You do not need to do anything now.

What kind of tenancy you have

Your tenancy is called an **assured shorthold tenancy**. It is a written agreement between you and Harbour Light.

From October 2027, the law changes. Tenancies like yours are expected to become **assured periodic tenancies**. The section below called "The law is changing in October 2027" explains more.

Your tenancy gives you the right to live in your home. As long as you keep to your tenancy, this is your home.

Your tenancy also sets out what Harbour Light must do for you, and what you need to do. You have your own copy. If you cannot find it, ask us and we will give you another one.

What your tenancy gives you

Your tenancy gives you important rights. For example:

- the right to live in your home, as long as you keep to the agreement
- the right to a home that is safe and in good repair
- the right to be told before we visit, except in an emergency
- the right to complain if you are not happy (see Section 14)

- the right to be treated fairly and with respect

Getting support is part of living here

Harbour Light homes are supported homes. They are for people who need support to live well.

When you signed your tenancy, you agreed to accept support from your support provider. This is part of your tenancy agreement.

This means we expect you to:

- work with your support worker
- let your support worker visit you, at times that are agreed with you
- talk to your support worker about the help you need

Your support helps you to keep your tenancy and to live well in your home.

If you stop wanting support, or things are not working with your support provider, please tell us or tell your support worker straight away. We will try to help you sort things out. If it cannot be sorted out, it could affect your tenancy.

Looking after your home

Your tenancy asks you to look after your home. For example:

- keep your home reasonably clean and cared for
- be considerate to the people you live with and your neighbours
- tell us if something needs repairing (see Section 5)
- let us in for safety checks and repairs, when we arrange a time
- do not damage your home on purpose

Your support worker can help you with any of these things.

Ending your tenancy

If you want to leave. You can end your tenancy yourself. You need to tell us in writing. You must give us four weeks' notice. Your support worker can help you do this. If you are thinking about moving on, Section 17 explains how we can help.

If we need to end a tenancy. We only ever ask someone to leave as a very last step. We would always try to help first. We only do this by going to court. We never make anyone leave without a court order.

We know that losing your home is very serious. If you are ever worried about this, please tell us straight away. You can also get free, independent advice from Shelter or Citizens Advice, or ask your advocate or social worker to help you.

The law is changing in October 2027

The law about tenancies is changing across the country.

From **October 2027**, tenancies like yours will change. You will have **more security**. This means it will be harder for a landlord to ask you to leave.

You do not need to do anything now. Your tenancy carries on as normal until then.

Before the change happens, Harbour Light will write to you. We will explain what is changing and what it means for you. We will ask you to sign a new tenancy agreement. Your support worker will help you understand it.

Some things will change. For example, the notice you must give if you want to leave is expected to change from four weeks to two months.

Getting help to understand this

Your tenancy is an important legal document. It is OK if it is hard to understand.

We can give you your tenancy agreement in easy read. When you sign it, one of our property managers will meet you face to face and go through it with you.

You can ask for help at any time. You can ask your support worker, a relative, a friend, or an advocate. An advocate is someone whose job is to help you understand and speak up for yourself.

If someone helps you with your money or your decisions, like an appointee or a deputy, they can help you with your tenancy too.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above. The tenancy agreement itself is the legal document; this is a summary.

Current tenancy type. Tenants hold assured shorthold tenancies (ASTs) under the Housing Act 1988. Harbour Light's accommodation is supported "exempt accommodation". The Protection from Eviction Act 1977 applies, so a tenancy can only be ended through the correct legal process.

The position until October 2027. The Renters' Rights Act 2025 changed the law for the private rented sector from 1 May 2026. For social housing tenancies provided by private registered providers such as Harbour Light, the changes apply **from October 2027, not before**. Until then, the rules in place before 1 May 2026 continue to apply to these tenancies, including the existing possession processes.

What changes from October 2027. From that date, existing assured shorthold tenancies are expected to become assured periodic tenancies, "no-fault" Section 21 evictions are to be abolished, and possession will require a ground under Section 8. A tenant's notice to end the tenancy is expected to become two months. Harbour Light intends to issue new tenancy agreements, and will provide tenants with the information the law requires, before the change takes effect. The detailed possession grounds, including any specific to supported housing, are being finalised through secondary legislation and are not yet settled. This section will be reviewed before October 2027.

Ending the tenancy — landlord. Where possession is unavoidable, Harbour Light follows the Pre-Action Protocol for Possession Claims and the Regulator's Tenancy Standard. Eviction is a last resort, requires senior sign-off, and is preceded by attempts to resolve the underlying cause. The detail of grounds and notice periods is governed by the tenancy agreement and current law.

Support as a term of the tenancy. The current tenancy agreement treats engagement with support as a fundamental term and contains a possession ground relating to a tenant refusing to accept or engage with

support. Before any action is considered, Harbour Light will work with the tenant, the support provider and, where involved, the tenant's social worker to resolve the issue, and will take account of its duties under the Equality Act 2010, including the duty to make reasonable adjustments.

Capacity, appointees and advocacy. Some tenants may have a DWP appointee, a Court of Protection deputy, or an independent advocate. The tenancy agreement is available in easy read, and a Harbour Light property manager goes through it with the tenant face to face at sign-up. The tenant may ask a friend, family member, support worker or someone else to help. Mental capacity and independent witnessing at sign-up are governed by Harbour Light's Mental Capacity and Consent Policy.

Data protection. Some references in the current tenancy agreement are to the Data Protection Act 1998, which has been superseded by the Data Protection Act 2018 and the UK GDPR. To be corrected at the next tenancy revision.

Section 4 — Rent, charges and money

The main points

- Housing Benefit pays your rent.
- You do not pay anything to move in. There is no deposit.
- In some shared homes, tenants share the cost of heating, water or electricity. Your support worker will help you with this.
- Tell us straight away if anything changes, like going into hospital. This keeps your rent paid.
- If you are worried about money, your support worker can help.

What your rent pays for

Your rent pays for your home. It pays for keeping your home in good repair, for safety checks, and for the staff who look after your tenancy.

Harbour Light is a not-for-profit organisation. We do not make a profit from your rent. Your rent only pays for the real cost of your home.

Who pays your rent

Housing Benefit pays your rent. Housing Benefit is money from your local council.

Most of the time, the council pays your rent straight to us. You do not have to do anything each week.

Your home is a special kind of housing called supported housing. This means Housing Benefit can pay the full cost of your rent.

Do you pay anything yourself?

Most tenants do not pay anything towards their rent. Housing Benefit pays it all.

You do not pay a deposit. You do not pay anything to move in.

In some homes, tenants share bills for things like heating, water or electricity. There is no set amount. Your support worker will help you and the people you live with to share the bills fairly.

If you have savings over a set amount, you may have to pay some rent yourself. You must tell the council about your savings. Please tell your support worker too, so that they can help you.

Telling us when things change

Housing Benefit can only pay your rent if the council has the right information.

Please tell us and your support worker straight away if:

- you go into hospital
- you go to stay somewhere else for a while
- you get a job or your money changes
- your savings go up
- anyone moves in or out of your home

If you do not tell us, your Housing Benefit might stop. Then rent might not be paid. We do not want this to happen, so please tell us early.

You must tell us if you are going to be away from your home for more than 2 weeks (14 days).

Your post

Letters about your rent and your Housing Benefit are important. Please open your post, or ask your support worker to help you with it.

If you do not understand a letter, ask your support worker or ask us. Do not ignore it.

How much your rent is

Your rent is written in your tenancy agreement.

Once a year, your rent may go up a little. This is normal. It helps pay for rising costs.

If your rent is going to change, we will write to you at least 28 days before. This is called the rent review letter. It tells you the new amount and when it starts.

You can ask us to explain your rent at any time. Just ask us, or ask your support worker to ask for you.

If you are worried about money

If you are worried about rent or money, please tell us early. We can help more if we know early.

We would much rather help you sort out a problem than let it get bigger.

Here is what we can do:

1. We can check if there is a problem with your Housing Benefit and help fix it.
2. We can help you claim extra help, like a Discretionary Housing Payment from the council.
3. We can agree a small, affordable plan if you owe any rent.
4. We can help you get free money advice.

We will always try to help you keep your home. We only ever ask someone to leave as a very last step, after we have tried everything else to help. This decision is only ever made by our most senior managers.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Type of accommodation. Harbour Light's homes are supported "exempt accommodation" under the Housing Benefit Regulations 2006 (as amended). Rent and eligible service charges are met by Housing Benefit rather than the Universal Credit housing element, and are not restricted by

Local Housing Allowance rates, the benefit cap or size criteria.

Rent setting. Rent is set on a cost-recovery basis under Harbour Light's Rent Setting and Income Collection Policy (effective 1 August 2025) and the Regulator of Social Housing Rent Standard. Annual increases are capped at Consumer Prices Index (CPI) + 1%. Rent is charged weekly (week commencing Monday) and, where paid by the tenant, is payable four-weekly in arrears (tenancy clause 2.4.2).

Notice of a rent change. Tenants receive written notice of at least 28 days before any change (tenancy clause 5.1 specifies four weeks' written notice). The rent is stated in the tenancy agreement and reviewed annually; the annual rent review letter confirms the new amount. Harbour Light holds a rent and service charge breakdown for each property.

Service charges. Eligible service charges are calculated on actual cost and shared fairly between the tenants who benefit. Harbour Light does not set a fixed charge to individual tenants for shared utilities. Where tenants share utility bills, the support provider helps them to divide the cost between them.

Deposit. No deposit is taken (tenancy clause 2.20.1 records a deposit of £Nil).

Temporary absence. Housing Benefit may continue during certain absences (for example hospital admission or custody), subject to the tenant intending to return and to statutory time limits that differ by reason. Tenants must notify Harbour Light of an absence of more than 14 days (tenancy clause 2.1.2; SLA clause 9.4). In outline, the standard limit is 13 weeks; hospital inpatients, those on remand and those fleeing violence may be covered for up to 52 weeks; sentenced prisoners and trial periods in residential care are limited to 13 weeks. Local authorities apply these rules and may vary in practice, so the tenant's council should always be told.

Arrears and possession. Harbour Light follows the Pre-Action Protocol for Possession Claims (rent arrears) and the Regulator's Tenancy Standard. Eviction is a last resort, requires senior sign-off, and is preceded by attempts to resolve the cause, repayment options, and

referral for money advice. (Note: the current tenancy is an assured shorthold tenancy. From October 2027 the tenancy regime changes under the Renters' Rights Act 2025 — see Section 3.)

Data protection. Rent account information is handled under the UK GDPR and Data Protection Act 2018, and shared with appointees, support providers or social workers only with consent or where lawfully permitted.

Section 5 — Repairs and looking after your home

The main points

- If something in your home is broken, tell us. We will fix it.
- Tell your support worker about a repair. They will report it to us. You can also report it yourself on Fixflo.
- If it is an emergency, telephone us straight away. The number works at any time, day or night.
- Please tell us about a repair early. A small problem is easier to put right.
- We will tell you what we are going to do and when.

Telling us about a repair

If something in your home is broken or not working, please tell us. It does not matter how small it seems.

Please tell us early. A small problem is easier to put right than a big one.

How to report a repair

There are three ways to tell us about a repair.

1. Tell your support worker. This is the best way to report a repair.

Your support worker may check simple things first. For example, they may check that power is going to an appliance, or that there is credit on your meter. Sometimes this solves the problem.

If it does not, your support worker will report the repair to us. This is a proper report. It counts the same as if you told us yourself.

If the problem is damp, mould, a leak, no heating, no hot water or an electrical problem, your support worker will report it to us straight away.

2. Use Fixflo. You can also report a repair yourself. Fixflo is our online repairs system. You can use it on a computer, a tablet or a phone. You can find it at harbourlight.fixflo.com.

3. Telephone us in an emergency. For an emergency, telephone 0151 909 5919. This number works at any time, day or night.

When you tell us about a repair, it helps if you can say:

- your name and your address
- what is broken
- when we can come to your home

If something about you means the repair is more urgent, please tell us that too. For example, if a broken thing is making you very upset or is not safe for you. We will take that into account.

What happens when it is an emergency

An emergency is something that is dangerous, or that could badly damage your home. For example, a gas leak, a serious water leak, or no electricity.

If you telephone us at night or at the weekend, you will speak to a maintenance worker. They will ask you about the problem. They will decide how quickly someone needs to come.

They will either come out to you, or tell you when someone will come. They will tell you what to do in the meantime.

If you smell gas

If you smell gas, this is an emergency. Do this straight away:

1. Open the doors and windows.
2. Do not turn any light switches on or off.
3. Turn off the gas at the gas tap by the meter, if you can do this safely.
4. Go outside.
5. Telephone the National Gas Emergency Service on **0800 111 999**. This is free and works at any time.
6. Then telephone Harbour Light on 0151 909 5919.

Your support worker can do these things with you or for you.

How quickly we will come

How quickly we come depends on how serious the repair is.

When you report a repair, we decide how serious it is. We will tell you which kind of repair it is and when we will come.

How serious	What this means	What we will do
Emergency	Something that is dangerous now. For example, a serious water leak, no electricity at all, or an outside door that will not lock.	Make it safe as soon as we can, and always within 24 hours. We may need to come back later to finish the repair.
Very urgent	A serious problem that is not an emergency, but must be dealt with very quickly.	Within 48 hours
Urgent	An important repair. It may be a risk, it may make your home hard to live in, or it may get worse if it is left.	Within 7 working days
Non-urgent	Something does not work properly, and this makes a real difference to using your home.	Within 14 working days
Minor	Something is harder to use, but you can still use it, or there is another way to do the job.	Within 21 working days
Small	Something that looks untidy but still works properly. For example, a mark on a wall.	Within 28 working days

Working days are Monday to Friday. They do not include weekends or bank holidays.

If something about you or your home makes a repair more serious, we may treat it as more urgent. Please tell us, or ask your support worker to tell us.

Some jobs are not repairs. For example, a new kitchen or new windows. This is planned work. If you ask for something that is planned work, we will tell you, and we will tell you what will happen next.

If your home has damp or mould, there are special rules about how quickly we must act. Section 8 explains these.

We will tell you when we are coming. If we cannot come when we said, we will tell you why and give you a new date.

What we will do when we visit

When we come to your home, we will:

- tell you who we are and why we have come
- treat you and your home with respect
- take care with your things
- tell you if we are going to make a noise
- clear up after ourselves
- tell you what we have done, and what happens next

If you are not sure that someone is from Harbour Light, do not let them in. Ask your support worker, or telephone us on 0151 909 5919 to check.

If you are not at home when we come, we will contact you or your support worker to arrange another time.

What we look after, and what you look after

Harbour Light looks after:

- the building, the roof, the walls, the windows and the doors
- water pipes, drains, baths, sinks and toilets
- the heating and hot water
- electrical wiring and sockets
- gas appliances we have put in
- white goods we have provided: the washing machine and tumble dryer (or washer-dryer), the fridge freezer, and the oven and hob
- furniture we have provided: in bedrooms, the bed, mattress and headboard, wardrobe, bedside cabinet and chest of drawers; in living areas, the sofa or armchair, coffee table, and dining table and chairs
- smoke alarms and fire equipment we have put in
- dealing with pests, like mice, rats or insects, in your home or in the building

You look after:

- keeping your home reasonably clean and tidy

- your own belongings and your own furniture
- light bulbs, with help from your support worker if you need it
- telling us when something needs repairing

Your support worker can help you with any of these things. If you are not sure who looks after something, just ask us.

If something is damaged

We repair things that wear out or break through normal use. You do not pay for this.

If something is damaged on purpose, or because it has been misused, we may ask you to pay towards the cost of putting it right. We treat everyone in the same way.

Before we ask you to pay, we will talk to you and your support worker. We will think about your health and any disability, and whether these were part of what happened.

If you think this is unfair, you can complain. Section 14 explains how.

Your own belongings. Harbour Light does not insure your things. If you want your belongings covered, you will need your own contents insurance. Your support worker can help you look into this.

Letting us in

Sometimes we need to come into your home. This might be for a repair, or for a safety check like the yearly gas check.

We will always arrange a time with you first, unless it is an emergency.

Please let us in when we have arranged a time. Safety checks keep you safe, and the law says we must do them. If you are worried about someone coming into your home, tell us or tell your support worker. We can arrange things to make it easier for you.

If a repair is not done properly

If we have not fixed something properly, or we did not come when we said, please tell us.

Tell your support worker, or tell us on Fixflo, or telephone us.

If you are still not happy, you can make a complaint. Section 14 explains how to do this.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Repairing obligation. Harbour Light's repairing duty arises under section 11 of the Landlord and Tenant Act 1985 (structure and exterior; installations for water, gas, electricity, sanitation, space heating and water heating) and under the tenancy agreement. The Homes (Fitness for Human Habitation) Act 2018 requires the property to be fit for human habitation throughout the tenancy and gives tenants a direct route to the county court.

Awaab's Law. Where a report concerns a prescribed hazard, the statutory timescales under the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 apply and take precedence over Harbour Light's general repair categories. Phase 1 (in force since 27 October 2025) covers damp and mould and all emergency hazards. Phase 2 is intended to commence on 30 November 2026 and to extend the requirements to further hazard categories including excess cold, excess heat, falls, electrical hazards, fire, structural collapse, and domestic hygiene and pests. See Section 8.

Repair response standard. Harbour Light's working model as of 29 September 2026. Timescales for P1 to P5 are completion targets; for P0 the requirement is to investigate and take the action needed to make the situation safe. A default priority is set for each Fixflo fault type, and live triage can raise the priority where the circumstances or the tenant's vulnerability require it.

Category	Timescale	Definition
P0 – Emergency	As soon as reasonably practicable and within 24 hours	Immediate or potentially serious danger to people, security or the building. Investigate and take the action needed to make the situation safe. Permanent or preventative follow-on works may continue afterwards under the appropriate repair or hazard process.
P1 – Urgent (high)	Within 48 hours	A serious problem affecting safety, security or an essential part of the home which requires very rapid action, but which is not currently an emergency.
P2 – Urgent (medium)	Within 7 working days	An important repair where accelerated completion is justified because of risk, essential-service impact, significant inconvenience or likely deterioration if left. Live triage can require a faster response.
P3 – Non-urgent (high)	Within 14 working days	A meaningful or material loss of normal function, but no present P0–P2 level safety, habitability or urgency issue.
P4 – Non-urgent (medium)	Within 21 working days	A minor functional impairment or meaningful inconvenience. The item remains substantially usable, there is a safe alternative or workaround, and deterioration risk is low.
P5 – Non-urgent (low)	Within 28 working days	Function is essentially unaffected. Cosmetic, decorative, finishing-related or otherwise very minor, with no material safety, security, habitability or functional consequence.
N/A – Route review	Separate agreed programme; no responsive-repair timescale	Not an ordinary responsive repair. Routed to planned, programmed, cyclical or another non-responsive

		process. Not treated as a low-priority P5 repair.
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Where a report concerns a prescribed hazard under Awaab's Law, the statutory timescales apply and take precedence (see below and Section 8).

Reports made on a tenant's behalf. A report made by support staff, a relative, an advocate or a social worker is a valid report and starts Harbour Light's response times. The Service Level Agreement requires the support provider to report disrepair where a tenant is unable or unwilling to do so (SLA clause 7.1).

Vulnerability and prioritisation. Harbour Light takes individual circumstances into account when deciding how urgently to respond. A defect that would be routine in one household may present a significantly greater risk to a particular tenant. Tenants, support staff and advocates are encouraged to tell Harbour Light about anything that makes a repair more urgent for that person.

Delegated safety tasks. Under the SLA, support staff carry out weekly testing of smoke, heat and carbon monoxide alarms, weekly water-temperature checks, and periodic flushing of little-used water outlets. These tasks are carried out as Harbour Light's agent and do not discharge Harbour Light's own responsibility (SLA clause 2.7). See Section 2.

Right to Repair. The statutory Right to Repair scheme under the Secure Tenants of Local Authorities (Right to Repair) Regulations 1994 applies to secure tenancies and does **not** apply to assured shorthold tenancies. Harbour Light's repair response standards are contractual and policy commitments, not that statutory scheme.

Gas and electrical safety. Gas appliances provided by Harbour Light are serviced annually and a Landlord's Gas Safety Record is issued (Gas Safety (Installation and Use) Regulations 1998). Fixed electrical installations are inspected periodically. Access for these checks is a legal requirement and a term of the tenancy; where access is refused, Harbour

Light will make reasonable adjustments and seek to resolve the position before considering any legal step. See Section 6.

Contents insurance. Harbour Light insures the building and the furniture, fittings and white goods it provides (SLA clause 11.4). Tenants' own possessions are not covered.

Section 6 — Safety in your home

The main points

- We check your home regularly to keep you safe.
- Some checks are done by our engineers. Some are done every week by your support worker.
- We will always arrange a time with you before we come.
- **Please let us in for safety checks.** The law says we must do them.
- If you are worried about someone coming into your home, tell us. We can change how we do it to make it easier for you.

Why we check your home

Gas, electricity and water can be dangerous if something goes wrong. Checking them regularly means we find problems before they hurt anyone. These checks keep you safe. They also keep safe the people you live with, and your neighbours.

Checks we do

What we check	How often
Gas appliances we have put in	Every year
Electrical wiring and sockets	Every 5 years
Fire alarms and fire equipment	Every year
Emergency lighting, if your home has it	Every 6 months
Water system, to check for legionella	Every 2 years

After a gas check, we get a certificate called a Landlord's Gas Safety Record. You can ask us for a copy at any time.

Checks your support worker does

Your support worker does some safety checks for Harbour Light. These happen at your home:

- **Every week:** they test the smoke alarms, heat alarms and carbon monoxide alarms.
- **Every week:** they check your bath and shower water is not too hot.
- **Every month:** they run water through taps and showers that are not used much.

They write down what they find. These checks are Harbour Light's responsibility, even though your support worker does them.

If an alarm beeps, or does not work when tested, tell us straight away.

Water that is too hot

Very hot water can scald you. Scalding means burning your skin with hot water.

Your support worker checks each week that the water in your bath and shower is not too hot.

If the water is too hot, they put a warning sign up and tell us. We will come and fix it.

Please tell us if your water ever feels too hot.

Gas

If you smell gas, this is an emergency. Section 5 tells you exactly what to do.

The short version:

1. Open doors and windows.
2. Do not touch light switches.
3. Go outside.
4. Telephone **0800 111 999**. This is free and works at any time.

We service the gas appliances we have put in once a year. Please let us in when we arrange this. It is a legal requirement.

Electricity

We check the electrical wiring in your home regularly.

Please tell us straight away if:

- a socket or switch feels hot
- you see a burn mark or scorch mark
- a plug or wire is damaged
- lights flicker or the power keeps going off

Do not try to fix electrical things yourself.

Smoke and carbon monoxide alarms

Your home has smoke alarms. If your home has a gas fire, a gas boiler or another appliance that burns fuel, it also has a carbon monoxide alarm.

Carbon monoxide is a gas you cannot see or smell. It can make you very ill. The alarm warns you if it is there.

Please do not take the batteries out, and do not cover an alarm.

If an alarm is beeping, chirping, or not working, tell us or tell your support worker straight away.

Fire

Section 7 tells you what to do if there is a fire, and how to get out of your home safely.

Please keep the ways out of your home clear. Do not leave things in hallways, on stairs, or in front of fire doors.

Asbestos

Some older buildings contain a material called asbestos. It is only dangerous if it is damaged or disturbed.

If your home has any, we know where it is and we check it. It is safe to live with as long as it is left alone.

Please do not drill into walls or ceilings without asking us first. Just ask us and we will tell you if it is OK.

Letting us in

We need to come into your home for safety checks. We will always arrange a time with you first.

We will write to you or telephone you to arrange it. Your support worker can help.

Please let us in when we have arranged a time. Safety checks keep you safe, and the law says we must do them.

If you cannot manage the time we arranged, tell us and we will arrange another one. That is not a problem. Just let us know.

If you are worried about someone coming in

Some people find it hard to have someone come into their home. That is understandable, and we can help.

Tell us or tell your support worker, and we can:

- arrange a time of day that suits you better
- make sure your support worker is with you
- tell you the name of the person coming
- send the same engineer each time, where we can
- explain exactly what will happen and how long it will take
- give you more notice

Just ask. We would much rather find a way that works for you.

If we cannot get in

If we cannot do a safety check, your home might not be safe. So, we must keep trying.

We will contact you again. We will ask your support worker to help. We will try to sort out whatever is making it difficult.

If we still cannot get in after trying, a landlord can ask a court for help. **We would much rather sort it out with you than do that.** So please talk to us early if something is worrying you.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Gas. Gas appliances and flues provided by Harbour Light are inspected and serviced annually by a Gas Safe registered engineer, and a Landlord's Gas Safety Record is issued (Gas Safety (Installation and Use) Regulations 1998). A copy is available on request.

Electrical. Fixed electrical installations are inspected periodically and an Electrical Installation Condition Report obtained. Harbour Light inspects every five years, consistent with the standard applied in the private rented sector under the Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020.

Alarms. Smoke alarms are provided on each storey, and carbon monoxide alarms in rooms containing a fixed combustion appliance other than a gas cooker, in accordance with the Smoke and Carbon Monoxide Alarm (England) Regulations 2015 as amended in 2022. Alarms are repaired or replaced when reported faulty.

Delegated weekly and monthly checks. Under the Service Level Agreement (Schedule 3, Part 2), support staff carry out and record: weekly testing of all smoke, heat and carbon monoxide detectors; weekly temperature checks of all full immersion water sources (baths and showers) to confirm they do not exceed 44°C, with a scalding warning notice displayed where they do, until rectified; monthly flushing of infrequently used shower heads and taps; and quarterly cleaning of shower heads. Fire exits are checked daily and kept clear. These tasks are performed as Harbour Light's agent and do **not** discharge Harbour Light of its own responsibility (SLA clause 2.7). See Section 2.

Support providers' own checks. Separately, support staff carry out their own welfare, safeguarding and health and safety checks at the property as part of their support tasks. The frequency varies between support

providers and with each tenant's profile, risks and access. Those checks are the support provider's responsibility and are governed by its own policies.

Water safety. Harbour Light undertakes legionella risk assessment and control measures at appropriate intervals (SLA Schedule 2(u)), consistent with the Health and Safety Executive's Approved Code of Practice L8 and guidance HSG274.

Fire equipment and furniture. Harbour Light provides and maintains means of escape and fire protection equipment, arranges regular servicing, and carries out fire risk assessments (SLA clause 7.3, Schedule 2(s) and (t)). Furniture provided by Harbour Light complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 as amended (Schedule 2(o)). See Section 7.

Asbestos. Where asbestos-containing materials are present, they are managed in accordance with the Control of Asbestos Regulations 2012. Tenants and support staff should not drill, cut or otherwise disturb walls, ceilings or floors without first contacting Harbour Light.

Access — the legal position. Access for statutory safety checks is a term of the tenancy and a legal requirement. Where access is not obtained, Harbour Light will make reasonable adjustments under the Equality Act 2010, involve the support provider, and seek to resolve the underlying reason before considering any legal step.

Section 7 — Fire safety and getting out safely

The main points

- **If there is a fire, get out and stay out.** This is the plan at every Harbour Light home.
- Do not stop to collect belongings. Do not go back inside.
- **If you need help to get out, you will have your own escape plan.** It says what help you need, and who will help you.
- If you think you might need help to get out, tell your support worker.
- Keep hallways, stairs and shared areas clear. Never leave anything in them.
- **Never keep or charge an e-bike or e-scooter in a hallway, stairway or shared area.** Their batteries can catch fire very quickly.

What to do if there is a fire

Get out and stay out.

This is the plan at every Harbour Light home. There is no Harbour Light home where you should stay inside and wait.

Do this:

1. Tell other people in the building.
2. Get out. Do not stop to collect belongings.
3. Close doors behind you if you can.
4. Telephone **999** and ask for the fire service.
5. Go to your meeting point and wait there. **Do not go back inside.**

Never use a lift if there is a fire.

Your meeting point is the place outside where everyone meets after leaving the building. Your support worker will show you where it is. It is also on your property information sheet, if you have one.

If you cannot get out, go into a room with a window, close the door, and telephone 999. Tell them exactly where you are in the building.

If you need help to get out

Some people need help to get out of a building. For example, because of a disability, a health condition, or medicine that makes them sleep very deeply.

If you need help to get out, you will have your own escape plan. Your support provider makes it with you.

Your escape plan does not change the main plan. The main plan is always to get out and stay out.

Your escape plan says **how** you will get out. It says what help you need, and who will help you.

Your support worker will go through your escape plan with you. Your escape plan is kept at your home. You can ask to look at it at any time.

If anything changes — for example if you find stairs harder than you used to, or if you are using new equipment — tell your support worker. Your escape plan can be changed at any time.

If you think you might need help to get out, tell your support worker. They will talk to you about an escape plan.

Keeping the ways out clear

The hallways, stairs and doorways are how everyone gets out.

Please do not leave anything in them. Not bags, not bicycles, not furniture, not bin bags, not boxes.

Something left in a hallway can:

- stop people getting out
- catch fire
- make it hard for firefighters to get in

If you need somewhere to keep something, ask us. We will help you find a safe place.

If things are left in hallways, stairs or doorways, we may need to move them to keep everyone safe. We will tell you first, unless there is an immediate danger.

Fire doors

Some doors in your home are fire doors. They are heavier than normal doors. They hold back fire and smoke to give you time to get out.

Please keep fire doors closed. Do not prop them open with anything.

If a fire door is damaged, or does not close by itself, tell us. This is important, so please tell us straight away.

E-bikes, e-scooters and mobility equipment

E-bikes, e-scooters and some mobility equipment use lithium-ion batteries.

If one of these batteries goes wrong, it can catch fire very fast. The fire is very hot and the smoke is poisonous.

You must never keep or charge an e-bike or e-scooter in a hallway, a stairway, or any shared area. If a battery catches fire there, it can block the only way out of the building.

If you have an e-bike or e-scooter, please talk to us. We will help you find a safe place to keep it and charge it.

If you use a mobility scooter or a powered wheelchair, talk to us. We know you need it close to you. We will work with you to find a safe place for it and for charging it. We will not leave you without your equipment.

To charge a battery more safely:

- Use only the charger that came with it.
- Do not charge it while you are asleep.
- Do not charge it where it would block your way out.
- Stop using it and tell us if the battery gets very hot, swells up, or smells strange.

Stopping fires from starting

Most fires in homes start in the kitchen.

- Do not leave cooking unattended. Stay in the kitchen while you cook.
- Keep tea towels and packaging away from the cooker.
- If a pan catches fire, **do not** throw water on it. Get out and telephone 999.

Other things that help:

- Do not overload plug sockets.
- Switch off and unplug things you are not using.
- If you smoke, use a proper ashtray, put cigarettes out fully, and never smoke in bed.
- Take care with candles and incense. Never leave them burning when you go out or go to sleep.

Your support worker can help you with any of this.

Fire alarms and fire equipment

Your support worker tests the alarms every week. We service the fire alarm system and fire equipment every year. Section 6 explains more.

If an alarm sounds and you do not know why, get out and stay out anyway. Do not wait to find out whether it is a real fire.

Every kitchen has a fire blanket. Some homes also have fire extinguishers, to help people get out.

Do not use a fire blanket or a fire extinguisher unless you have been shown how. Getting out is always more important than putting a fire out.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section

above.

Legal framework. Fire safety in the communal parts of Harbour Light's multi-occupied properties is governed by the Regulatory Reform (Fire Safety) Order 2005, as amended by the Fire Safety Act 2021. Harbour Light carries out fire risk assessments, provides and maintains means of escape and fire protection equipment, and arranges regular servicing (SLA clause 7.3 and Schedule 2(s) and (t)). Furniture provided by Harbour Light complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 as amended (Schedule 2(o)). In shared houses, the Management of Houses in Multiple Occupation (England) Regulations 2006 additionally require fire safety measures to be maintained and escape routes kept free from obstruction.

Building height — scope. Harbour Light's properties are low-rise. The tallest has four storeys, and no building exceeds 11 metres. The higher-risk building regime under the Building Safety Act 2022 (18 metres or seven storeys) does **not** apply. The statutory duties in the Fire Safety (Residential Evacuation Plans) (England) Regulations 2025, which are triggered at 18 metres or seven storeys, or above 11 metres where a simultaneous evacuation strategy is in place, and the duties in the Fire Safety (England) Regulations 2022 that apply to buildings above 11 metres, do **not** apply to Harbour Light's stock. Person-centred evacuation planning is carried out as good practice, and is appropriate given the needs of Harbour Light's residents.

Evacuation strategy. All Harbour Light properties operate **simultaneous evacuation** — "get out and stay out". **No property operates a stay-put strategy.** Each property's fire risk assessment records the strategy consistently with this.

Personal emergency evacuation plans. Support providers prepare and maintain a personal emergency evacuation plan (PEEP) for each tenant whose ability to evacuate unaided is compromised. The plan is held at the property. A PEEP records **how** an individual will evacuate — the assistance required, who provides it, and any equipment or route considerations. It does **not** vary the evacuation strategy, which is simultaneous evacuation at every property. Assembly points are set by

the support provider. The main text states this distinction plainly, because a tenant who understood their personal plan to be an alternative to evacuating would be at risk.

Harbour Light's fire risk assessment for each property takes account of occupants who cannot evacuate unaided. Fire risk assessments are provided to support providers on request.

Daily checks. Support staff check daily that fire exits are free from obstruction, as Harbour Light's agent under SLA Schedule 3, Part 2. This does not discharge Harbour Light's own responsibility (SLA clause 2.7).

Lithium-ion batteries. Fire and rescue services have identified fires involving e-bike and e-scooter lithium-ion batteries as a growing risk. Such fires can develop extremely rapidly and produce toxic smoke, and are particularly hazardous where the item is stored or charged on an escape route. Storage and charging in communal hallways, stairways, lobbies and other escape routes is prohibited. Where a resident requires powered mobility equipment, Harbour Light will identify a safe storage and charging arrangement as a reasonable adjustment under the Equality Act 2010, rather than applying a blanket prohibition that would deprive the resident of the use of that equipment.

Defective equipment. The support provider is required to report defective firefighting and fire protection equipment to Harbour Light promptly on becoming aware of it (SLA clause 7.1).

Section 8 — Damp, mould and hazards in your home

The main points

- If you see damp or mould in your home, tell us. We will come and look at it.
- **Please do not worry about telling us.** We will not assume it has been caused by you or by the way you live in your home.
- We will always find out what is causing it, and we will put right anything that needs repairing.
- The law says we must act quickly. This section tells you what we will do and when.
- If we cannot make your home safe in time, we will arrange somewhere else for you to stay. We will pay for this.

What damp and mould are

Damp is water where it should not be. You might see a wet patch on a wall or ceiling. You might see paint or wallpaper coming away. You might smell something musty.

Mould is black, green or white patches that grow on damp walls, ceilings, windows or furniture. Mould grows where things stay wet.

Please do not worry about telling us

Some people worry they will be blamed for damp or mould. Please do not let this stop you telling us.

We will not assume that damp or mould has been caused by you or by the way you live in your home. Everyday things like cooking, washing and drying clothes are a normal part of living in a home.

We will always come and find out what is causing it. If something needs repairing, we will put it right. This is the law, and it is what we will do.

Please tell us as soon as you see damp or mould. Telling us early helps us put it right sooner.

Why damp and mould matter

Damp and mould can make you unwell. They can make breathing harder. This is worse for people who already have a chest or breathing problem, like asthma.

Damp and mould can also make you feel low, worried or upset about your home. That matters too.

If you have a health problem, please tell us when you report the damp or mould. It may mean we need to act faster.

How to tell us about damp or mould

You can tell us in any of these ways:

- 1. Tell your support worker.** Your support worker will tell us straight away. This counts the same as if you told us yourself.
- 2. Use Fixflo.** You can also tell us yourself. Fixflo is our online repairs system. You can find it at harbourlight.fixflo.com.
- 3. Telephone us.** Telephone 0151 909 5919. This number works at any time, day or night.

A relative, a friend, an advocate or your social worker can also tell us for you.

It helps if you can tell us:

- where the damp or mould is
- how long it has been there
- if anyone in the home has a health problem

If you can take a photograph, that helps too. But do not worry if you cannot.

What we will do, and when

The law sets out how quickly we must act. Here is what will happen.

If it is dangerous right now, we will come and make it safe **within 24 hours**.

If it is not dangerous right now, we will come and look at it **within 10 working days**. Working days are Monday to Friday, not including bank holidays.

After we have looked at it, we will write to you **within 3 working days**. Our letter will tell you:

- what we found
- what we are going to do about it
- when we are going to do it

If you find letters hard to read, tell us. We can explain it to you, or send it in a way that is easier for you. Your support worker can help.

If we find something that is not safe, we will start the work to make it safe **within 5 working days**.

If the work is big and will take longer, we will start it **within 12 weeks**.

If we cannot make your home safe in time

Sometimes a home cannot be made safe quickly enough.

If that happens, we will arrange somewhere suitable for you to stay until your home is safe again.

We will pay for this. You will not have to pay.

We will work with you, your support provider and your social worker to find somewhere that suits your needs and your support. This might be another Harbour Light home.

You can choose whether to accept the place we offer.

Things that can help

Some things can help reduce damp air in a home. Your support worker can help you with them. They are **not** a substitute for us fixing anything that needs repairing.

- Open a window a little when you cook or have a bath or shower, if you can.
- Use the extractor fan if your home has one.
- Open the small vents at the top of windows, if your home has them.

- Wipe water off windows and windowsills if you see it.
- Leave a small gap between furniture and outside walls, if you can.
- Dry clothes outside if you can. If you dry them indoors, open a window in that room if you can.

Please do not block, cover or switch off extractor fans or air vents. They help keep your home dry. If one is noisy or not working, tell us and we will fix it.

About heating. A warmer home is less likely to get damp. We know heating costs money. If you are worried about the cost of heating, please tell us or your support worker. Please do not go without heating to save money. If your home is hard to keep warm, tell us. It may be something we need to put right.

If you find these things hard to do, please still tell us about the damp or mould. Your support worker can help. We will always come and find out what is causing it.

Cleaning mould

Please tell us about mould, even if you clean it. We need to know it happened.

Your support worker can clean mould for you, or help you do it. Just ask them.

If you clean mould yourself:

- Follow the instructions on the product.
- **Never mix cleaning products together.** Mixing them can make dangerous fumes.
- Open a window while you clean.
- Keep the product away from your eyes and skin.

Please do not paint over mould. It does not work, because the mould comes back.

If mould keeps coming back after cleaning, tell us. That means something needs fixing.

What causes damp

There are different kinds of damp. You do not need to know which kind you have. Just tell us, and we will work it out.

What it is called	What causes it	What you might see
Condensation	Warm, damp air touching a cold wall or window	Water on windows; mould in corners or behind furniture
Rising damp	Water coming up from the ground into the wall	A wet mark low down on a wall; crumbly plaster
Penetrating damp	Water getting in from outside	A wet patch that gets worse when it rains
A leak	Water escaping from a pipe or an appliance	A wet patch near a pipe, bath, sink or washing machine

All of these are for Harbour Light to put right.

If you are not happy with what we do

If you are not happy with how we have dealt with damp or mould, please tell us.

You can make a complaint. Section 14 explains how. You can also ask the Housing Ombudsman to look at it. You do not have to wait to do this.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

For support staff

This box is for support staff, relatives, advocates and social workers.

Please report damp and mould on the tenant's behalf. Many tenants will not recognise damp or mould, will not report it, or will not be able to act on any of the advice above. A report from support staff is a valid report and starts Harbour Light's statutory timescales in the same way as a

report from the tenant.

When to clean, and when to report. Mould on sealant, grout or tiles inside a bath or shower enclosure is caused by direct splashing and is a routine cleaning matter. Mould anywhere else — on a wall, ceiling, room corner, window, window reveal, behind furniture or inside a cupboard or wardrobe — indicates condensation or another underlying cause, and must be reported through Fixflo. Clean it as an interim measure after reporting, not instead of reporting. Report any mould that returns after cleaning, including inside a shower enclosure. Full guidance is in Information Sheet HSC2.1.

What to look for: black or green patches on walls, ceilings, window reveals, behind furniture or in wardrobes; a musty smell; condensation running down windows; peeling paint or wallpaper; damp or mouldy clothing, bedding or soft furnishings.

Please include vulnerability information. Tell Harbour Light about any respiratory condition, any immune condition, and anything about the tenant's presentation that makes the situation more urgent. A hazard may be treated as an emergency because of the resident's vulnerability, not only because of the severity of the hazard itself.

Please record it. Note what was seen, where, when, and what was reported to Harbour Light. Records matter if the position is later reviewed.

Tenant involvement in cleaning. Tenants are encouraged to clean, with support staff assistance, or support staff can clean for them. Whether a tenant can safely use mould cleaning products is a question for their support plan, not a blanket rule. Many tenants can. The main risk is mixing products — hypochlorite mixed with an acidic or ammonia-based cleaner produces harmful fumes. Where staff carry out the cleaning as a work task, the COSHH assessment applies in full, including gloves, eye protection and restricting access to the room during application.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Awaab's Law. Section 42 of the Social Housing (Regulation) Act 2023 inserts implied terms into social housing tenancies requiring landlords to investigate and remedy prescribed hazards within set timescales. The requirements are set out in the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025, in force since 27 October 2025.

Phase 1 (current). Applies to significant hazards arising from damp and mould, and to all emergency hazards other than overcrowding.

Phase 2. The Government has stated its intention to extend the requirements from **30 November 2026** to further hazard categories, including excess cold, excess heat, falls, electrical hazards, fire, structural collapse and domestic hygiene and pests. The amending regulations were in draft at the time of writing. This section will be reviewed before that date.

Statutory timescales.

Requirement	Timescale
Investigate and make safe an emergency hazard	24 hours from becoming aware
Investigate a significant hazard	10 working days from becoming aware
Provide a written summary of findings to the tenant	3 working days from the investigation concluding
Begin relevant safety work	5 working days from the investigation concluding
Begin longer-term or complex works	Within 12 weeks
Provide suitable alternative accommodation	Where the home cannot be made safe within the timescales, at the landlord's expense

When the clock starts. Timescales run from the point at which Harbour

Light becomes aware of the hazard. A report made by support staff, a relative, an advocate or a social worker starts the clock in the same way as a report from the tenant. Harbour Light logs all reports centrally regardless of the route by which they are received.

Vulnerability. Whether a hazard is an emergency depends on the risk to the actual occupants, not on the defect alone. Harbour Light takes individual circumstances into account, and encourages tenants, support staff and advocates to provide that information.

Accessible written summaries. The written summary required by the Regulations will be provided in a form the tenant can understand, and Harbour Light will offer to explain it in person or through support staff. This reflects Harbour Light's approach to accessible information (see Section 13).

Other duties. Awaab's Law sits alongside, and does not replace, the repairing obligation under section 11 of the Landlord and Tenant Act 1985 and the requirement under the Homes (Fitness for Human Habitation) Act 2018 that the property is fit for human habitation throughout the tenancy.

Scope of Awaab's Law. The Government's guidance for social landlords on Awaab's Law (Ministry of Housing, Communities and Local Government) states that hazards resulting from a breach of contract by the tenant — for example, blocking ventilation fans — are outside the scope of the requirements, although the landlord remains responsible for ensuring the home is safe. The same guidance states that landlords must not assume a hazard such as damp and mould results from a tenant's lifestyle, and that everyday activities such as cooking, bathing and drying laundry are unlikely to amount to a breach. Harbour Light will always investigate a report of damp or mould.

Government guidance. The approach in this section follows the Government guidance Understanding and addressing the health risks of damp and mould in the home (Department of Health and Social Care, Ministry of Housing, Communities and Local Government and UK Health Security Agency, September 2023), which states that damp and mould are not the result of tenants' "lifestyle" and that it is the landlord's

responsibility to identify and address the underlying causes.

Record keeping. Harbour Light records all reports, inspections, findings, communications and works relating to damp, mould and hazards, in line with the Housing Ombudsman's expectations on knowledge and information management.

Section 9 — What your home will be like, and making it yours (home standards)

The main points

- Your home will be clean, safe and in good repair when you move in.
- We give you some furniture and some white goods, like a cooker and a fridge.
- You can make your home feel like yours. You can put up pictures and photographs.
- Ask us first before you paint, or before you change anything that is fixed to the building. We will not say no without a good reason.
- If something is not right when you move in, tell us. It is not too late.

What your home will be like when you move in

Before you move in, we check your home.

We make sure it is:

- clean
- safe
- dry
- warm enough
- in good repair
- fitted with working smoke alarms

We check that the heating, the hot water, the electrics and the water all work.

We also check the gas, if your home has gas.

What we give you

We provide some things in your home. These belong to Harbour Light, not to you.

We usually provide:

- a washing machine and a tumble dryer, or a washer-dryer
- a fridge freezer
- an oven and hob
- in your bedroom: a bed, mattress and headboard, a wardrobe, a bedside cabinet and a chest of drawers
- in living areas: a sofa or armchair, a coffee table, and a dining table and chairs

Some larger or shared homes have some other furniture as well.

If you are not sure which things in your home belong to Harbour Light, ask your support worker or ask us.

If something we provided stops working, tell us. We will repair it or replace it. Section 5 explains how to tell us.

What you bring yourself

You bring your own things. For example, your clothes, your bedding, your television, and anything else that is yours.

Your own things belong to you. You can take them with you if you move.

Please note: we do not insure your things. If a fire or a flood damaged your belongings, we could not pay to replace them. If you want your things covered, you will need your own contents insurance. Your support worker can help you look into this. Section 5 explains more.

If something is not right when you move in

Sometimes something gets missed. That happens.

If you find something that is broken, dirty or missing when you move in, tell us.

You can tell us at any time. There is no time limit.

Tell your support worker, or use Fixflo, or telephone us. Section 5 explains how.

Making your home feel like yours

This is your home. We want you to feel at home in it.

You can do these things without asking us:

- put up pictures and photographs
- put up posters
- put out your own ornaments and cushions
- put your own furniture in your room
- put up net curtains
- keep plants

Please use hooks or picture strips where you can, rather than large nails or screws.

Please ask us first before you:

- paint or wallpaper
- put up shelves
- change a floor covering
- put up a satellite dish or an aerial
- change anything that is fixed to the building
- put anything up in a shared room

We will not say no without a good reason. If we do say no, we will tell you why.

Ask us or ask your support worker. We will give you an answer in writing if you want one.

Painting and decorating

If you want to paint or decorate your room, ask us first.

If we say yes, here are the rules:

1. The work must be done safely.
2. It must be done properly and neatly.
3. Do not paint over anything that should not be painted, like electric sockets, radiator valves or window seals.
4. Do not use very dark colours or very unusual colours, because they are hard to cover afterwards.

5. Do not paint anything outside your home.

Your support worker can help you plan it. Ask us if you need advice about what is safe to use.

We may be able to help you with decorating, for example through our own decorating team. This depends on when your home was last decorated. Ask us or ask your support worker.

Changes to the building for health reasons

Sometimes a person needs a change to the building itself. For example, a grab rail, a ramp, or a walk-in shower.

These are called adaptations. They work differently from decorating.

Section 13 explains how to ask for an adaptation. You may not have to pay for the work yourself.

Looking after your home

We ask you to look after your home. That means:

- keep it reasonably clean and tidy
- open a window or use the fan after a bath or shower, if you can
- do not damage your home on purpose
- tell us when something needs repairing
- let us in for repairs and safety checks, when we have arranged a time
- if you live in a shared house, help keep the shared rooms clean and tidy
- if you live in a block of flats, keep the shared hallways and entrances clear of your things

Your support worker can help you with any of these.

If you are finding it hard to look after your home, please tell us or tell your support worker. It is much better to say early, so that the right help can be put in place.

Damp and mould

If you see damp or mould, please tell us. We will come and find out what is causing it.

Section 8 explains what we will do and how quickly we must do it.

Gardens and outside space

We look after the gardens, paths and bin areas at Harbour Light homes.

Please help to keep them tidy. Do not leave rubbish or belongings in them.

If you are not sure about anything, ask us or ask your support worker.

Sheds, aerals and other things outside

Please ask us first before you put anything up outside. For example, a shed, a fence, a satellite dish or an aerial.

Please do not keep rubbish, old furniture or broken things outside. If you need something taken away, ask us or ask your support worker. Section 10 explains about bins.

Keeping your home safe

Some things are not allowed in your home because they are dangerous.

- Do not use a portable gas heater or a paraffin heater.
- Do not put an e-bike or an e-scooter, or their batteries, in a hallway, a stairway or by a door you would use to get out. Section 7 explains more.
- Do not block the ways out of the building.

If you need to store something and you are not sure where, ask us.

When you leave

If you move out one day, we will ask you to:

- take your own things with you
- leave the home clean and tidy
- leave the things we provided
- give back your keys

You do not have to put right fair wear and tear. Things get worn out over time and that is normal.

Section 17 explains more about moving on.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Condition at the start of the tenancy. Harbour Light's repairing obligation arises under section 11 of the Landlord and Tenant Act 1985 and under the tenancy agreement. The Homes (Fitness for Human Habitation) Act 2018 requires the dwelling to be fit for human habitation at the beginning of the tenancy and throughout it. Fitness is assessed by reference to the twenty-nine hazards in the Housing Health and Safety Rating System under the Housing Act 2004 and the Housing Health and Safety Rating System (England) Regulations 2005.

Letting standard. A published letting standard (sometimes called a void standard) sets out the condition in which a home will be let — for example the cleaning, decoration, safety checks and appliance testing carried out before a new tenant moves in. It is good practice for a registered provider to hold and publish one, and the Regulator of Social Housing's consumer standards expect a landlord to be able to evidence the quality of its homes. Harbour Light is preparing a letting standard and a final void checklist.

Alterations and improvements. The tenancy agreement requires the landlord's written consent before alterations, and provides that consent will not be refused without good reason (tenancy clause 2.7). Assured shorthold tenants do **not** have the statutory right to make improvements that applies to secure tenants under section 97 of the Housing Act 1985, nor the associated compensation scheme. The commitment in the main text not to refuse without a good reason is therefore contractual and policy-based, not statutory.

Reasonable adjustments and alterations. Where a term of the letting

prevents a disabled tenant from making an alteration and that puts them at a substantial disadvantage, Schedule 4 to the Equality Act 2010 requires the landlord to change the term so far as necessary to enable the alteration. It is never reasonable to require the landlord to remove or alter a physical feature of the let premises, which is why structural adaptations are routed through the local authority and the Disabled Facilities Grant regime. See Section 13.

Furniture and appliances. Harbour Light provides furniture and white goods at its schemes and insures them (SLA clause 11.4). Items provided remain Harbour Light's property and are repaired or replaced by Harbour Light. Upholstered furniture supplied by a landlord must meet the Furniture and Furnishings (Fire) (Safety) Regulations 1988. Electrical appliances supplied with the property are covered by the Electrical Equipment (Safety) Regulations 2016 and by the landlord's duty to keep electrical installations and supplied appliances in repair and proper working order. Harbour Light does not issue an individual inventory to tenants.

Fair wear and tear. A tenant is not liable to make good deterioration arising from ordinary use over time. Harbour Light may recharge for damage caused by a tenant's actions or inaction where the work is not otherwise funded, applied fairly to all tenants, after discussion with the tenant and support worker and taking account of health and disability (see Section 5). Any recharge must be assessed against the fair wear and tear principle and Harbour Light's duties under the Equality Act 2010.

Damp and mould. Harbour Light will always investigate a report of damp or mould and will not assume it has been caused by the tenant's lifestyle. Awaab's Law timescales apply on report. See Section 8.

Gardens and communal areas. Harbour Light is responsible for gardens, paths and bin areas, and for cleaning the common parts of blocks of flats (SLA Schedule 2(x)). In blocks, tenants are expected to keep common parts clear of their belongings but not to clean them. In shared houses, tenants, with the help of their support provider, are expected to keep the main shared rooms and circulation areas clean and tidy. Tenancy clause

2.5 is to be aligned with this at the next tenancy revision.

Portable heating appliances. The prohibition on portable gas and paraffin heaters reflects fire and carbon monoxide risk and is consistent with the fire risk assessment approach described in Section 7. The prohibition will be included in the tenancy agreement at its next revision.

Section 10 — Living in a shared house

The main points

- Some Harbour Light homes are shared with other tenants. Some are just for one person.
- **Your bedroom is your own space.** Other people should not go in without asking you.
- You share some rooms, like the kitchen or the bathroom. What is shared is different at each home.
- Your support worker arranges how sharing works at your home. Ask them, and they will explain.
- If there is a problem with someone you live with, tell your support worker.

Is this section for you?

Some Harbour Light homes are shared homes. This means more than one tenant lives there.

Some Harbour Light homes are for one person on their own.

If you live on your own, you do not need to read this section.

If you share your home with other tenants, this section is for you.

Shared homes can be houses, bungalows or flats. If you live in a shared flat, you share the kitchen and the bathroom with the other tenants in that flat.

This section is for you too.

Your support worker can tell you how things work at your home. Your property information sheet, if you have one, also tells you.

Your own bedroom

You have your own bedroom. It is your own space.

Your tenancy gives you the right to your own room. Other tenants should not come into your room without asking you first.

If we need to come into your room, we will arrange a time with you first. The only time we would not is an emergency, such as a fire or a serious water leak. Section 6 explains more about this.

Locks on bedroom doors

Some Harbour Light homes have a lock on each bedroom door. Some homes do not.

Your support worker can tell you what happens at your home.

Where there is no lock, there is a reason for it. Sometimes it is so that staff can reach you quickly if you need help.

If you are worried about your privacy, or about your belongings, please tell us or tell your support worker. We will talk with you about what can be done.

Rooms you share

In a shared home, some rooms are shared with the other tenants. This is usually some of these:

- the kitchen
- the bathroom
- the living room
- the hallway and the stairs
- the garden, if your home has one

Bathrooms are different at each home. In some homes there is one bathroom that everybody shares. In some homes you have your own bathroom next to your bedroom. This is called an en-suite. Some homes have both.

What is shared is different at each home. Your support worker will show you.

How sharing works at your home

Every shared home is different. The people who live there are different, and what each person needs is different.

Your support provider arranges how sharing works at your home. For example:

- when people use the kitchen

- where you keep your food
- how the bathroom is shared

Ask your support worker about the arrangements at your home. They will explain them to you, and they will help you with them.

Some people need help with cooking. Some people do not use the kitchen at all. That is OK. Your support worker will help you with food and meals in the way that suits you.

Keeping shared rooms clean

Everyone who lives in a shared house helps to keep the shared rooms clean and tidy. This means rooms like the kitchen, the lounge, the bathroom, the hallway and the stairs.

Your support worker will help you with this. They can help everyone in the house agree who does what.

We look after the garden, the paths and the bin area.

The people you live with

Living with other people can be good. It can also be hard sometimes. Both of these are normal.

These things help:

- Knock before you go into someone's room. Wait for them to answer.
- Ask before you use something that belongs to someone else.
- Be quiet late at night and early in the morning, so other people can sleep.
- Clean up after yourself in the kitchen, if you are able to.
- Tell someone if you are finding something difficult.

Your support worker can help you with any of this.

If there is a problem with someone you live with

Sometimes people who live together do not get along. This happens in every kind of home. It does not mean you have done anything wrong.

Tell your support worker first. The house manager from your support provider knows you, and knows the other people who live there. They are usually the best person to help.

They will listen to you. They will talk to the people involved. They will try to find a way to make things better.

If the problem is serious, or if it keeps happening, your support provider will tell Harbour Light. Other people who help you, such as your social worker, may be asked to help as well.

Section 11 explains what happens with serious or repeated problems.

If someone is frightening you, hurting you, or taking your things, that is different and more serious. Please read Section 12. You can tell Harbour Light straight away. **If you are in danger right now, telephone 999.**

Noise

Sound travels in a shared home. What you can hear, other people can often hear too.

Please think about the people you live with, especially late at night and early in the morning.

Some people make noise because of how their disability affects them. We understand this, and we take it into account.

If noise is a problem for you — noise from someone else, or noise you are making — tell your support worker. There may be something that helps.

Visitors

You can have visitors. This is your home.

If you want someone to stay overnight, ask your support provider first. Your tenancy says this must be agreed in advance.

At the moment, your tenancy allows a visitor to stay for one or two nights in a week, when it has been agreed beforehand.

Please ask before the visit, not afterwards. Other people live in your home too, and staff need to know who is in the building.

If you are not sure what applies at your home, ask your support worker. They will explain it to you.

Your belongings

Keep your own things in your own room where you can.

If you keep food in a shared kitchen, your support worker will show you where to put it.

Harbour Light does not insure your belongings. Section 5 explains this.

Bins and recycling

Each home has its own arrangements for bins and recycling. Your support worker can tell you which bins to use and which day they are collected. This is also on your property information sheet, if you have one.

Your support worker will help you.

Please do not leave bin bags in hallways or on the stairs. Section 7 explains why this matters for fire safety.

Telling us about repairs in shared rooms

If something is broken in a shared room, please tell us.

Please do not assume that somebody else has already told us. It is better that we hear about it twice than not at all.

Report it on Fixflo, or ask your support worker to report it. Section 5 explains how.

Safety in a shared home

Fire safety matters a great deal in a shared home, because more people need to get out.

- Keep hallways and stairs clear.
- Keep fire doors closed. Do not prop them open.
- Never keep or charge an e-bike or e-scooter in a hallway or a stairway.

Section 7 explains fire safety in full.

If a shared home is not right for you

If living in a shared home is not working for you, please tell your support worker or tell us.

We cannot always move someone to a different home. But we will listen to you, and we will talk with you, your support worker and your social worker about what might be possible. Section 17 explains more.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

For support staff

This box is for support staff, relatives, advocates and social workers.

Practical arrangements are set locally. Arrangements for kitchen use, food storage, bathroom access and similar day-to-day matters at each shared property are for the support provider to set, in line with the needs of the people living there. They will properly differ between mental health and learning disability or autism settings. Please explain the arrangements to each tenant in a way they can understand, and revisit them when the household changes.

Kitchen access varies by individual. Some tenants cannot use a kitchen safely. This is a support plan matter, not a house rule, and should not be presented to a tenant as a restriction imposed by Harbour Light.

Disputes between tenants. The house manager is the first point of contact and is best placed to resolve friction between tenants. Where a matter escalates, becomes persistent, or meets the threshold for anti-social behaviour, complete an incident report and notify Harbour Light so that it is recorded and the appropriate parties — including social workers and community psychiatric nurses where relevant — can be involved. Do not manage a persistent pattern locally without recording it.

Bedroom locks. Whether a bedroom door is fitted with a lock varies between properties. Where a tenant asks for a lock, or raises a concern

about privacy or the security of their belongings, refer this to Harbour Light rather than deciding it locally. There are fire safety, risk assessment and Equality Act considerations, and the answer may differ from one tenant to another in the same house.

Overnight visitors. Agreement must be given in advance and should be recorded. When considering a request, take account of the other tenants living at the property and of lone working arrangements. If a request is refused, the reason should be explained to the tenant and recorded.

Communal repairs. Please report defects in shared areas through Fixflo. Do not assume another tenant or another member of staff has already reported it. A duplicate report is not a problem; an unreported hazard is.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Shared properties. Shared properties include houses, bungalows and flats. Where a tenant occupies a room in a shared flat, the kitchen and bathroom are shared with the other tenants of that flat; some properties also provide en-suite bathrooms alongside a shared bathroom. Where a shared property meets the statutory definition, it is a house in multiple occupation (HMO) and the Management of Houses in Multiple Occupation (England) Regulations 2006 apply, including requirements to maintain fire safety measures and to keep escape routes free from obstruction.

Communal cleaning and grounds. Harbour Light looks after gardens, paths and bin areas (SLA Schedule 2(x)). In shared houses, tenants, with the help of their support provider, keep the main shared rooms and circulation areas clean and tidy.

Exclusive occupation of the room. Each tenant holds their own tenancy of their own room, together with shared use of the common parts. Harbour Light's right of entry is governed by the tenancy agreement and requires

notice except in an emergency.

Visitors. The tenancy agreement permits a visitor to stay overnight for a limited number of nights per week, subject to prior agreement with the support provider.

Bedroom door locks. Provision varies across the estate. Lockable bedroom doors are generally provided in mental health properties. In learning disability and autism properties, provision is less common, in part because of the risk of a tenant being unable to release a lock, and because staff may need to gain access to provide support. Decisions on locks are made case by case, following an individual risk assessment rather than a blanket rule, taking account of the tenant's privacy and security of belongings alongside the Equality Act 2010 duty to make reasonable adjustments and the fire risk assessment for the property.

Anti-social behaviour. Ordinary friction between people sharing a home is distinct from anti-social behaviour. Section 11 addresses the latter. Conduct expectations in this section are stated in general terms.

Safeguarding. Where the conduct of one tenant towards another meets the safeguarding threshold, it is dealt with under Section 12 and referred to the relevant local authority Safeguarding Adults Team, not through the anti-social behaviour route alone.

Shared utilities and charges. Harbour Light does not set a fixed charge to individual tenants for shared heating, water or electricity, because the amounts cannot be known in advance. Where tenants share utility bills, the support provider usually helps them to divide the cost, often equally between the occupiers. Section 4 explains this.

Fire safety in shared properties. All Harbour Light properties operate simultaneous evacuation. No property operates a stay-put strategy. Section 7 sets out the position in full.

Section 11 — Living alongside other people (anti-social behaviour)

The main points

- Everyone has the right to feel safe and settled in their home.
- If someone is making your life difficult, tell us. We will listen and we will take it seriously.
- We will not ask you to sort out a serious problem on your own.
- If you are the person we have had a report about, we will talk to you first. We will not act before we have heard from you.
- Losing your home is a last resort. We try everything else first.

What this section is about

This section is about problems between people. It covers things like noise, arguments, and behaviour that frightens or upsets someone.

Everyone has the right to feel safe in their home. That is true for you, and it is true for the people you live nearby.

Things that are not allowed

Your tenancy agreement says some things are not allowed. These are the main ones:

- frightening, threatening or hurting someone
- being abusive or insulting to someone
- damaging someone's things, or damaging the building
- using or selling illegal drugs
- keeping a weapon
- treating someone badly because of who they are — for example their race, their religion, their disability, or because they are gay, lesbian, bisexual or transgender

If any of these things are happening to you, please tell us.

What is not anti-social behaviour

Some things are just part of living near other people. They are not anti-social behaviour. For example:

- normal everyday noise, like a washing machine, footsteps, or a door closing
- children playing
- someone living differently from you
- someone being unwell, or behaving differently because of their disability

We will not treat these things as anti-social behaviour.

This is important. Many of our tenants have a disability. Sometimes a disability means a person makes noise, or gets upset, or behaves in a way that other people notice. That is not the same as choosing to behave badly. We think about this carefully every time. Section 13 explains more.

How to tell us about a problem

You can tell us in any of these ways:

1. Tell your support worker. They can tell us for you.
2. Telephone us on 0151 909 5919.
3. Email us at hello@harbourlight.org.uk.
4. Write to us at Harbour Light, 71 Linacre Road, Litherland, Merseyside, L21 8NP.
5. Ask a relative, a friend or an advocate to tell us for you.

You do not have to put it in writing. You do not have to use special words. Just tell us what happened.

If someone is in danger right now, ring the police on 999. Do not wait for us.

Can I report something without giving my name?

Yes. You can ask us not to tell anyone that it was you who told us.

We will do our best to keep your name private. Sometimes we cannot promise this completely — for example, if the matter goes to court. If that

might happen, we will tell you before it does. You can then decide what you want to do.

What we will do

1. **We will get back to you.** We will contact you as soon as we can to say we have got your report. How quickly depends on how serious it is.
2. **We will talk to you.** We will ask you what has been happening and what you would like to happen.
3. **We will agree a plan with you.** We will write down what we are going to do and when.
4. **We will keep you updated.** We will keep in touch with you while we are dealing with it.
5. **We will tell you when it is finished.** We will explain what happened and why.

We will not just close your report without telling you.

Our Anti-social Behaviour Policy explains how we deal with reports. You can read it on our website, or ask us for a copy.

What we might do about the behaviour

We try the gentlest thing first. What we do depends on what is happening.

We might:

- talk to the person and explain the problem
- ask their support provider to help them
- arrange for someone to help the two of you talk it through
- write to the person to warn them
- ask the council or the police to help
- ask a court to tell the person to stop

Going to court is a last resort. We only do it when other things have not worked, or when something is very serious.

If we have had a report about you

If someone reports you to us, we will tell you. We will not make a decision before we have heard your side.

Here is what will happen:

1. We will contact you and explain what has been reported.
2. We will arrange a time to talk to you. You can have your support worker, a relative, a friend or an advocate with you.
3. We will listen to what you say.
4. We will think about whether your disability or your health is part of what is going on.
5. We will agree with you what happens next.

If you need help to understand or to take part, tell us. We will change how we do things so that you can. Section 13 explains this.

Asking for help is the right thing to do. If you are struggling, telling us early is the best thing you can do.

Could I lose my home?

We would only ever ask a court to end a tenancy as a last resort.

We cannot simply make you leave. We would have to go to court. A judge decides, not us.

Before it ever got that far, we would have:

- talked to you
- tried other things first
- worked with your support provider
- thought about your disability and your health

Most reports of anti-social behaviour never come close to this. Most are sorted out by people talking.

If you ever get a letter from us or from a court about your tenancy, **get advice straight away**. Do not ignore it. Section 3 explains where to get free advice.

If you are not happy with what we did

If you think we have not dealt with your report properly, you can complain. Section 14 explains how.

You can also complain to the Housing Ombudsman. You can go to the Housing Ombudsman yourself. You do not need anyone's permission.

If someone is being hurt

Some things are more serious than anti-social behaviour. If someone is being hurt, frightened, controlled, or having their money taken, that is a safeguarding matter.

Tell someone straight away. Section 12 explains who to tell and what happens.

You can tell us, your support worker, the council, or the police. Any of these is the right thing to do.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker, a relative, a friend or an advocate.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Harbour Light's role. Harbour Light is the landlord. Support is delivered by a separate support provider under a Service Level Agreement. Anti-social behaviour affecting a tenancy is a landlord matter, and Harbour Light does not delegate the decision to the support provider. Where a support provider is acting on Harbour Light's behalf, its conduct falls within Harbour Light's complaints process (see Section 14).

Statutory duty to publish an ASB policy. Section 218A of the Housing Act 1996 requires social landlords, including private registered providers, to prepare, publish and keep under review a statement of policy and procedures on anti-social behaviour. A copy must be available for inspection at the landlord's principal office and provided to any person who requests it on payment of a reasonable fee. Non-profit registered providers must have regard to guidance issued by the Regulator of Social Housing when preparing and reviewing that policy. Harbour Light is a non-profit registered provider. Its Anti-social Behaviour Policy (THM04) sets

out its approach.

Tenancy terms. The conduct terms are at clauses 2.8.3 (use of the home), 2.9 (offensive weapons), 2.10 (noise nuisance), 2.11 (harassment) and 2.12 (drugs and alcohol) of the tenancy agreement. This section summarises them in plain language; the tenancy agreement is the legal document.

Legal remedies. Civil injunctions to prevent anti-social behaviour are available under Part 1 of the Anti-social Behaviour, Crime and Policing Act 2014. Anti-social behaviour orders were abolished by that Act and replaced by these powers; the tenancy agreement's reference to an "antisocial behaviour order" at clause 2.8.3 is out of date and will be updated at the next tenancy revision.

Possession. Harbour Light lets on assured shorthold tenancies. Possession may currently be sought under section 21 of the Housing Act 1988 or on a ground in Schedule 2 to that Act, including Ground 14 (nuisance or annoyance), which is a discretionary ground — the court will only make an order if it considers it reasonable to do so. Possession always requires a court order.

The Renters' Rights Act 2025 will make substantial changes to assured tenancies. For social housing assured tenancies held by private registered providers, those tenancy reforms are expected to take effect from **October 2027**. They have not taken effect for Harbour Light's tenancies, section 21 has not been abolished for Harbour Light, and the detailed position on possession grounds after that date remains unsettled. This section will be reviewed before October 2027.

Disability and possession. Where behaviour arises in consequence of a tenant's disability, taking possession action may amount to discrimination arising from disability under section 15 of the Equality Act 2010 unless it is a proportionate means of achieving a legitimate aim. Harbour Light also owes a duty to make reasonable adjustments (see Section 13). Every case in this cohort should be assessed on this basis before enforcement action is taken, and advice obtained.

Housing Ombudsman. A tenant may complain to the Housing

Ombudsman directly. The requirement to approach a "designated person" first (the democratic filter) was abolished on 1 October 2022.

Section 12 — Keeping you safe from harm

The main points

- If someone is hurting you, frightening you, or taking your things, **tell someone**.
- You can tell your support worker, or you can tell Harbour Light.
- **If you are in danger right now, telephone 999.**
- We will listen to you. We will take what you tell us seriously.
- We will help you get help from the council's safeguarding team.

What this section is about

Everyone has the right to feel safe.

Sometimes people are hurt or badly treated by others. This can happen to anyone. It is never your fault.

The word people use for keeping you safe from this is **safeguarding**. This section explains what to do if something is happening to you, or to someone you know.

Things that are not right

Tell someone if any of these things happen:

- Someone hurts you, hits you, or pushes you.
- Someone shouts at you, threatens you, or frightens you.
- Someone takes your money or your things.
- Someone makes you buy things for them, or hand over your money.
- Someone touches you in a way you do not want.
- Someone treats you badly because of your disability, your race, your religion, or who you are.
- Someone does not give you the help you need.
- Someone comes into your home and will not leave.

These things are wrong. You do not have to put up with them.

People who pretend to be your friend

Sometimes a person will act like a friend, but they are not a real friend.

They might:

- ask you for money, again and again
- take your bank card or your PIN number
- bring other people to your home
- start using your home for themselves
- tell you to keep it a secret

If this is happening, please tell someone. We will help you.

If someone is hurting you at home

Being hurt by a partner, a family member, or someone you live with is called **domestic abuse**.

It is not always hitting. It can also be:

- controlling what you do or who you see
- taking your money
- frightening you or threatening you
- putting you down all the time

This is never your fault. Tell your support worker, or tell us, or telephone the police.

What to do

If you are in danger right now, telephone 999. Ask for the police, or for an ambulance if someone is hurt.

If you are not in danger right now, you can tell:

- your support worker
- **Harbour Light** — telephone 0151 909 5919 and ask to speak to a manager about a safeguarding concern
- your social worker

- the council's adult safeguarding team — Section 18 tells you how to contact your council
- the police, on 101

You can also ask a relative, a friend or an advocate to tell someone for you. If you would like an advocate, your social worker can usually help you find one. We can also tell you about organisations that may help.

What happens when you tell us

1. **We will listen to you.** We will take you seriously.
2. **We will make sure you are safe.** If you are in danger, we will get help straight away.
3. **We will tell the council's safeguarding team.** The council leads on keeping adults safe. They decide what happens next.
4. **We will keep you involved.** We will ask you what you want to happen, and we will listen to your answer.
5. **We will write down what you told us,** and keep it safe and private.

The council may talk to you, to your support worker, or to other people who can help. They might involve the police.

Things we want you to know

Telling someone is the right thing to do.

We will take you seriously. You do not need proof before you tell someone. We will listen, and we will act on what you tell us.

It is not your fault. Whatever has happened, you are not to blame.

We cannot promise to keep it a secret. If someone is being hurt, we must tell the people who can help. But we will only tell people who need to know. We will explain to you who we are telling and why.

You can still make your own choices. We will ask what you want to happen. If you can make your own decisions, we will respect them. Sometimes we may still have to tell someone, if you or another person is in serious danger. If that happens, we will tell you.

If your worry is about a support worker

You can still tell Harbour Light.

Keeping you safe is not the same as making a complaint. If you tell us that someone has hurt you, frightened you, or taken your money, **we will tell the council's safeguarding team** — whoever that person is, and whoever they work for.

You do not have to tell your support worker first. You can come straight to us.

If you are worried about someone else

If you are worried about another tenant, or about a friend, please tell us.

You do not need to be sure. You do not need proof. If something does not feel right, tell someone and let them investigate it.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Legal framework. Adult safeguarding is governed by the Care Act 2014. Under section 42, the **local authority** has the duty to make, or cause to be made, safeguarding enquiries where it has reasonable cause to suspect that an adult with care and support needs is experiencing, or is at risk of, abuse or neglect, and is unable to protect themselves. Harbour Light is not the safeguarding authority; it is a partner in the multi-agency system and refers concerns to the relevant local authority Safeguarding Adults Team.

Harbour Light's policy. Harbour Light's Adult Safeguarding Policy (Version 1.0, effective 1 August 2025) is adopted as a best-practice standard expected by commissioners and regulators. It applies to Harbour

Light's employees, volunteers and contractors, and covers all adult tenants. It follows the six Care Act principles: empowerment, prevention, proportionality, protection, partnership and accountability.

Designated Safeguarding Lead. The policy provides for the Board to appoint a Designated Safeguarding Lead to receive internal reports, decide on referral to external agencies, liaise with those agencies, and ensure safeguarding activity is documented. The Chief Executive is Harbour Light's Designated Safeguarding Lead.

Types of abuse. The policy adopts the categories in the Care Act statutory guidance: physical, domestic, sexual, psychological, financial or material, modern slavery, discriminatory, organisational, neglect and acts of omission, and self-neglect. It also addresses cuckooing, mate crime and radicalisation, which are of particular relevance to this tenant group.

Capacity and consent. Where an adult with capacity objects to a referral, that wish is weighed carefully, but information may still be shared without consent where others are at risk, where a serious crime has occurred or is likely, or where the person is being coerced. Where an adult lacks capacity to consent, the decision is taken in their best interests under the Mental Capacity Act 2005, consulting any attorney, deputy or advocate. The reasons for proceeding without consent are recorded.

Concerns involving support provider staff. Care and support are delivered by a separate provider registered with the Care Quality Commission, and that provider operates its own complaints and safeguarding procedures. A **safeguarding concern is distinct from a complaint**: where a concern meets the safeguarding threshold, Harbour Light refers it to the local authority Safeguarding Adults Team regardless of who employs the individual concerned, and notifies the support provider's senior management. The Service Level Agreement requires both parties to notify each other of safeguarding issues and to notify the local authority, police and Disclosure and Barring Service as appropriate and required by law (SLA clause 12.1(c)).

Allegations against Harbour Light staff. Where an allegation concerns a Harbour Light employee, volunteer or contractor, that person is

immediately removed from duties involving contact with tenants pending investigation, the local authority Safeguarding Adults Team is notified, and a referral to the Disclosure and Barring Service is made where the statutory duty arises (Safeguarding Vulnerable Groups Act 2006).

Children. Harbour Light does not house tenants who live with children and does not provide services to under-18s. Where staff encounter a child in the course of their work and have a concern, it is referred to the relevant local authority Children's Services or Multi-Agency Safeguarding Hub.

Domestic abuse. The Domestic Abuse Act 2021 provides a single statutory definition covering controlling and coercive behaviour and economic abuse. Domestic abuse is treated as a form of adult abuse within the safeguarding framework.

Records and information sharing. Safeguarding records are held securely and separately from general tenant records, with restricted access, in accordance with the Data Protection Act 2018 and UK GDPR. Information is shared with external agencies on a need-to-know basis, and the reasons for sharing without consent are documented.

Whistleblowing. Staff raising concerns in good faith are protected under the Public Interest Disclosure Act 1998. Harbour Light operates a separate Whistleblowing Policy.

Section 13 — Fair treatment, help that suits you, and information you can understand (equality, reasonable adjustments and accessible information)

The main points

- We treat everyone fairly. We will not treat you worse because of who you are.
- If you need us to do something differently so that you can manage, ask us. This is called a reasonable adjustment.
- You do not have to explain your diagnosis to ask. Just tell us what would help.
- We will make a note of what you need.
- You can ask for this handbook on paper, in a bigger size, in easy read, or in another language.

Treating you fairly

We will not treat you worse because of who you are.

The law protects you. It says nobody should be treated worse because of:

- their age
- being disabled
- being transgender
- being married or in a civil partnership
- being pregnant, or having had a baby
- their race, colour or where they come from
- their religion or what they believe
- being a man or a woman
- being gay, lesbian, bisexual or straight

This applies to us. It also applies to the people who work for us, and to anyone doing work in your home.

If you think we have treated you unfairly, please tell us. Section 14 explains how to complain.

Help that suits you

Some people need things done a bit differently. That is normal, and it is fine to ask.

The law calls this a **reasonable adjustment**. It means we change how we do something so that you can manage it as well as anyone else.

Here are some examples. You can ask for these, or for something else.

Letters and information

- letters in a bigger size
- letters in easy read, with pictures
- letters in another language
- a phone call instead of a letter, or a letter instead of a phone call
- a text message to remind you about an appointment

Appointments and visits

- always the same day of the week, or the same time of day
- a longer appointment, so you are not rushed
- telling you the name of the person who is coming, before they come
- the same worker each time, where we can
- extra warning before a visit
- your support worker, a relative, a friend or an advocate with you

Talking to us

- someone to speak on your behalf
- more time to answer
- being asked one question at a time
- a quiet place to talk

Things in your home

- a different type of handle on a door or a tap
- furniture moved
- a grab rail, after advice from an occupational therapist

You do not have to use the words "reasonable adjustment". Just tell us what would help.

How to ask

1. Tell us what you find difficult, or what would help.
2. Tell us in whatever way is easiest. You can ring us, email us, write to us, or tell us in person.
3. Your support worker, a relative, a friend or an advocate can ask for you.
4. We will talk to you about what we can do.
5. We will write down what we have agreed.
6. We will give you our answer as soon as we can.

You do not have to prove anything. You do not have to show us a letter from a doctor. You do not have to tell us your diagnosis. You can if you want to, but you do not have to.

We make a note of what you need

When we agree an adjustment, we make a note of it.

If you find you are having to ask again and again, please tell us. That means we have got something wrong, and we want to put it right.

If we cannot do what you ask

Sometimes we cannot do exactly what you ask for. If that happens, we will:

1. tell you why, in a way you can understand
2. talk to you about what else might help
3. put our answer in writing if you want us to
4. tell you how to complain if you are not happy

We will not just say no and leave it there.

Changes to the building

Sometimes a person needs a change to the building itself. For example, a ramp, a walk-in shower, or a stairlift.

These are called **adaptations**. They work differently from the changes described above.

Here is what to do:

1. Tell us, and tell your support worker.
2. Ask your support worker to contact adult social care at the council.
3. An occupational therapist will visit and look at what you need.
4. The council decides what help you can get. There may be a grant.
5. We will work with the council. We have to give our permission as your landlord. We will deal with your request promptly, and we will not refuse without a good reason.

This can take a while. Please ask as early as you can.

Information you can understand

We want our information to be easy to understand.

You can ask us for this handbook, or any letter from us:

- on paper
- in a bigger size
- in easy read, with pictures
- in another language
- as a sound recording, so you can listen to it
- as an email or a computer file, so you can change the size yourself

Just ask us or ask your support worker. You do not have to explain why.

Having someone with you

You can have someone with you when you deal with us. That might be:

- your support worker
- a relative or a friend
- an advocate

An advocate is someone whose job is to speak up for you. They are independent. They are not part of Harbour Light, and they are not part of your support provider.

Advocacy is usually free. Your social worker can usually help you find an advocate. Your support worker can help you contact them. We can also tell you about organisations that may help.

If you want someone to speak to us on your behalf, we will usually need you to tell us that first. This is to keep your information safe. Your support worker can help you do this.

Your information

We keep information about you. The law says we have to look after it properly.

You have the right to ask to see the information we keep about you. If you want to do that, ask us or ask your support worker.

We will not share your information with other people unless we have a reason to. There are sometimes when we have to share it — for example if we are worried that someone is being hurt. Section 12 explains more.

If you think we have got it wrong

If you think we have treated you unfairly, or we have not made an adjustment you needed, please tell us.

You can complain. Section 14 explains how. Complaining will not cause you any trouble, and it will not put your home at risk.

You can also go to the Housing Ombudsman. You can do that yourself. You do not need anyone's permission.

If you think you have been discriminated against, you can get free advice from the Equality Advisory and Support Service, or from Citizens Advice. Section 18 has their contact details.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Protected characteristics. Section 4 of the Equality Act 2010 lists the protected characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex; and sexual orientation. Section 6 defines disability as a physical **or mental** impairment which has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities. Learning disability, autism and long-term mental ill health may all meet this definition.

Harbour Light's obligations as a landlord. Part 4 of the Equality Act 2010 applies to the management and disposal of premises. Section 15 provides that unfavourable treatment because of something arising in consequence of a person's disability is discrimination unless it is a proportionate means of achieving a legitimate aim, and unless the landlord did not know and could not reasonably have been expected to know of the disability.

Reasonable adjustments — scope and limits. The duty in section 20 of the Equality Act 2010 is applied to premises by Schedule 4. Three points matter in practice:

- The duty covers provisions, criteria and practices, and the provision of auxiliary aids and services. In a housing context this is the substantial part of the duty — how the landlord communicates, arranges appointments, makes decisions and enforces terms.
- The duty arises **only where a request is made** by or on behalf of the tenant or a person entitled to occupy (Schedule 4, paragraph 2(6)). This differs from the anticipatory duty owed by service providers. Harbour Light may nonetheless choose to act anticipatorily as a matter of good practice, and this section is drafted to invite requests rather than wait for them.
- It is **never reasonable** to require the removal or alteration of a physical feature of let premises (Schedule 4, paragraph 2(8)). However, "physical features" for this purpose **exclude** furniture, furnishings, materials, equipment and other chattels (paragraph 2(9)) — so adjustments to those are within scope. Where a term of the

letting prohibits the tenant from making alterations and that puts the disabled person at a substantial disadvantage, the landlord is required to change the term so far as necessary to enable the tenant to make the alteration (paragraph 2(7)).

This is why structural adaptations are routed through the local authority rather than treated as reasonable adjustments.

Common parts. Section 36 of and the associated common parts provisions in Schedule 4 to the Equality Act 2010 would create a duty to make reasonable adjustments to physical features of the common parts of let residential premises. These provisions **have not been brought into force in England and Wales**. This is relevant to Harbour Light's shared houses.

Adaptations. Assistance with adaptations is generally sought through the local authority, including the Disabled Facilities Grant regime under Part 1 of the Housing Grants, Construction and Regeneration Act 1996, following an assessment by an occupational therapist. The landlord's consent is required for alterations under the tenancy agreement (clause 2.7), which provides that consent will not be refused without good reason.

Regulatory standards. The Regulator of Social Housing's Transparency, Influence and Accountability Standard, in force from 1 April 2024, includes required outcomes on fairness and respect and on the diverse needs of tenants, and on information about landlord services. Registered providers are expected to be able to demonstrate compliance.

Accessible information. The NHS Accessible Information Standard applies to health and adult social care providers. It does **not** legally bind Harbour Light in its capacity as a landlord. Harbour Light adopts its principles voluntarily. This should not be described to tenants or in policy documents as a legal obligation on Harbour Light.

Complaints. The Housing Ombudsman's Complaint Handling Code, which has been statutory since 1 April 2024, expects landlords to make reasonable adjustments in the complaints process itself. See Section 14.

Public sector equality duty. Whether the public sector equality duty

under section 149 of the Equality Act 2010 applies to Harbour Light depends on whether, and when, it is exercising public functions. The position for private registered providers is not straightforward and is not resolved here.

Section 14 — If you are unhappy: complaints

The main points

- If you are unhappy with something we have done, please tell us. We want to know.
- You can tell us in any way you like. You do not have to write it down.
- Someone else can complain for you if you would rather.
- You can complain about your support provider as well as about us.
- **Nothing bad will happen to you for complaining.** It will not affect your home or your support.
- If you are still unhappy at the end, you can go to the Housing Ombudsman. You do not have to wait.

What a complaint is

A complaint is when you are unhappy about something we have done, or something we have not done.

You do not have to use the word "complaint". If you tell us you are unhappy, we will ask if you would like us to treat it as a complaint.

Telling us something is broken is not a complaint

If something in your home needs fixing, that is a **repair**. Tell your support worker, or tell us on Fixflo, and we will fix it. See Section 5.

If we then do not fix it, or we do it badly, or we do not come when we said, **that** can be a complaint.

Both matter. We just deal with them in different ways.

What you can complain about

You can complain about anything we do, or anything we should have done. For example:

- a repair that was not done, or not done properly
- damp or mould that was not dealt with

- the way a member of staff spoke to you
- not being told something you needed to know
- something that took too long

Some jobs are done for us by your support worker. For example, testing your smoke alarm, checking your hot water is not too hot, keeping fire doors clear, and telling us about repairs.

If one of those jobs has not been done properly, **complain to us**. Those jobs are Harbour Light's responsibility, even though someone else does them.

Complaints about your care or support are different. For example, how a support worker treated you, or help you did not receive. Your support provider deals with those. They have their own complaints procedure and they must tell you how it works. You can also contact the Care Quality Commission, or the council.

If you are not sure which it is, tell us anyway. We will help you get it to the right place, and we will check it has been passed on. You do not have to work it out yourself.

How to complain

You can complain in **any way you like**. You do not have to fill in a form.

- **Telephone us** on 0151 909 5919.
- **Email us** at complaints@harbourlight.org.uk.
- **Write to us** at Harbour Light Assisted Living, 71 Linacre Road, Litherland, Merseyside, L21 8NP.
- **Tell any member of Harbour Light staff**, in person or on the telephone.

You do not have to go through your support worker. You can come straight to us.

Someone can complain for you

If you would rather someone else did it, they can. You can ask:

- your support worker
- a relative or a friend
- an advocate

- your social worker
- your appointee or deputy
- a solicitor, a councillor or your MP

Just tell us who is acting for you.

If you would like help to make a complaint but do not know who to ask, telephone us and we will help you.

Nothing bad will happen because you complained

Some people worry that complaining will cause trouble. It will not.

Complaining will not affect your home. It will not affect your tenancy. It will not affect your support.

We would much rather know when something is wrong. It helps us put it right and do better next time.

What happens when you complain

Stage 1

Within 5 working days, we will contact you to say we have received your complaint. This is called acknowledging it.

We will also check we have understood you properly. We will ask what you would like us to do to put it right.

Within 10 working days after that, we will write to you with our answer. We will tell you:

- what we found out
- whether we think something went wrong
- what we are going to do about it

If we need more time, we will tell you why, and we will give you a new date.

We will not normally take more than **10 extra working days**. If we ever need longer than that, we will explain why. Whenever we need more time, we will also give you the Housing Ombudsman's details.

Stage 2

If you are not happy with our Stage 1 answer, you can ask us to look again. This is called Stage 2. A different, more senior person will look at it.

Just tell us you want to go to Stage 2. You do not have to give a reason.

Within 5 working days, we will contact you to say we have received it.

Within 20 working days after that, we will write to you with our final answer.

If we need more time, we will tell you why and give you a new date. We will not normally take more than **20 extra working days**. If we ever need longer than that, we will explain why. We will also give you the Housing Ombudsman's details.

Putting things right

If we got something wrong, we will say so.

Depending on what happened, we might:

- say sorry
- explain what went wrong
- put the problem right
- change how we do things, so it does not happen again
- in some cases, pay you money for a loss you have had

The Housing Ombudsman

The Housing Ombudsman is independent. They are not part of Harbour Light. They look at complaints about landlords, and their service is free.

You can contact the Housing Ombudsman at any time for advice about your complaint.

When we have given you our Stage 2 answer, you can ask the Housing Ombudsman to look at your complaint.

You do not have to wait. You do not need a councillor or an MP to do it for you.

Housing Ombudsman Service

Telephone: 0300 111 3000

Online complaint form: housing-ombudsman.org.uk/online-complaint-form

Website: housing-ombudsman.org.uk

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

Your support worker, a relative or an advocate can help you contact them.

If you need help to complain

If reading, writing or telephoning is difficult for you, tell us and we will find a way that works for you.

We can:

- take your complaint over the telephone and write it down for you
- meet you in person
- send our answers in a bigger size, or in a way that is easier to understand
- explain our answer to you, or to someone helping you

Just ask us, or ask your support worker to ask for you.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Statutory basis. The Housing Ombudsman's Complaint Handling Code has been statutory since 1 April 2024, given legal effect under the Social Housing (Regulation) Act 2023. Compliance is mandatory for registered providers.

Definition of a complaint. The Code defines a complaint as "an

expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents".

Where the boundary falls. Harbour Light's complaints process covers the **delegated housing functions** carried out by support staff as Harbour Light's agent under SLA clause 2.7 — weekly testing of smoke, heat and carbon monoxide alarms, weekly water-temperature checks, periodic flushing of little-used outlets, keeping fire exits clear, and reporting disrepair. That delegation does not discharge Harbour Light of the underlying duty, so a failure in those functions is a failure of Harbour Light's housing service.

Regulated care is not within Harbour Light's process. Complaints about personal care, support delivery or support staff conduct are matters for the support provider's own complaints procedure under Regulation 16 of the Health and Social Care Act 2008 (Regulated Activities) Regulations 2014, and where relevant for the Care Quality Commission or the local authority. Harbour Light has no standing in relation to another employer's staff and does not investigate such matters. Harbour Light will assist the resident to reach the correct route, confirm the referral has been made, and remains responsible for how it handled the referral itself.

Timescales.

Stage	Acknowledge	Full written response	Maximum extension
Stage 1	5 working days	10 working days from acknowledgement	A further 10 working days, or longer only with good reason, explained to the resident
Stage 2	5 working days	20 working days from acknowledgement	A further 20 working days, or longer only with good reason, explained to the resident

Where any extension is applied, the resident must be given the Housing Ombudsman's contact details.

Access to the Ombudsman. The "democratic filter" — the former requirement to refer a complaint through a designated person (councillor, MP or tenant panel) or to wait eight weeks — was removed on 1 October 2022. Residents may approach the Housing Ombudsman directly once the landlord's internal process has concluded, and may contact the Ombudsman for advice at any stage.

Accessibility. The Code requires landlords to provide an accessible complaints service and not to require complaints to be made in a specific form. Harbour Light will accept a complaint by any means and will make reasonable adjustments to the process on request (see Section 13).

Complaints made by representatives. Complaints may be made by a resident's representative. Harbour Light will work with representatives where a resident wishes.

Complaints about personal care. Complaints concerning regulated personal care are matters for the support provider and, where relevant, the Care Quality Commission or the local authority. Harbour Light will assist a resident to reach the appropriate route rather than simply redirecting them.

Self-assessment and reporting. The Code requires landlords to complete and publish an annual self-assessment against the Code, and to publish an annual complaints performance and service improvement report considered by the governing body.

Record keeping. Harbour Light records all complaints, the response at each stage, and any resulting service improvements, in line with the Housing Ombudsman's expectations on knowledge and information management.

Section 15 — Telling us what you think (getting involved and giving feedback)

The main points

- We want to know what you think about your home and about us.
- You can tell us any time. You do not have to wait to be asked.
- Telling us what you think is not the same as complaining. Both are fine.
- Nothing bad will happen to you because you told us what you think.

Why we want to hear from you

You live in your home every day. You know things about it that we do not know.

When you tell us what you think, we can make things better. Not just for you, but for other tenants too.

We want to hear the good things and the bad things.

Telling us what you think is not the same as complaining

These are two different things. Both are fine.

Telling us what you think	Making a complaint
An idea, a suggestion, or something you liked or did not like	Something has gone wrong and you want us to put it right
We read it and use it to make things better	We follow a set process, with dates we must keep to
We may not write back to you about it	We must write back to you
Section 15 (this section)	Section 14

If you are not sure which one you want, do not worry. Just tell us. We will sort it out. If it should be a complaint, we will treat it as a complaint and tell you.

Ways to tell us what you think

You can tell us in any of these ways:

1. Telephone us on 0151 909 5919.
2. Email us at hello@harbourlight.org.uk.
3. Write to us at 71 Linacre Road, Litherland, Merseyside, L21 8NP.
4. Tell your support worker and ask them to pass it on.
5. Tell a member of Harbour Light staff when they visit.

You can give your name, or you can leave it out. It is up to you.

What we do with what you tell us

Here is what happens.

1. We write down what you have told us.
2. We look at it, along with what other tenants have told us.
3. We decide whether we can change something.
4. If we change something, we tell the tenants it affects. We usually do this by writing to everyone at that home.

Sometimes we cannot do what you ask. If that happens, we will say so.

Ways to get more involved

Some tenants want to do more than tell us one thing. Here are some ways you can help.

- **Answer our survey.** Every two years we ask tenants what they think about their home and about us.
- **Talk to us when we visit.** Our property managers visit Harbour Light homes often. They will always ask how things are going. You can tell them anything.
- **Tell us about a repair after it is done.** Tell us whether it was done well.

Help to join in

If you would like to join in but something makes it hard, tell us. We can often change how we do things.

For example, we could:

- meet you at your home instead of somewhere else

- meet at a time of day that suits you
- keep the meeting short
- send you the questions before we meet, so you can think about them
- let your support worker, a relative, a friend or an advocate come with you
- give you the information in a bigger size or in easy read

Section 13 explains more about this. Just tell us what would help.

The survey

Every two years we ask tenants a set of questions about their home and about Harbour Light. This is called a tenant satisfaction survey.

The questions are about things like repairs, safety, how easy we are to deal with, and whether we treat you fairly.

If you answer, it helps us a lot.

We publish the results on our website so that everyone can see them.

What we tell you about how we are doing

We tell tenants how we are doing. For example:

- the results of the survey
- how many complaints we received, and what we changed because of them

We publish this on our website. You can also ask us for it at any time.

If you are not happy with something

If something has gone wrong, or you are unhappy with something we did, please make a complaint. Section 14 explains how.

Complaining is your right. Nothing bad will happen to you because you complained.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Regulatory basis. The Regulator of Social Housing's Transparency, Influence and Accountability Standard took effect on 1 April 2024. It requires registered providers to be open with tenants, to treat them with fairness and respect, to give tenants a wide range of opportunities to influence and scrutinise the provider's strategies, policies and services, and to provide information tenants need to hold the provider to account. Providers must be able to demonstrate compliance.

Tenant Satisfaction Measures. The Tenant Satisfaction Measures Standard requires registered providers to collect and publish annual performance information. Under the Regulator's published requirements, landlords with 1,000 or more homes must run the tenant perception survey every year, while landlords with fewer than 1,000 homes may run it every year or every two years; providers owning fewer than 1,000 homes are not required to submit their TSM data to the Regulator, but are still required to collect and publish results. Small providers are also permitted to use a reporting year other than 1 April to 31 March, and are expected to take a proportionate approach to protect tenant confidentiality, which may include omitting some measures from published information where small numbers create an identification risk. Harbour Light has fewer than 1,000 homes. It runs the survey every two years and publishes the results on its website.

Complaints reporting. The Housing Ombudsman's Complaint Handling Code, statutory since 1 April 2024, requires landlords to produce an annual complaints performance and service improvement report and to publish an annual self-assessment against the Code, both considered by the governing body. Harbour Light publishes both on its website.

Section 16 — How we use information about you

The main points

- We keep some information about you. We need it to look after your home.
- The law says we have to look after your information properly.
- We only share it when we have a reason to.
- You can ask to see what we keep about you. It is free.
- If you are not happy about how we use your information, you can tell us.

What information we keep

We keep some information about you. For example:

- your name and your date of birth
- your address
- your telephone number
- your tenancy agreement
- your rent account
- repairs you have told us about
- letters and emails between us
- notes about anything we have agreed with you

We also keep some information that is more private. For example:

- the help you need, so that we can do things in the right way for you
- any adjustments we have agreed, like sending letters in a bigger size
- information about your health, but only if we need it
- information about a safeguarding concern, if there has been one

We only keep what we need.

Why we keep it

We keep information about you so that we can:

- look after your home and do repairs
- keep you safe
- deal with your rent and your Housing Benefit
- answer your questions and deal with complaints
- do the things the law says a landlord must do
- make sure we treat you fairly

We do not use your information to sell you anything.

Who we share it with

Sometimes we have to share your information with other people. We only do this when we have a reason.

We may share information with:

- **your support provider**, so they can help you and so we can work together about your home
- **workers who come to do a repair**, so they know where to come and what to do
- **the council**, about your Housing Benefit
- **the council or the police**, if we are worried that someone is being hurt
- **a solicitor or a court**, if there is a legal matter
- **the Housing Ombudsman**, if you make a complaint to them

If someone else wants to speak to us on your behalf — like a relative or a friend — we will usually need you to tell us that first. This is to keep your information safe. Your support worker can help you do this.

When we might share without asking you

Most of the time we would ask you first, or you would already know.

There are sometimes when we may have to share information without asking you. For example:

- if we are worried that you or someone else is being hurt or is in danger
- if the law says we must

- if a court tells us to

Section 12 explains more about what happens if we are worried someone is being hurt.

We will always try to tell you what we have done and why, unless telling you would put someone in danger.

Keeping your information safe

We keep your information safe. For example:

- we keep paper files locked away
- our computer systems have passwords
- only staff who need to see your information can see it
- we train our staff about looking after information

If something ever went wrong and your information was lost or seen by the wrong person, we would investigate it. If it was serious, we would tell you, and we would tell the Information Commissioner's Office.

How long we keep it

We do not keep your information for ever.

We keep it for as long as we need it, and for a while after your tenancy ends. Then we destroy it safely.

We have a policy that says how long we keep each kind of information. You can ask us for a copy.

CCTV

Some Harbour Light homes have CCTV cameras outside or in shared corridors. There are no cameras anywhere else in the home.

We only use the recordings to keep people and buildings safe.

Your rights

The law gives you rights about your information. You can:

- **ask to see** the information we keep about you
- **ask us to correct** it, if something is wrong
- **ask us to delete** it, in some cases

- **ask us to stop** using it in a certain way, in some cases
- **complain** if you are not happy

Asking to see your information is free. It is sometimes called a subject access request, but you do not have to use those words.

How to ask to see your information

1. Tell us that you want to see the information we keep about you.
2. Tell us in whatever way is easiest — telephone, email, letter, or in person.
3. Your support worker, a relative, a friend or an advocate can ask for you, if you have told us that is OK.
4. We may need to check who you are, to keep your information safe.
5. We will reply within **one month**. If your request is complicated, we may need longer. If that happens, we will tell you.
6. There is no charge.

Ask us by email at hello@harbourlight.org.uk, or ask your support worker to help you.

If you are not happy

If you are not happy with how we have used your information, please tell us first. We will look into it. Section 14 explains how to complain.

You can also complain to the Information Commissioner's Office. They are the organisation that makes sure everybody follows the rules about information. You can go to them yourself. You do not need our permission.

Information Commissioner's Office

Telephone: 0303 123 1113

Website: ico.org.uk/make-a-complaint

Address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Your support provider keeps information too

Your support provider is a different organisation from Harbour Light. Section 2 explains this.

They keep their own information about you, about your care and support. They have their own rules about it.

If you want to see what your support provider keeps about you, ask them. We cannot show you their records, and they cannot show you ours.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Legal framework. Harbour Light processes personal data as a controller under the UK General Data Protection Regulation and the Data Protection Act 2018.

This section is not a privacy notice. This section is a plain-English summary. It is not Harbour Light's full privacy notice under Articles 13 and 14 of the UK GDPR.

Lawful bases. Harbour Light relies on performance of the tenancy contract (Article 6(1)(b)); compliance with legal obligations, such as gas and electrical safety and Awaab's Law (Article 6(1)(c)); legitimate interests for certain management activity (Article 6(1)(f)); and vital interests in an emergency (Article 6(1)(d)). For health and other special category data, it relies on Article 9(2)(g) (substantial public interest) with the relevant condition in Schedule 1 to the Data Protection Act 2018, including the safeguarding of individuals at risk.

Sharing with support providers. Harbour Light and each support provider are separate controllers. They share personal data where this is needed to manage the tenancy and the support arrangement, and to keep people safe.

Subject access. The response deadline is one month from receipt,

extendable by up to two further months where the request is complex or numerous, provided the data subject is informed within the first month. No fee may be charged unless the request is manifestly unfounded or excessive. Requests made on a tenant's behalf require evidence of authority; where a tenant lacks capacity, a deputy or attorney with the relevant authority may make the request, and this needs to be handled carefully for this tenant group.

Capacity and consent. Consent under the UK GDPR must be freely given, specific, informed and unambiguous, and capable of being withdrawn. Where a tenant may lack capacity to consent, Harbour Light relies on another lawful basis, such as contract, legal obligation or substantial public interest, rather than consent.

Retention. Harbour Light's Data and Document Retention and Disposal Policy sets out how long each kind of record is kept. A copy is available on request.

Personal data breaches. A breach must be notified to the Information Commissioner's Office within 72 hours of becoming aware, where there is a risk to the rights and freedoms of individuals, and to the affected individuals without undue delay where the risk is high.

Registration and Data Protection Officer. Harbour Light is registered with the Information Commissioner's Office (registration number ZA206750). Its Data Protection Manager is the Chief Executive.

CCTV. A few Harbour Light properties have CCTV covering external areas or internal corridors only. It does not cover any other part of the home. CCTV is operated under Harbour Light's CCTV Policy (IDG03), jointly with the relevant support provider.

Section 17 — Moving on

The main points

- You can leave your home if you want to. It is your choice.
- You have to tell us in writing. You have to give us four weeks' notice.
- Talk to your support worker first. Moving takes planning, and we can help.
- Take your own things with you. Leave the things we gave you. Give back your keys.
- Nobody will make you leave without a court order.

Thinking about moving on

Some people stay in a Harbour Light home for many years. Some people move on.

People move for different reasons. For example:

- they want to live somewhere else
- they need more help than they used to
- they need less help than they used to
- they want to live nearer to family
- they want to live on their own, or with other people

There is no right answer. It is your life.

If you are thinking about it, talk to your support worker first. Talk to us too. You can ask as many questions as you need to.

What we can help with

We can help you:

- understand what you would need to do
- work out the money side
- talk to the council

- get free advice from somebody independent

Your support worker and your social worker can help with the rest, like finding a new home and arranging your support.

Please give yourself plenty of time. Moving takes longer than most people expect.

How to end your tenancy

Here are the steps.

1. Talk to your support worker and to us first, if you can.
2. Tell us in writing that you want to leave. Your support worker can help you write it.
3. You must give us at least **four weeks'** notice.
4. We will write back and tell you the date your tenancy ends.
5. Keep paying your rent until that date. Your Housing Benefit stops when your tenancy ends.
6. We will arrange a time to visit and check the home with you.
7. On the last day, take your things, leave the keys, and tell us you have gone.

If you are not sure about any step, ask us. We would much rather explain it twice than have something go wrong.

Before you go

Please:

- take all your own things with you
- leave the things Harbour Light provided, like the cooker and the furniture
- leave the home clean and tidy
- take the meter readings, or ask your support worker to
- tell the council, the gas and electricity companies, and anyone else who writes to you
- give back all your keys and fobs

You do **not** have to put right fair wear and tear. Things get worn out over time. That is normal.

If there is damage that is not fair wear and tear, we will talk to you about it. We will not send you a bill without talking to you first.

Your money when you leave

- You pay rent up to the day your tenancy ends. Not after.
- Your Housing Benefit stops when the tenancy ends.
- If you owe any rent, tell us. We will agree a plan with you. Section 4 explains more.
- You did not pay a deposit, so there is no deposit to get back.

If money is worrying you, please say so early.

Moving to a different Harbour Light home

Sometimes a person wants to move to a different Harbour Light home.

You can ask to move to a different Harbour Light home. You can ask us yourself, or your support provider or social worker can ask us for you. We will explain what is possible.

We cannot always say yes. It depends on whether a home is empty, whether it would suit you, and how your support would work. We will tell you honestly.

Moving to a home with different support

Some people move because the help they need has changed.

This is not something Harbour Light decides. Your support needs are decided by the council's adult social care team, with you and the people who help you.

Here is what to do:

1. Tell your support worker how you are finding things.
2. Ask your support worker or your social worker for a review of your care and support.
3. The council will look at what help you need.
4. If a different kind of home would suit you better, they will talk to you about it.
5. Tell us as well, so that we know what is happening.

Your tenancy does not end just because your support changes. Nobody can make you leave your home because your needs have changed, unless the proper legal steps are followed. If anyone tells you otherwise, ask us or get independent advice.

If you go away for a while

Going away is not the same as moving out.

If you go into hospital, or stay somewhere else for a while, your home is still your home.

You must tell us if you are going to be away for more than **2 weeks (14 days)**. Tell your support worker too.

This is important. If nobody tells the council, your Housing Benefit could stop, and your rent would not be paid. Section 4 explains more.

If we ever needed to end a tenancy

We only ever ask somebody to leave as a very last step, after we have tried everything else to help.

- We would talk to you first.
- We would try to fix the problem.
- We would only go to court if there was no other way.
- **Nobody is ever made to leave a Harbour Light home without a court order.**
- We would tell you where to get free, independent advice.

If you are ever worried about losing your home, tell us straight away. You can also get free advice from Shelter or Citizens Advice, or ask an advocate or your social worker to help you. Section 18 has the contact details.

The law about this is changing in October 2027. Section 3 explains more.

If you leave without telling us

Please do not just leave. If you go without telling us, your rent keeps being charged, and your things might be left behind.

If we cannot get hold of you and we think you may have gone, we will try hard to find you. We will contact your support provider, your family if we can, and anyone else who might know.

We would not simply take your home back. Ending a tenancy must be done properly and legally.

Things left behind

If you leave things behind, we will try to contact you so you can collect them.

We have to keep them safe for a period of time first. We would write to you at your last known address. Only after that could we get rid of them.

If a tenant dies

This part is written for the family and for support staff.

Losing someone is very hard, and dealing with a tenancy at that time is difficult. We will try to make it as straightforward as we can.

- Please tell us as soon as you are able to. Telephone 0151 909 5919.
- We will explain what needs to happen and put it in writing.
- We will give the family reasonable time to clear the home. We will agree the time with you.
- We will not ask for rent for the time after the tenant died, if the home is cleared and returned to us within a reasonable time.
- In some situations, another person living in the home may have a legal right to take over the tenancy. This depends on the law and on the circumstances. We will look into it and tell you.

If you are not sure what to do, telephone us and ask. You do not need to have everything worked out before you contact us.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want more detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Tenant's notice. The tenancy agreement (clause 2.18) requires four weeks' written notice. The clause also provides for notice to end on a Sunday; Harbour Light does not insist on this. From October 2027, a tenant's notice under the new tenancy regime is expected to be two months (see Section 3).

Landlord's notice and possession. Possession may only be obtained through the proper legal process. The Protection from Eviction Act 1977 makes it a criminal offence to evict a residential occupier without due process. Harbour Light follows the Pre-Action Protocol for Possession Claims where arrears are involved, and the Regulator of Social Housing's Tenancy Standard. Eviction is a last resort and requires senior sign-off. See Section 3.

Renters' Rights Act 2025. The tenancy reforms apply to social housing assured tenancies of private registered providers **from October 2027**, not before. Until then the rules in place before 1 May 2026 continue to apply to these tenancies. The detailed possession grounds are being finalised through secondary legislation and are not settled. This section will be reviewed ahead of October 2027.

Support needs and security of tenure. A change in a tenant's assessed care and support needs does not of itself end an assured shorthold tenancy. Where a move to a different setting is proposed, the tenancy can only be brought to an end by the tenant's own valid notice, by surrender by agreement, or by a court order. Where a tenant may lack capacity to give a valid notice or to agree a surrender, specific legal advice is required — a surrender agreed by a person without authority may be ineffective, and a decision to give up a tenancy may require Court of Protection involvement.

Abandonment. Harbour Light does not treat a home as given up simply because it appears to be empty. Any steps are taken lawfully and

consistently with the Protection from Eviction Act 1977.

Goods left behind. Where goods are left in a property, the landlord becomes an involuntary bailee. The Torts (Interference with Goods) Act 1977 provides a process for giving notice of intention to sell or dispose of uncollected goods, and Harbour Light follows that process.

Succession on death. Section 17 of the Housing Act 1988 provides for statutory succession to a periodic assured tenancy by a spouse or civil partner, or a person living with the tenant as if they were a spouse or civil partner, who occupied the dwelling as their only or principal home immediately before the death. The tenancy agreement may also contain contractual succession provisions. In predominantly sole-occupancy supported accommodation, statutory succession will rarely arise, but it cannot be excluded and it must not be misdescribed to a bereaved family. Where there is no successor, the tenancy vests in the deceased's personal representatives and is ended in accordance with the law.

Rent after death. Rent liability does not automatically cease on death, and Housing Benefit ordinarily ceases from the date of death. Harbour Light will not pursue any rent arising from the continuation of the tenancy after the tenant's death, provided the property is returned within a reasonable time in the circumstances.

Transfers. Assured shorthold tenants have no statutory right to transfer, to exchange or to be rehoused. Harbour Light will consider a request to move to another of its homes, working with the support provider (see the main text).

Homelessness. Where a tenant is at risk of losing their home, the local housing authority owes duties under Part 7 of the Housing Act 1996 as amended by the Homelessness Reduction Act 2017, including the duty to refer. Support staff should be aware that early referral matters.

Section 18 — Useful telephone numbers and addresses

The main points

- This part has the telephone numbers you might need.
- The most important ones are at the top.
- **If someone is in danger right now, telephone 999.**
- You can ask us for a paper copy of this part to keep at home.
- Your support worker can telephone for you, or with you.

In an emergency

What has happened	Who to telephone	Number
Someone is in danger, hurt, or a crime is happening now	Police, fire or ambulance	999
You can smell gas, or you think there is a gas leak	National Gas Emergency Service	0800 111 999
Something in your home is dangerous, at any time of day or night	Harbour Light emergency line	0151 909 5919
You feel unwell and it is not an emergency	NHS 111	111
You want to report something to the police, and it is not happening now	Police non-emergency	101

If you smell gas: open the windows, go outside, do not turn any light switches on or off, then telephone 0800 111 999. Section 5 explains more.

Harbour Light

What you need	How to do it
Report a repair	Fixflo: harbourlight.fixflo.com
Emergency repair, any time	Telephone 0151 909 5919
Anything else — rent, your	Telephone 0151 909 5919

What you need	How to do it
tenancy, questions	
Email us	hello@harbourlight.org.uk
Make a complaint	Email complaints@harbourlight.org.uk, or use any of the ways above. Section 14 explains how.
Write to us	Harbour Light Assisted Living, 71 Linacre Road, Litherland, Merseyside, L21 8NP
Our website	harbourlight.org.uk

Note: the website address **harbourlightal.org** is no longer used. Do not print it anywhere.

Your support provider

Your support provider is a different organisation from Harbour Light. Section 2 explains this.

Your support worker can give you the name and telephone number of your support provider. They are also on your property information sheet, if you have one.

What you need	Who to contact
Your care and support	Your support worker, or your support provider's office
A complaint about your care and support	Your support provider's own complaints process. Section 14 explains.
Something about your home	Harbour Light — see above

Your council

Harbour Light homes are in five council areas: Liverpool, Sefton, Wirral, Knowsley and Chorley. The right council for you depends on where your home is. Your support worker can tell you which one is yours.

Each council has different telephone numbers for different teams. The council's "contact us" web page lists them.

Council	Contact us web page
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Council	Contact us web page
Liverpool City Council	liverpool.gov.uk/contact-us/contact-a-service
Sefton Council	sefton.gov.uk/miscellaneous-pages/contact-the-council
Wirral Council	wirral.gov.uk/about-council/contact-us/how-contact-council
Knowsley Council	knowsley.gov.uk/contact-us
Chorley Council	chorley.gov.uk/contact/ways-get-touch
Lancashire County Council — for adult social care and keeping adults safe in Chorley	lancashire.gov.uk/contact

Your support worker can help you find the right team and telephone them with you.

You may need your council for:

What you need	Which team
Housing Benefit	Housing Benefit team
Help with your care and support	Adult social care
Worried that an adult is being harmed	Adult safeguarding
Worried about an adult, out of office hours	Emergency duty team
Bins, recycling, bulky waste	Waste and recycling
Council Tax	Council Tax team
A ramp, a grab rail or a walk-in shower	Adult social care, occupational therapy

If you want to complain about Harbour Light

First, complain to us. Section 14 explains how.

If you are not happy with our answer, you can go to the Housing Ombudsman. **You can go to them yourself. You do not have to wait 8 weeks, and you do not need anybody's permission.**

Organisation	What they do	Contact
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Organisation	What they do	Contact
Housing Ombudsman Service	Looks at complaints about landlords	Telephone 0300 111 3000 · Online form: housing-ombudsman.org.uk/online-complaint-form · Address: PO Box 1484, Unit D, Preston, PR2 0ET

Free advice, from people who are not part of Harbour Light

These organisations are independent. They do not work for Harbour Light or for your support provider. Their advice is free.

Organisation	What they help with	Contact
Citizens Advice	Money, benefits, housing, debt, most things	Adviceline 0800 144 8848 · Debt helpline 0800 240 4420 · citizensadvice.org.uk
Shelter	Housing problems and the risk of losing your home	Helpline 0808 800 4444 (Monday to Friday, 8am to 5pm) · england.shelter.org.uk
Equality Advisory and Support Service	If you think you have been treated unfairly because of a disability or who you are	0808 800 0082 · equalityadvisoryservice.com
Information Commissioner's Office	If you are unhappy about how your information has been used	0303 123 1113 · ico.org.uk/make-a-complaint

If you would like an advocate, or help with money from a local service, ask your social worker or your support worker. We can also tell you about organisations in your area.

If you are struggling

You do not have to be in a crisis to ask for help.

Who	What they do	Contact
Your support worker	The first person to talk to	Ask at your home, or see your property information sheet
NHS 111	Health advice, including mental health, at any time	111

Who	What they do	Contact
Samaritans	Someone to talk to at any time of day or night, about anything	116 123 (free)

If you are worried about somebody, or about yourself, please tell someone. Your support worker, a relative, a friend, or any of the numbers above.

Other numbers you might need

Who	What for	Contact
Your gas and electricity supplier	Bills, meters, problems with supply	See your bill, or ask your support worker
Your water company	Water bills and water supply	See your bill, or ask your support worker
TV Licensing	Your television licence	tvlicensing.co.uk
Department for Work and Pensions	Benefits other than Housing Benefit	gov.uk/government/organisations/department-for-work-pensions

Writing your own numbers down

There is space here for the numbers that matter to you.

Who	Number
My support worker	
My support provider's office	
My social worker	
My doctor	
Somebody in my family	
Somebody else I trust	

Your support worker can help you fill this in.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for support staff, relatives, advocates and social workers.

Local variation. Harbour Light operates across five local authority areas: Liverpool, Sefton, Wirral, Knowsley and Chorley (Lancashire). Each council publishes different numbers for different services, so the handbook links to each council's own "contact us" page rather than reproducing numbers that go out of date. These are area-level links and do not identify a property. In Chorley, adult social care and adult safeguarding are the responsibility of Lancashire County Council, not Chorley Council. The Lancashire County Council contact page is therefore listed for Chorley tenants.

Housing Ombudsman. The democratic filter — the requirement to wait eight weeks or to go through a designated person — was abolished on 1 October 2022. Tenants have direct access. The Complaint Handling Code requires landlords to provide the Ombudsman's contact details to tenants.

Accessibility. Every route in this section has an alternative. Support staff can act on the tenant's behalf, or the tenant can speak to visiting Harbour Light staff or write to us. See Section 13.

Section 19 — Contents, word list and quick guide

The main points

- This part helps you find things.
- The contents list shows what is in each part of the handbook.
- The quick guide helps you when something has happened, and you do not know where to look.
- The word list explains words that some people find hard.

Part 1 — Contents

Part	What it is about
1	Welcome, and how to use this handbook
2	About Harbour Light and your support provider
3	Your tenancy
4	Rent, charges and money
5	Repairs and looking after your home
6	Safety in your home
7	Fire safety and getting out safely
8	Damp, mould and hazards in your home
9	What your home will be like, and making it yours (home standards)
10	Living in a shared house
11	Living alongside other people (anti-social behaviour)
12	Keeping you safe from harm
13	Fair treatment, help that suits you, and information you can understand (equality, reasonable adjustments and accessible information)
14	If you are unhappy: complaints
15	Telling us what you think (getting involved and giving feedback)
16	How we use information about you

Part	What it is about
17	Moving on
18	Useful telephone numbers and addresses
19	Contents, word list and quick guide
20	Things that can help around your home

Information about your own home is not in this handbook. Section 1 explains where to find it.

Part 2 — Quick guide: something has happened, where do I look?

What has happened	Where to look
I can smell gas	Section 5. Telephone 0800 111 999 now.
There is a fire	Section 7. Get out, stay out, telephone 999 .
Somebody is in danger right now	Section 12. Telephone 999 .
Something in my home is dangerous	Section 5. Telephone 0151 909 5919 at any time.
Something is broken	Section 5
There is water leaking	Sections 5 and 20
There is no heating or no hot water	Section 5
I can see damp or mould	Section 8
The smoke alarm is beeping	Sections 6 and 7
Somebody wants to come into my home	Sections 6 and 20
Somebody is at the door, and I do not know them	Sections 12 and 20
I am worried about my rent or my money	Section 4
I am going into hospital	Sections 4 and 17
I want to put up a shelf or paint my room	Section 9
I want a grab rail or a ramp	Section 13

What has happened	Where to look
I want letters in a bigger size	Section 13
I need someone to speak up for me	Section 13
There is a problem with somebody I live with	Sections 10 and 11
Somebody is being noisy or frightening me	Section 11
Somebody is taking my money or being unkind to me	Section 12
I am not happy with something Harbour Light did	Section 14
I am not happy with my support	Sections 2 and 14
I want to tell you an idea	Section 15
I want to see what you write about me	Section 16
I want to move	Section 17
I need a telephone number	Section 18
I do not understand a word	Section 19, the word list below

Part 3 — Word list

These are words used in this handbook, and what they mean.

Adaptation — a change to the building to help somebody, like a grab rail, a ramp or a walk-in shower. See Section 13.

Advocate — somebody whose job is to speak up for you. They are independent. They do not work for Harbour Light or for your support provider.

Anti-social behaviour — behaviour that upsets, frightens or annoys other people. See Section 11.

Appointee — somebody the Department for Work and Pensions has agreed can look after a person's benefits for them.

Arrears — rent that has not been paid and is owed.

Assured shorthold tenancy — the kind of tenancy Harbour Light tenants have. See Section 3.

Awaab's Law — a law that says how quickly a landlord must act when a home has a serious hazard, like damp and mould. See Section 8.

Carbon monoxide — a gas you cannot see or smell. It is dangerous. Alarms are fitted to warn you. See Section 6.

Complaint — telling us that something has gone wrong and you want it put right. See Section 14.

Condensation — water that appears on cold surfaces, like windows, when warm damp air touches them. See Section 8.

Contents insurance — insurance for your own belongings. Harbour Light does not insure your things. See Sections 5 and 9.

Damp — water in a building where it should not be. See Section 8.

Deputy — somebody a court has said can make certain decisions for a person.

Easy read — information written in short simple sentences with pictures.

Emergency duty team — the council team you can telephone about an urgent worry outside office hours.

Extractor fan — a fan, usually in a bathroom or kitchen, that pulls damp air out of the room.

Fair wear and tear — the way things get worn out over time from ordinary use. You are not charged for this.

Fire door — a door made to hold a fire back. It must never be propped open. See Section 7.

Fixflo — the online system used to tell Harbour Light about a repair. Your support worker usually uses it for you. See Section 5.

Hazard — something in a home that could hurt somebody or make them ill. See Section 8.

Housing Benefit — money from the council that pays your rent. See Section 4.

Housing Ombudsman — an organisation that looks at complaints about landlords. You can go to them yourself. See Section 14.

Inventory — the list of the furniture and other things Harbour Light has provided in your home. See Section 9.

Landlord — the organisation that owns or leases your home and rents it to you. Harbour Light is your landlord.

Legionella — bacteria that can grow in water systems and make people ill. Regular checks and flushing help stop it. See Section 6.

Mould — black, green or grey patches that grow where it is damp. See Section 8.

Notice — telling somebody officially, usually in writing, that something is going to happen. See Sections 3 and 17.

Personal emergency evacuation plan — a written plan about how a person would get out of the building if there were a fire. See Section 7.

Property information sheet — a sheet about your own home. We give it to you with your tenancy agreement. See Section 1.

Reasonable adjustment — a change to how we do something, so that a disabled person can manage as well as anybody else. See Section 13.

Registered provider — a housing organisation on the official list kept by the Regulator of Social Housing. Harbour Light is one.

Regulator of Social Housing — the government body that sets rules for social housing landlords and checks that they follow them.

Repair — fixing something that is broken. See Section 5.

Safeguarding — the word used for keeping adults safe from harm, and what happens when somebody is worried. See Section 12.

Service charge — a charge for shared things, like cleaning shared areas or heating shared parts of the building. See Section 4.

Stopcock — the tap that turns the water off in your home. See Section 20.

Subject access request — asking to see the information an organisation keeps about you. See Section 16.

Support provider — the organisation that gives you care and support. It is a different organisation from Harbour Light. See Section 2.

Support worker — somebody who works for your support provider and helps you day to day.

Tenancy agreement — the legal agreement between you and Harbour Light about your home. You signed it when you moved in. See Section 3.

Tenant — a person who rents a home. If you rent a Harbour Light home, you are a tenant.

Part 4 — The main points from every part, in one place

This part brings together the most important line from each part of the handbook. It is for anybody who wants the whole handbook in one look.

Part	The most important thing
1	You do not have to read all of this handbook. Read the part you need.
2	Harbour Light is your landlord. Your support provider is a different organisation.
3	Your tenancy gives you the right to live in your home. Nobody can make you leave without a court order.
4	Housing Benefit pays your rent. Tell us straight away if anything changes.
5	Tell your support worker about a repair. They will report it to us. For an emergency, telephone us at any time.
6	We check your home to keep you safe. Please let us in when we arrange a time.
7	If there is a fire, get out and stay out, and telephone 999.
8	If you see damp or mould, tell us. We will find out what is causing it and put it right. There are rules about how fast we must act.
9	Your home will be clean, safe and in good repair. You can make it feel like yours.
10	In a shared house, your own room is yours. The shared rooms are for everybody.
11	Everybody has the right to feel safe and settled at home. Tell us if somebody is spoiling that.
12	If somebody is hurting you or taking advantage of you, tell somebody. It is not your fault.
13	If you need something done differently so you can manage, ask. You do not have to explain why.

Part	The most important thing
14	If you are unhappy, you can complain. Nothing bad will happen because you complained.
15	Tell us what you think. It helps us make things better.
16	We keep information about you and we look after it. You can ask to see it.
17	You can leave if you want to. Tell us in writing and give us notice.
18	The telephone numbers you might need are all in one place.
19	This part helps you find things and explains hard words.
20	These are ideas that some people find useful. They are not rules.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for support staff, relatives, advocates and social workers.

Word list. Definitions are written in the same plain English as the rest of the handbook. Where a word has a precise legal meaning, the word list gives the everyday meaning and points to the section, rather than attempting a legal definition. The legal detail sits in the "More detail" boxes.

Section 20 — Things that can help around your home

Read this first

This part is **not** a list of rules.

Nothing here is something you must do. Nothing here changes your tenancy.

Looking after the building is our job. If something is wrong with your home, tell us, and we will put it right. That is true whether or not you have done any of the things in this part.

These are just ideas that some people find useful. Take the ones that help you. Leave the rest.

The main points

- These are ideas, not rules.
- Telling us early about a small problem stops it becoming a big one.
- It helps to know where your stopcock, fuse box and meters are.
- If you are worried about the cost of heating, tell us.
- If you see damp or mould, tell us. We will find out what is causing it and put it right. Section 8 explains more.

Knowing your home

It helps to know where a few things are, before you need them. Ask your support worker to find them with you and write them down here.

What	Where it is in my home
The stopcock — this turns the water off	
The fuse box — this has the switches for the electrics	

What	Where it is in my home
The electricity meter	
The gas meter, if you have gas	
The gas tap, if you have gas	
The way out if there is a fire	

If you do not know where these are, ask us. We will show you.

Telling us early

This is the most useful thing in this whole section.

A small problem is easier and quicker to fix than a big one.

Tell us about:

- a small leak or a drip
- a damp patch or a bit of mould
- a door or a window that does not shut properly
- a smell you cannot explain
- a noise that has just started
- a crack that is getting bigger
- an alarm that beeps or chirps

You are right to tell us, even about a small thing. You are helping. Section 5 explains how to tell us.

If the water is leaking

1. If it is safe to do so, put a bucket or a bowl under the leak.
2. If it is a bad leak, turn the water off at the stopcock, if you know where it is and you can reach it.
3. Telephone us on 0151 909 5919. This works at any time of day or night.
4. If water is coming near anything electric, do not touch it. Telephone us straight away.

Your support worker can do these things with you or for you.

If the electricity goes off

1. Look out of the window. If everybody's lights are off, it is a power cut, not your home.
2. If it is just your home, tell your support worker. They will check the fuse box and the meter for you.
3. If your support worker cannot put it right, they will tell us. You can also telephone us.
4. Never touch anything electrical if your hands are wet, or if there is water nearby.

Keeping warm, and the cost of it

Being cold in your home is not good for you. It is bad for your health, and cold homes can also make damp worse.

If you are worried about the cost of heating your home, please tell us. It is a very common worry.

We can look at why your bills may be higher, for example whether:

- your heating is working properly
- there is a problem with your home that is making it cost more

Your support worker can help you find out about other help with energy costs.

Some things that can help:

- close the curtains when it gets dark
- shut the doors of rooms you are not using
- if you have radiator valves, turn down the ones in rooms you do not use — but keep the room you sleep in warm enough
- tell us if a radiator is cold at the top or does not get warm at all, because that usually means something needs fixing

Never use a portable gas heater or a paraffin heater. They are dangerous. They can cause a fire, and they can make damp much worse. If you are relying on one because your heating is not good enough, please tell us straight away.

Damp and mould

Damp and mould are usually caused by something about the building. Finding the cause and fixing it is our job.

Some things can help alongside that work, but they are not a substitute for it, and some of them will not be possible for everybody. That is understood.

- open a window a little after a bath or shower, if you can
- use the extractor fan if there is one, and tell us if it does not seem to work
- put a lid on pans when you cook, if you can
- leave a small gap between big furniture and an outside wall, if you can move it
- if you dry washing indoors, dry it in one room with the door shut and a window open a little, if you can

Please do not stop using your heating to save money if it makes your home cold and damp. Tell us instead.

Section 8 explains what damp and mould are, how to tell us, and how quickly we must act. It also explains cleaning mould.

Water and drains

Please do not put these down the sink:

- cooking fat, oil or grease — let it cool and put it in the bin
- tea leaves or coffee grounds

Please do not put these down the toilet:

- wipes of any kind, even ones that say flushable
- nappies
- cotton wool or cotton buds
- kitchen roll

Only toilet paper goes down the toilet. This is the most common cause of a blocked drain.

If something is draining slowly, tell us early. A slow drain usually becomes a blocked one.

In very cold weather

- Try to keep your home a little warm, even when you are out, so that pipes do not freeze.
- If you are going away in winter, tell us and tell your support worker. Section 4 explains why.
- If a pipe freezes, do not use anything hot on it. Telephone us.
- If you see a pipe that has burst, turn the water off at the stopcock if you can, and telephone us straight away.

Electricity and things you plug in

- Do not plug lots of things into one socket with an adaptor.
- If a plug, a lead or a socket is hot, or damaged, or has a burning smell, stop using it and tell us.
- Do not run leads under carpets or rugs.
- Turn off things like heaters and hair dryers when you are not using them.
- Charge e-bikes and e-scooters safely. Never in a hallway, a stairway, or where you would get out. Section 7 explains more.

Fire

Section 7 is all about fire safety. Two things are worth repeating here.

1. If an alarm beeps, chirps, or does not work, tell somebody straight away.
2. Never prop open a fire door, and never leave anything in a hallway or a stairway.

Somebody at the door

- You do not have to let anybody in.
- If someone says they are from Harbour Light and you are not sure, do not let them in. Ask your support worker, or telephone us to check.
- If you are not sure, do not open the door. Telephone us on 0151 909 5919 and ask whether the person is really from us.
- Real workers do not mind waiting while you check.

Section 12 explains more about staying safe from people who might try to take advantage of you.

Things that are worth doing now, not later

- Find out where your stopcock and fuse box are.
- Write your important numbers on the page in Section 18.
- Tell us if anything would make it easier for you to deal with us. Section 13 explains.
- Tell us about that small thing you have been meaning to mention.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for support staff, relatives, advocates and social workers.

Framing. Nothing in this section creates or implies a tenancy obligation, and nothing in it affects Harbour Light's repairing duties under section 11 of the Landlord and Tenant Act 1985 or the Homes (Fitness for Human Habitation) Act 2018, or its obligations under the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025. A tenant who has done none of these things retains exactly the same rights as one who has done all of them.

Damp and mould. This section does not change Section 8. Harbour Light will always investigate a report of damp or mould.

Capability. Support staff carry out weekly alarm testing, weekly water-temperature checks and legionella flushing on Harbour Light's behalf (SLA clause 2.7). This section does not ask tenants to do any of these.

Electrical advice. Tenants are not asked to reset tripped switches. Support staff check the consumer unit and meter, and report to Harbour Light if they cannot resolve the problem.

Portable heaters. The prohibition stated here matches Section 9.