

Residents' Handbook

A handy guide for Peabody residents













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About us

We were formed in 1862 by George Peabody, an American banker and diplomat, to provide housing and support for people in need in London.

We have a great history. We have changed greatly since George Peabody's day, but his beliefs are still at the heart of everything we do. We now own 19,000 homes, and our mission now is the same as it was in 1862.

Our mission today is:

'To make London a city of opportunity for all by ensuring as many people as possible have a good home, a real sense of purpose and a strong feeling of belonging'.

This means we believe that everyone has a right to:

- > have a good home a place that is safe, warm, clean, light and well-maintained, and that they can be proud of;
- > feel a real sense of purpose feeling valued as a result of regular work, learning, caring for others, personal development or volunteering that they look forward to; and
- > a strong feeling of belonging being involved in the neighbourhood, and feeling the spirit of togetherness and friendliness that goes with it.

To achieve our mission we are working towards the following aims.

- > To provide excellent customer service
- > To create strong, happy and successful communities
- > To provide the types of home people want
- > To be a first-class organisation

Regulation and how we are governed

We must meet the standards and requirements set by our regulators, together with those of the Homes and Communities Agency (HCA), the Government and the Charity Commission.

We are governed by a board which reviews our overall performance and makes decisions on our policies, aims and targets. The board is made up of volunteer members, including residents, who put forward residents' views. The board is supported by committees, which also have members who are residents.

Contact us

Website: www.peabody.org.uk

For information about us and our services, visit our website.

The website includes a section called My Peabody. This is where you can see your rent account, update your personal details and see a record of the contact you have had with us. You can use it to report a problem, ask for a repair or make a comment or complaint.

You can also report repairs and other issues through the Tell Peabody pages.

Phone: **0800 022 4040** (free from landlines) or **020 7021 4444**

You can speak to a customer advisor at Peabody Direct between 8am and 8pm, Monday to Friday. Outside those hours, you will be connected to our 24-hour emergency service.

Email: peabody.direct@peabody.org.uk

Address: **Peabody 45 Westminster Bridge Road London**

SE1 7JB

Equality

Our approach

Peabody is committed to promoting equality and making sure that everyone receives services that:

- > are sensitive to their culture; and
- > do not discriminate.

We will not treat any person unfairly because of their ethnic background, a disability, their sex, their beliefs (or lack of belief), their sexuality, their age or any other personal situation.

Our services

We will provide all of our services sensitively, and we aim to meet the needs of everyone we deal with.

We will take action to get rid of harassment and antisocial behaviour and will support victims.

We will make sure all residents have a say in how we design our services.

We will provide homes that reflect the needs of the neighbourhood, and we will carefully consider where we build new homes, their design and their size.

Our contractors and suppliers

We will promote equal opportunities by employing and supporting contractors, consultants and suppliers who:

- > share our commitment to equality; and
- > value the different cultures present in our neighbourhoods.

You can ask us for a copy of our Single Equality Policy and Action Plan. The policy sets out our legal duty to get rid of discrimination and harassment and to promote equality, tolerance and fairness. It also sets out how we will achieve and monitor our targets.

If you are committed to raising awareness around equality issues and want to help us put the policy and action plan into practice, ask us about our residents' Diversity Forum.



Getting involved

We believe that the best way to improve our services and your neighbourhood is by residents and staff working closely together.

We encourage residents to set up community groups and residents associations, and we give members of these groups practical and financial support, including travel expenses, training, childcare costs and access to IT equipment.

We also provide a range of opportunities for you to influence and shape our policies and monitor our services. You could be involved by, for example, becoming a committee member or attending a focus group.

We are grateful for the commitment residents make by getting involved, and we will make sure we provide all the information people need to help them get involved. We also understand that you may not want to commit to a permanent role, so we offer many opportunities to get involved at times to suit you, and you can do some activities from your own home.

If you are interested in getting involved or finding out more about current opportunities phone Peabody Direct: **0800 022 4040** (free from landlines) or **020 7021 4444** or email at **peabody.direct@peabody.org.uk**



Your community

> Community projects

If you have an idea for starting a community project in your area, contact our community development team. You can email them directly at **community.projects@peabody.org.uk** or contact us by calling Peabody Direct.

> Volunteering

We offer a wide range of volunteering opportunities in a variety of roles, including coaching football teams, running cafes in community centres, gardening projects and working with young people on our estates. We also have a youth forum. All our volunteers have access to training, receive regular one-to-one supervision with their volunteer supervisor, and get a refund of their out-of-pocket expenses.

> Residents' events

Events are held throughout the year and are usually half-day or full-day events where residents can meet and talk to staff about their priorities and issues that concern them.

At these events you can hear about what we have been doing over the last year, our future plans, and how we are improving services for the following year. You can also give us your opinion and suggestions for how we can improve our service.

> Training courses

If you want to get involved with us and your local community, but don't know where to start, one of our training courses may help you. Our training courses cover a wide range of useful subjects, from how to chair a meeting or run a project to how to become a community leader.

Make your voice heard

> Residents' associations

Joining a residents' association is one of the many ways that you can get involved. They represent residents in a particular area or on a specific estate.

We support many residents' associations across London. Some associations represent areas where there are only tenants, and some represent areas where there is a mixture of tenants and homeowners.

To find out if there is a residents' association on your estate, contact your neighbourhood manager.

> Regional forums

Regional forums are public meetings where elected residents can meet our regional managers and other members of staff to discuss how to improve things in the neighbourhood.

The two forums – one for the east of London and one for the west – meet four times a year to:

- develop and monitor plans to improve the neighbourhood or region; and
- receive information about our performance.

Each regional forum has a budget which they can use for specific work or projects, and each residents' association can elect up to three representatives a year to be members of the forum.

> The Tenant Liaison Committee

The Tenant Liaison Committee promotes your views, particularly those relating to activities that focus on your neighbourhood. The committee will consider our performance against our targets and the performance of local management initiatives (including tenants' associations.)

Improving services

> Customer Panel

You can join the Customer Panel and have the opportunity to give us regular feedback on our policies, services and programmes. As a member of the Customer Panel you can choose what issues you are interested in and we will only contact you about those issues. You can provide most of your feedback from your home, although we may invite you to our head office to take part in a focus group or meeting.

> Focus groups

Focus groups are meetings, held throughout the year, where we review a particular service and you can give us your views on new ideas or improvements we are considering.

The way we work

> Resident Review Committee

The Resident Review Committee plays an important role in examining our performance and giving our senior management and board recommendations on how we can improve our service. The committee meets at our head office around five times a year. We give members of the committee support, including training and access to a laptop with broadband connection to the internet.

You could also be involved in reviewing our services by being a customer inspector, which involves carrying out surveys, interviewing our employees, visiting our offices and presenting your findings to the Resident Review Committee. Or you could volunteer to be a mystery shopper – assessing our performance when you phone or visit us and ask for a service.

> Diversity Forum

Residents on the Diversity Forum review our policies and services to make sure we are promoting equality. Forum members also put forward ideas to help make sure that all our residents are treated fairly and equally.

Asking you for information

We carry out regular surveys to find out what is important to you and how satisfied you are with our services.

We will also regularly ask you to confirm or update the information we hold about you. For example, we will ask you to confirm your contact phone number, your religion or your age. We need to keep the information we have up to date to make sure we are providing services that are fair to all residents and meet everyone's needs.

Please note, you do not have to answer questions you do not want to answer, and we may use other companies to contact you for us. If we do use other companies, we will let you know beforehand.

All the information we collect is stored securely and will only be used by staff and contractors who need it, for example, when carrying out a repair. We will process all your personal information in line with the Data Protection Act 1998. For more about how we use information, go to the 'You and Your Rights' section of this handbook.



Keeping you informed

We value your comments and suggestions. We use your feedback to influence our plans and make sure that our services, policies and procedures get better. Our approach is to:

- > listen to and read all your comments and suggestions;
- > respond to surveys by taking account of your views and letting you know about changes we make;
- > promote and support our formal procedures for involving residents to give you the opportunity to give us your views;
- > provide financial and practical help for residents' groups and consider ways to give them more power;
- > offer training opportunities to residents who want to develop the skills they need to become more involved;
- > create and promote more opportunities for you to get involved in ways that are convenient for you; and
- > monitor our resident involvement strategy, with the help of our Diversity Forum.

Three times a year we send our residents the 'Engage' newsletter.

This gives information on our services and policies, and includes news on a variety of topics. We often enclose information leaflets, such as the Residents' Annual Review, which show how we have performed. We invite residents to contribute ideas and stories to the newsletter.

We also produce leaflets on our main services so that you know what you can expect from us. Our newsletters and leaflets are available in large print and in an audio format, and we can translate them into different languages for you.

The noticeboards in your block or on your estate keep you up to date with what is happening at Peabody and in your communities. You can also get information about us and your estate off the website at **www.peabody.org.uk.**



Your tenancy

Before you moved into your home, you will have signed a tenancy agreement. This sets out your and our rights and responsibilities. Your tenancy agreement is a legal document and you should keep it in a safe place.

If you signed your tenancy agreement **before 15 January 1989**, you will have a **secure tenancy** under the terms of the Housing Act 1985.

If you signed your tenancy agreement after 15 January 1989, you will have an assured tenancy under the terms of the Housing Act 1988.

Wherever possible we aim to treat people with secure tenancies and assured tenancies in the same way.



The right to live in your home

As a resident with a secure tenancy or assured tenancy, you have 'security of tenure'. This means you have the right to live in your home for as long as you want to and we cannot end your tenancy unless we get a possession order (a legal document that gives us the right to evict you) from the courts.

We will apply for a possession order if you have broken any condition of your tenancy agreement. Before we do this we will do everything we can to give you help and advice to try to sort out the problem. If we cannot sort the problem out we will give you written notice that we are going to take legal action. That notice will give the reason or reasons for the action and when we will start legal proceedings.

The home that you rent from us must be your only or main home (the one you live in most of the time). You can lose your security of tenure if you:

- > rent out the whole property and move somewhere else;
- > give your home to someone else;
- > leave your home for a long time without letting us know that you are going to return; or
- > have another home which you could reasonably live in.

If you do not live in the property you will be breaking one of the conditions of your tenancy and we will apply for a possession order to end your tenancy.

Joint tenancies

If you share your tenancy with someone else, you and your joint tenant have equal rights and are equally responsible for keeping to all the conditions of the tenancy agreement. For example, you are both responsible for paying the rent.

If you have a tenancy on your own and want a joint tenancy with your partner, please contact us for more details. Your partner will have to meet certain conditions before we can grant a joint tenancy.

If you have a tenancy by yourself, you should think very carefully before giving this up for a joint tenancy as you will both have equal rights. If the relationship breaks down in the future, you will not have more 'right to the property', or a right to a get a tenancy for the home in just your name.

If one joint tenant gives us a notice to quit (formal notice that the tenancy will end on a set date), the tenancy will end for all tenants.

If one of the joint tenants leaves, they will not lose any of their rights under the tenancy. They keep their security of tenure so they can return at any time.

If a joint tenant dies, the tenancy automatically transfers to the remaining joint tenant.

Succession (passing the tenancy on after your death)

If you have a joint tenancy, and one joint tenant dies, the tenancy will automatically pass to the remaining joint tenant. By law, the tenancy cannot pass on again when the remaining joint tenant dies.

If you do not have a joint tenancy, when you die, a 'qualifying member' of your family can take over the tenancy. The family members who are considered to be qualifying members depends on the type of tenancy you have.

If you have a secure tenancy, a qualifying member of the family is:

- > your husband, wife or civil partner;
- > your parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew or niece; and
- > your stepchildren, stepmother, stepfather, stepbrother, stepsister, half-brother or half-sister.

Family members other than your husband, wife or civil partner must have lived in the home, as their only or main home, for the last 12 months.

If you have an assured tenancy, a qualifying member of the family is:

- > your husband, wife or civil partner; or
- > someone you have lived with as a couple.

 In some circumstances, we will give a new tenancy to a family member who is not entitled to take over your tenancy. We do this to try to treat assured tenants the same as we treat secure tenants.

Anyone wanting to take over your tenancy should contact us within one month of your death. If more than one family member is eligible to take over the tenancy, they must decide between themselves who will take over the tenancy. If they cannot agree, the courts will decide.

The person who takes over the tenancy (the successor) is responsible for any rent that is owed and dealing with any conditions of the tenancy which have been broken.

Assignment (transferring your tenancy)

You have the right to assign (transfer) your tenancy to someone else **only** in the following circumstances.

- > When a court has ordered the transfer as part of divorce or separation proceedings.
- > If you have our written permission to carry out a mutual exchange (where a tenant swaps homes with another tenant).
- > If you pass your tenancy on to someone who would be entitled to take it over after your death.

In the event of your death, we would assign the tenancy to a family member who would be entitled to take it over.

You must never give, rent out or sell your home to someone else.

For more information, please contact us.



Taking in lodgers and subtenants

You can take in a lodger.

You can also sublet **part** of your home if we give you our written permission. We will only refuse to give you permission if there is a good reason (for example, if it will make your home overcrowded).

Under the conditions of your tenancy agreement, you must not sublet all of your home.

If you want to take in a lodger or sublet part of your home, please contact us and tell us:

- > the name, age and sex of the person who will move into your home;
- > which room or rooms they will live in; and
- > the rent you will charge and the conditions you will set.

Your responsibilities

Rent from the lodger or subtenant is income and will affect the amount of Housing Benefit, if any, that you receive. If you receive Housing Benefit, you must tell your Housing Benefit office that you have a lodger or subtenant and the amount of rent that they are paying you.

If your lodger or subtenant causes a nuisance, you will be held responsible.

If you leave your home permanently for any reason, you must make sure that the lodger or subtenant leaves as well.

Keeping pets

We allow tenants to keep pets in line with the conditions set out in their tenancy agreement.

You are allowed to keep the following:

- > Cats, small caged animals, caged birds and fish in tanks, as long as you keep to the conditions of your tenancy agreement.
- > A dog, if you live in a house, flat or maisonette and your home has a private garden and its own entrance.

If you do not meet the conditions above, you must get our written permission before you can keep any animals. We will not refuse to give our permission unless we have good reason. Also, we can withdraw our permission at any time if we have good reason (for example, if your animal is causing a nuisance).

If you choose to keep a pet, you must meet the following conditions:

- > You must care for it properly and keep it under control so it does not cause a nuisance to other residents.
- > You must clear up any mess immediately.
- > The pet must not damage our property.
- > Any dogs must be kept on a lead in shared areas and must not enter children's play areas.

We will not give you permission to keep any animal which is classified as dangerous under the Dangerous Wild Animals Act 1976.



Working from home

We recognise that people work in more flexible ways nowadays, and that they may want to work from home. You can work from home, but must get our written permission before you can run a business from your home. We will not refuse to give our permission unless we have good reason (for example, if the business would cause a nuisance to or annoy neighbours, or damage the property). Also, we may withdraw our permission at any time if we have good reason. We will let you know why.





Leaving your home temporarily

There may be times when you need to leave your home for a long period, but you will be returning (for example, you may need to go to hospital or take an extended holiday).

If you are going to be away from your home for more than three months, tell us:

- > how long you will be away;
- > the date you will be returning; and
- > how we can contact you while you are away, in case there is an emergency.

If you think there is an empty Peabody home in your local area, please give us the details so we can investigate and make sure our homes are let properly.

Moving home

If your home is no longer suitable for you, or you want to move to another Peabody home, you can register with Selections, our choicebased lettings service, and bid for a new home

You can register for Selections by filling in an application form on the Selections website at **http://selections.peabody.org.uk**. Once you have filled in your application, we will assess your housing need and send you your log-on details for Selections.

We advertise available homes throughout the week. You can see details of the homes on our website including photos of the home and information about the local area. You can place a bid for a home online, over the phone or by text message.

We give priority for a move to people who need to move most urgently. We will assess your priority and place you in one of our priority bands. If more than one person bids for an available home, we will offer it to the person in the highest priority band who has been waiting the longest.

You can get more information about Selections on our website at **www.peabody.org.uk**.

We regularly review everyone who is registered with Selections to make sure they are still eligible to bid for a home. If you no longer meet the relevant conditions, your application will be suspended.

Other ways to move

You have the right to swap your home with another tenant. This is called a mutual exchange and it is a good way of arranging your own move. And you don't have to register with Selections.

You can carry out a mutual exchange with:

- > another of our tenants;
- > a tenant of another housing association; or
- > a council tenant.

You **cannot** exchange with someone who has a tenancy with a private landlord.

You must get our permission to exchange, and the other person must have permission from their landlord before you arrange to move. It is a good idea to check that you would be allowed a mutual exchange before you look for someone to exchange with. If you swap without our written permission, we may take legal action to repossess the property.

You can find a tenant to swap with by registering on our House Exchange website at **www.houseexchange.org.uk**.

You can also register for housing with your council.

Contact us if you need more information.

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Buying your home

You may have the right to buy your home. There are two ways you may be able to buy the home you currently live in.

- > The right to acquire, which gives council and housing association tenants the right to buy the property they live in.
- > The preserved right to buy, which allows a tenant of a home previously owned by a local authority to buy their home.

The right to acquire

The right to acquire was introduced in 1997. It is a scheme that helps you buy your home by giving you a grant worth a certain percentage of the value of your property. It is a property-based right, which means that your home must qualify for the scheme. Not all of our properties are eligible for the scheme.

To qualify for the scheme:

- > your home must have been built or refurbished, since 1997, using specific types of public funding; and
- > you must have spent a total of at least two years as a council or housing association tenant, or living in armed forces accommodation.

The scheme does not apply to sheltered housing and supported housing. For more information about the right to acquire, please contact us.

The preserved right to buy

If you were living in a council home with a secure tenancy when you voted for your home to transfer to us, you have the preserved right to buy. This means that you can buy the property that you are living in at a discounted price. You keep this right as long as you are our tenant.

For more information about the preserved right to buy, please contact us.

There are a number of other options which may be able to help you buy a home. You can get more information about affordable housing on the Housing Options website at **www.housingoptions.co.uk**.

Supporting you in your home

Our Tenant and Family Services team provides a support and advice service to tenants who may be having difficulties that affect their tenancy. There are a number of reasons why you may need help, and we can provide support with a range of different issues.

We also have a specialist family support worker who works closely with families to help them tackle problems which could result in them losing their home.

The Tenant and Family Service team also offers an Advice Line that is open Monday to Friday from 1.30pm to 4.30pm. Their number is **020 7021 4491**. This is a confidential service.

Moving out

We want to make sure that we re-let homes as quickly as possible to help people in housing need. If you meet the conditions below, you can apply for a week's rent through our Incentive for Proper Notice scheme. This refund is a thank you for helping us. Please contact us for more information.

To qualify for the scheme:

- > give us four weeks' notice in writing, ending on a Sunday;
- > make sure that your rent is paid up until the date your tenancy ends, including any charges for garages or stores;
- > make sure that the property (including any garages and stores) is clean and completely empty of all your belongings and furniture;
- > make sure that any lodgers or subtenants have left the property;
- > hand all your keys back to us by 12 noon on the Monday after the Sunday on which your tenancy ends; and
- > leave an address we can contact you at.

If you leave without giving us the proper notice, you will have to pay the rent until the tenancy has ended properly. neighbourhood (



There are many ways to get to know your neighbours, including through our events programmes. We offer opportunities for you to get involved with your community and our services (see the 'You and us' section of this handbook for more information).

We expect all residents, and their families and visitors, to consider their neighbours and not cause a nuisance. Our properties must not be used for any criminal, immoral or illegal purposes, and we will not accept any antisocial behaviour, harassment or hate crime of any type against a person or group. Hate crime is behaviour deliberately intended to harm or intimidate, motivated by prejudice because of someone's ethnic background, religion or faith, age, sex, sexuality, physical or mental health, or disability.





You are responsible for the behaviour of everyone living in or visiting your home, including children and pets. This includes behaviour in the shared areas (parts that all residents use, such as entrances, hallways, staircases, play areas and so on) and elsewhere in the local area, even if it is off the estate.

We will take all reports of antisocial behaviour, harassment or hate crime very seriously. If you or anyone living in or visiting your home acts in an unacceptable way, you could lose your home.

If your neighbour is causing a nuisance, try to solve the problem with them. Your neighbour may not realise that they are causing a problem, so this can be the quickest and best way to sort things out.

If the problem continues you should report it to us. You can do this on our website, by email, by phone, in writing or in person. We will investigate your complaint and tell you what action we can take. If the matter involves actual or threatened violence, damage to property or another criminal act, you should also report it to the police. We will help you to do this, if you would like us to.

When an incident has taken place, take a photo of anything that could be used as evidence, but do not put yourself at risk.

Make a note (on a diary sheet) of:

- > the time and place;
- > what happened;
- > the names of any witnesses;
- > the effect the incident had on you; and
- > if you reported the matter to the police, the name and number of the police officer you spoke to and the crime reference number you were given.

You can get diary sheets from us by phoning **0800 022 4040** (free from landlines) or **020 7021 4444**.

We have a Community Safety Team that checks each report of antisocial behaviour we receive. Your case will be passed to your neighbourhood manager or a member of the Community Safety team to investigate. We will thoroughly investigate all reports of antisocial behaviour, hate crime and domestic violence, and take action where possible. A neighbourhood manager or community safety officer will offer to visit you at a convenient time and place.

neighbourhood

Your rent

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We will work closely with you and other organisations, such as the police and the council, to find the best solution. We will offer support and put you in touch with specialist support organisations. If we have enough evidence, we will take action against any of our residents (or their families or visitors) causing the unacceptable behaviour. There is a range of options that we will consider.

These include the following:

- > Getting the resident to sign an acceptable behaviour contract to agree that they will change their behaviour.
- > Mediation talking issues through with everyone concerned.
- > Entering into a good neighbour agreement, which sets out standards of behaviour agreed between us and the resident.
- > Getting a court order allowing us to take back the resident's home.
- > Taking out an injunction (a legal document a court issues to order the resident to stop behaving in a certain way).
- > Applying to the court for an antisocial behaviour order (ASBO), which orders the resident to stop their behaviour or bans them from a certain area.

If you want to leave your home to escape violence, your neighbourhood manager can give you information about local agencies which provide emergency accommodation (this may include your local authority's Homeless Persons Unit). If you agree, the neighbourhood manager may also refer you to the Tenant and Family Services Team so they can support you through the process.

You can contact us for more information about what you and we can do to help deal with unacceptable behaviour.

Parking on your estate

You must only park your vehicle in a parking space. Each estate has different parking-control systems in place, so you should ask your neighbourhood manager where you can park and what system is in place. If you park your vehicle incorrectly it can be clamped, removed or destroyed. Visitors can only park in visitor parking spaces, and they must display the relevant permit before they can park on the estate.

As well as meeting the parking conditions of your individual estate, you must also make sure that:

- > any vehicle you own has a current tax disc on display, an MOT certificate and valid insurance:
- > the vehicle is safe to be driven:
- > you are not behind with your rent (we may take away your right to park if you are); and
- > you do not carry out vehicle repairs on the estate as this could cause a nuisance to your neighbours or damage our property.

If you have a valid orange or blue badge issued by the local authority because you are disabled, you are allowed a free parking bay or space. Disabled residents will also have priority on the waiting list for the next available bay or space.

We have a number of garages, sheds and stores which are available to rent, although there is usually a waiting list for these.

For more information about parking on your estate, or renting a garage, shed or store, contact us.

Shared areas

Everyone has a responsibility to help look after the shared areas. You must do your bit to help keep these areas clean and free of any obstructions that could block access in an emergency (for example, a fire). This includes areas next to neighbouring gardens. If any items such as bikes or pushchairs are left in shared areas we will do everything we can to find out who they belong to so the owner can move them. If we cannot confirm who an item belongs to we may remove and dispose of it.

Removing rubbish

You must get rid of all of your household rubbish in the rubbish chute or bins provided on your estate. If you have a large item of furniture or an appliance, such as a fridge, to get rid of, ask your council to collect it (there may be a charge for this service). You must not dump large items on your estate.

Pest control

If you are having a problem with pests, contact us to report it. We will be responsible for getting rid of some pests, but not all.

For us to deal with any pest problem we must be able to get into each home in a block affected by the problem. If you do not let us in, the pests may stay in your home. In extreme cases, we will consider taking legal action against you so we can get into your home to deal with the problem. We may charge you for our work and the cost of any legal action we have to take against you.

If the pest problem was caused by your negligence (for example, dumping rubbish), we will charge you for the cost of our work to get rid of the pest.

Recycling

We promote recycling where facilities are available. Please use the recycling facilities where you live. Your council can give you details of what you can recycle. You can give items that are in good condition to friends, family or charity shops. Some charities will even collect items such as furniture. London Community Resource Network (LCRN) provides links to local services in your area where your old items can be reused. Please go to www.lcrn.org.uk to see what is available in your area, or contact us for more information.

Community projects

As well as providing housing, we also provide opportunities for residents to improve their communities, improve their education and employment prospects, and become more active through sport and leisure activities.

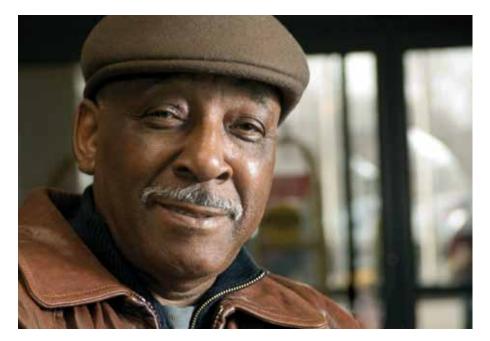
Programmes we deliver or support include the following.

- > Homework clubs, football clubs, youth centres and summer-activity schemes
- > Adult education, including computer training and help with reading, writing and maths skills
- > Employment advice and careers guidance, including help with CVs and job applications, and access to resources and workshops teaching interview skills
- > Help with setting up volunteering projects and projects led by residents to involve residents
- > Arts, environmental, health and other 'quality of life' projects
- > A network of community centres and halls managed directly by volunteers

Contact us for more information about these activities and how you can get involved.

- > people with mental-health problems;
- > single homeless people who have lived on the streets;
- > young people leaving care;
- > people with physical disabilities or learning disabilities (or both);
- > people addicted to alcohol or drugs; and
- > women suffering domestic violence.

To get supported housing you usually have to be referred to a specialist agency (for example, social services, mental-health teams, the Central London Clearing House) for an assessment. If you would like more information about supported housing, please contact us.



Services for older people

We provide a range of services and activities to support older people in a number of boroughs. Our services improve older people's well-being and help them to live as independently as possible. These services are normally available to people aged over 50. To find out where your nearest centre or activity is, please contact us.

Sheltered housing for elderly people

If you are over 60 and your present home is no longer suitable for you, or you would like to have more support, you could consider moving to one of our sheltered-housing schemes.

Every flat in our schemes is fitted with an alarm that is connected directly to the supported housing officer when they are on duty. During the night and at weekends, or when the supported housing officer is not on the premises, the alarm connects to a central service.

The aim of sheltered housing is to encourage residents to keep their independence and to give them the confidence they need to live their own lives, secure in the knowledge that help is at hand.

Supported housing officers, when appropriate, will:

- > help you fill in forms (for example, Housing Benefit forms);
- > give you advice on where to get help if necessary; and
- > be the link between social services, hospitals and you.

On some schemes, elderly people from the local community join in with social activities in the scheme. For more information about sheltered housing, please contact us.

As well as our sheltered-housing schemes, we also have Darwin Court – 72 flats, for people aged 50 or over, which can be adapted as residents' needs change. The ground floor is open to the community and offers many healthy activities, including a swimming pool, health-care suite, restaurant, multi-purpose activity room and a quiet area.

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Setting rents and service charges

Setting rents

Since April 2002, all registered social landlords have used a similar method for setting their rents. This is when the Government introduced a law which set out a 'rent restructuring regime' to control rent levels and increases. The Government has given social landlords a 10-year timescale to reach a 'target rent' (the level of rent the landlord is aiming for in 10 years' time). This means that tenants from different housing associations who live in homes of a similar size, location and condition pay similar levels of rent.

The regime also means the rent you pay for your home increases using a formula. Until 2012, rent increases will follow the Government guidelines and reflect the property's value and the average income of people living in your area.

Residents with a secure tenancy will continue to keep their fair rent. Fair rents are set by a rent officer from the Valuation Office Agency. You will not pay more than the rent set by the rent officer. If the rent officer sets a higher rent than the target rent, we will only charge you the lower amount. The fair rent for your home will be reassessed every two years.

You pay a service charge for shared services provided on your estate or in your block, for example, cleaning and lighting shared areas, maintaining the grounds and maintaining lifts.

Increasing your rent and service charge

We will write to you to tell you when your rent will be increased. We will give you at least one month's notice if you have an assured tenancy, or at least four weeks' notice, if you have a secure tenancy.

Your service charge will normally be fixed at the start of each financial year (April) and will be increased at the same time each year to reflect the cost of providing the services it pays for, but this depends on your tenancy agreement.

Appealing against your rent and service charge

If you have a secure tenancy and you disagree with the fair rent that has been set for your home, you can appeal to an independent Rent Assessment Committee. You must appeal in writing within 35 days of the rent being set. (A longer period may be considered if there is a good reason). The committee will hear the case and alter or confirm the fair rent. The Valuation Office Agency will provide more information about the process if you decide to appeal.

If you have an assured tenancy and you disagree with the proposed new rent, you can appeal to an independent Rent Assessment Committee. You must appeal within the period set out in the notice of the rent increase. The committee will look at the case and set a 'market rent' for your home. This is the amount which you will be charged unless the market rent is higher than the target rent.

You should always get independent advice before you appeal against your rent because your rent could be increased, not just reduced, if you appeal.

Paying your rent

Your rent is the most important financial commitment you have. So we expect you to prioritise rent payments above other payments you make. Your rent is our main source of income and we use it to provide the services you receive. If you do not pay your rent, you may lose your home.

Your rent is due every Monday for the week ahead. If you prefer to pay every month for the month ahead, phone us at Peabody Direct **0800 022 4040** (free from landlines) or **020 7021 4444** and we will tell you the amount you will have to pay.

There are a number of ways you can pay your rent to make it as easy as possible for you. You can pay your rent in any of the following ways.

- > By direct debit straight from your bank or building society account.
- > Direct from your Housing Benefit you will need to sign a form asking your local authority to pay us direct.
- > By debit card or credit card contact your Revenues Officer about this.
- > Online or by text message you will need your 19-digit reference number from your rent card or rent statement and you must register at www.allpay.net.
- > At a post office you will need your rent card.
- > Anywhere that displays the PayPoint sign you will need your rent card.

If you are on a low income and cannot afford to pay your rent, you may be entitled to Housing Benefit to help you. You are responsible for claiming Housing Benefit and making sure your local authority has all the information they need to consider your claim. You are also responsible for telling your local authority if your rent or your circumstances change and this could affect the amount of benefit you are entitled to.

You can get a Housing Benefit application form from your local authority's Housing Benefit department. For advice on claiming benefits, phone us at Peabody Direct and ask to speak to a welfare benefit adviser.

If you are behind with your rent

If you cannot pay your rent, it is very important that you contact us straight away. We will be able to give you advice on how to deal with the problem. You should not ignore us if we try and contact you about your rent as we would rather talk to you about the problem than let it get worse. The sooner you talk to us, the more help we can offer you.

We understand that sometimes things go wrong and you may not be able to pay your rent on time. We will discuss your situation with you in a confidential and sensitive way and agree how you can pay the rent you owe. It is important that you keep to any payment arrangement you agree to.

We can give you advice on benefits and dealing with debt. We can also arrange for you to talk to a welfare benefits advisor if you need extra help.

You can also get help and advice from the following organisations.

- > National Debtline: **0808 808 4000**
- > Community Legal Services Direct: **0846 345 345**
- > Benefits Enquiry Line: **0800 882200** or visit **www.dwp.gov.uk**
- > Citizens Advice Bureau: visit **www.citizensadvice.org.uk** to find details of your local office, or use a directory enquiries service.

If you do not contact us about a missed payment, or you do not keep to a payment arrangement you have made with us, we will take action against you to recover the money you owe us. This action may end in you losing your home. We will only evict you as a last resort, but your home is at risk if you do not pay your rent.

You can get more information about how to pay your rent, and how we can help if you have difficulty paying your rent, by phoning us on **0800 022 4040** (free from landlines) or **020 7021 4444**.



How to report a repair

Our Repairs Handbook describes our repairs service in detail. If you need more information, visit our website at www.peabody.org.uk or phone us on **0800 022 4040** (free from landlines) or **020 7021 4444.**

- > **By phone** ring Peabody Direct on **0800 022 4040** (free from landlines) or **020 7021 4444**. You can speak to a customer advisor between 8am and 8pm, Monday to Friday. Outside those hours, you will be connected to our 24-hour emergency service.
- > **Online** register with 'My Peabody' at **www.peabody.org.uk** (click on 'report repair').
- > By letter write to the customer services team at our head office.
- > **In person** go to our head office or a regional office between 9am and 5pm, Monday to Friday.
- > By email send your email to peabody.direct@peabody.org.uk

Appointments

When you ask for a repair, tell us your name and address, your phone and mobile numbers and details of the repair that is needed. We will need to arrange with you when we can get into your home to carry out the repair.

When you contact us we will give you a reference number for the repair and the date we should carry out the work.

If possible, we will agree an appointment with you when you call.

Appointments are available between:

- > 8am and 6pm, Monday to Friday; and
- > 8.30am and 12.30pm on Saturdays.

Missed appointments

Keeping appointments is important to us, so please make a note of your appointment with us. If you need to rearrange, contact us as soon as possible, and we can then offer your appointment to someone else. We need more than one hour's notice to rearrange an appointment. If you do not give us more than one hour's notice, we will cancel your repair as you have not given us access.

If you miss an appointment, our contractor will leave a calling card. You will need to contact us again to make a new appointment or report the repair again. We may charge you our costs for the missed appointment.

Our contractors will arrive within the time slot that has been agreed with you. When we need to rearrange an appointment, or the contractor will be late, they will contact you. If a contractor needs to order a part, or cannot finish the repair at the first visit, you should be told about this and offered a new appointment.

If a contractor misses an appointment and does not contact you, please do let us know. We will rearrange the appointment and you may be entitled to compensation.



Identification

You should always ask for identification if anyone calls at your home. If you are not sure who they are, or they are not carrying ID, please contact us.

Cleaning up

The repair may cause some dirt and inconvenience, which is unavoidable. Before the contractor starts work they should tell you about anything that could cause an inconvenience. They will take all reasonable steps to keep inconvenience to a minimum while they are working, and will tidy up afterwards.

Contractors should respect you and your property. They will not use your facilities or equipment without your permission.

Other useful contacts

If you smell gas

If you smell gas and suspect a leak, call National Grid on **0800 111 999**.

Electricity supply

To find out the existing electrical supplier for your property, phone **0845 600 0102**.

Water supply

Thames Water Utilities: 0845 920 0888

Veolia: **0845 782 3333**

Essex and Suffolk Water: 0845 782 0999

Anglian Water: **08457 145 145**

Our repair responsibilities

As your landlord, we are responsible for keeping the structure and outside of your home, and the building in a reasonable state of repair.

As a general guide, we will repair drains and guttering, roofs and pathways. We also maintain water heaters, basins and sinks and electrical wiring. In shared areas, we maintain entrances and lifts, rubbish chutes and lighting. You can contact us for more details.

Please give us access to carry out repairs. We may ask you to prepare your home, such as moving small items. If we damage your decorations, we will offer to make this good by decorating the area ourselves, or offering you decorating vouchers.

Planned maintenance

We have three programmes to carry out planned maintenance to our properties. These are as follows.

- > **Decent** internal improvements to bring homes up to the Decent Homes standard. This is a government standard for the condition of council and housing association homes. The standard states that a decent home is one that is warm and weatherproof, and has reasonably modern facilities.
- > **Sound** a planned programme of maintaining and decorating to the outside of our buildings and shared areas inside our buildings.
- > Improve upgrading door-entry systems and open spaces. Improving life on our estates is about more than bricks and mortar. For example, we are developing our digital TV programme to make sure that all our estates are ready for the digital switchover.

When we are carrying out major work in your area, we will make sure we keep you fully involved and up to date from start to finish. We will communicate with you regularly and invite you to meet contractors on our larger schemes.

We may carry out a limited amount of decorating, if we have the resources, for elderly or disabled tenants who cannot carry out the work themselves and do not have anyone, such as friends or relatives, to do the work for them. If you would like us to decorate the inside of your home under this scheme, please contact us to check whether you are eligible.

Aids and adaptations

Your home may need adaptations that can improve your quality of life, such as a grab rail in your bathroom. If this sounds like something that could help you, call us on **0800 022 4040** (free from landlines), or **020 7021 4444**, and ask for the Aids and Adaptations Team.

Your repair responsibilities

You are responsible for keeping your home maintained to a reasonable standard. Some of your responsibilities include decorating the inside of your home, changing locks for any lost keys, and maintaining fittings like light bulbs, doorbells and plugs for sinks.

You must also arrange to clear out unwanted household goods, replace broken glass and unblock your sink and basin waste pipes.

Repairs you must pay for

We will charge you for repairs we have to carry out because of damage caused by you or anyone living with or visiting you. This might be because you cannot carry out the work yourself, or we have to carry out the repair in an emergency.

If you move out of your home and we have to clear and clean the property, we will charge you the cost of doing this.

Home contents insurance

You are responsible for insuring your belongings. We strongly recommend that you get home contents insurance for all your belongings, including carpets and other floor coverings, decorations, furniture, clothing and other valuable items that you own or are responsible for.

We have arranged for our residents to have access to low-cost home contents insurance.

The insurance is available to most of our tenants and leaseholders, including those on the lowest incomes. It provides tailor-made cover for a set premium, whatever your postcode. If you would like more information on this, phone **0800 022 4040** (free from landlines) or **020 7021 4444** and ask for the Insurance Team. There is also information on our website at www.peabody.org.uk.

Repair priorities – how soon repairs will be done

Different types of repair will be carried out within different timescales, depending on the urgency and risk to health and safety.

We categorise types of repair as follows:

- > Emergencies (for example, total loss of electricity or broken doors and windows) we aim to come out within four hours to carry out a temporary repair to make the home safe. Where possible we will complete the repair within 24 hours.
- > Urgent (for example, no hot water) we aim to complete these repairs within five working days.
- > Routine (for example, minor repairs to woodwork and electrical work)
 we aim to complete these within 20 working days.

We recognise that elderly or vulnerable residents will need special treatment in some cases, so we will prioritise their repairs.

Right to repair

Under the Right to Repair scheme, you are entitled to compensation from us if we do not complete particular repairs within a set time limit. Repairs that qualify under the scheme are mostly minor repairs (up to £250 in value) which affect the health, safety or security of you or your household and are classed as urgent.

Examples include:

- > unsafe power or lighting sockets or electrical fittings;
- > a blocked flue to an open fire or boiler;
- > a leaking roof;
- > a toilet that does not flush:
- > a blocked sink, basin or bath if caused by blockages in the main drains;
- > a leak from a water or heating pipe, tank or cistern; and
- > a loose or broken banister or handrail.

What to do

If you think that a repair qualifies under the Right to Repair scheme, give us the details. We may need to inspect your home before we can decide whether it is a qualifying repair. If the scheme does not apply to the repair, we will process it in the normal way. If the Right to Repair scheme does apply to the repair, we will follow the procedure set out below.

- > We will tell you when the work should be completed by.
- > If the work is not completed on time, you should ask us to find another contractor to do the job. We will tell you when we have done this, and when the repair should be finished by.
- > If the second contractor fails to complete the work on time, you will be entitled to compensation. We will work out the compensation from the end of the time limit for the second contractor.
- > The amount of compensation which you can receive is £10 plus an extra £2 for each day until the repair has been finished, up to a maximum of £50 in total.

Health and safety

Annual gas-safety inspection

By law we must carry out a gas-safety inspection every year to make sure the gas appliances that we have provided, such as the boiler, are safe. These checks are free to tenants and take no longer than an hour.

When the inspection is due we will write to you with an appointment. If you cannot keep this appointment, tell us as soon as possible and arrange another one. If you do not let us into your home we will take legal action to get in, and you may have to pay our costs for doing this.

We will send you a copy of the gas-safety record within 28 days of the inspection.



Asbestos

Asbestos is a health risk if it is damaged or disturbed (for example by drilling, sawing and sanding). It is our policy, in line with Government recommendations, to leave asbestos in place if it is not damaged. However, if the asbestos is in bad condition, is likely to cause frequent problems, or a repair, improvement or alteration is needed on or near it, we will remove it.

If you think you have found some asbestos in your home, or you want more information, help and advice on asbestos, phone **0800 022 4040** (free from landlines) or **020 7021 4444**. Or send an email to **asbestosinfo@peabody.org.uk.**

Condensation

Many reports of 'damp' turn out to be caused by condensation, which is usually a result of the way we use our homes. Condensation happens when warm, moist air meets a cold surface such as a window, mirror or wall. The water vapour in the air turns back into water droplets on the cool surface. It can also form in places where airflow is reduced, such as in cupboards or behind furniture pressed against the wall.

How you can prevent condensation

How you ventilate and heat your home is important in managing levels of condensation.

Contact us for more information on easy steps you can take to reduce any condensation in your home.

Fire safety

We regularly carry out fire risk assessments for all of our blocks of flats and street properties where there are common parts such as corridors and stairs. These will find any fire hazards or risks in your building. You will find a fire action notice in the shared area of your building. This will tell you how to evacuate the building if there is a fire.

If there is a fire in your home

- > Close the door to the room in your property where the fire is.
- > Leave the building, closing the door behind you. If you live in a flat, make sure you close your front door.
- > Do not stop to collect belongings.
- > If your escape is blocked by fire it may be safer to stay put until the fire brigade arrives. Close the door and use towels or sheets to block any gaps to stop the smoke. Go to a window, call for help and wait to be rescued.
- > If there is a lot of smoke, crawl along the floor where the air will be clearer.
- > If possible, warn other people there is a fire in the building.
- > If a fire alarm is fitted in your building, trigger the alarm by breaking the glass.
- > Do not use the lift, if you live in a building that has one.
- > Once you are safely out of the building, find a phone and call the fire brigade on **999**. Give them your address, including the number of your flat and which floor the fire is on.
- > Please report the fire to us as soon as you can by calling our call centre on **08000 22 40 40**.

Remember

- > Make an escape plan and find out if there is another way out in case your normal route is blocked.
- > Keep escape routes clear at all times.
- > Don't wedge open fire doors they are designed to automatically close if there is a fire.
- > Keep keys by doors and windows.
- > Get everyone out as soon as possible.
- > Dial 999.
- > Crawl under smoke and fumes.
- > Block gaps around doors if trapped by fire.

Please let us know immediately if there are any problems with your fire doors, or if there are obstructions or fire risks. Call us on **020 7021 4444** or **0800 022 40 40** (free from landlines).

Smoke alarms and carbon-monoxide detectors

We recommend you fit your home with a smoke alarm and a carbon-monoxide detector. A smoke alarm will give you extra time to get out safely if there is a fire.

The London Fire Brigade can also give you free advice and information on fire safety in your home. If you would like to arrange a free home fire safety visit, phone the London Fire Brigade on **08000 24 44 28** or email **smokealarms@london-fire.gov.uk**

Alterations and improvements

You have the right to make improvements to your home, as long as you get our written permission first. You must also get any other permission needed, such as planning permission. The types of improvement we may allow you to make range from installing a new shower or kitchen sink to fitting a new kitchen worktop. We may also allow you to install central heating or decorate the outside of your home. If you want more information on whether you can make a particular improvement, please contact us

If you leave the improvement in the home when you move out, you may be entitled to compensation.

We will only refuse permission if we have a good reason, for example if the work will:

- > make your home less safe;
- > reduce your living space;
- > increase our maintenance costs; or
- > break building or planning regulations.

Satellite dishes

We provide shared satellite dishes. If you want to put up your own satellite dish or TV aerial, you must get our written permission first. You may also need to get planning permission before we give you the go-ahead.

When we consider your request we will take account of:

- > where you live;
- > the number of dishes that are already up on the building; and
- > whether or not there are shared satellite dishes.



Giving you information

You have the right to receive information on the following:

- > Your tenancy agreement and what we will do if you break the agreement.
- > Our repair responsibilities.
- > Our policies and procedures on:
 - consulting residents;
 - allocating housing (deciding who is offered each property);
 - repairs;
 - transfers;
 - setting rent;
- equality;
- hate crimes; and
- circumstances when we may pass information about you to another organisation.

Access to personal information

You are entitled to copies of information we hold about you unless:

- > the information has been given to us in confidence; or
- > the law prevents us from giving it to you.

If you would like a copy of the information we hold about you, write to:

Peabody 45 Westminster Bridge Road London SE1 7JB.

You may have to pay a charge of up to £10 for large amounts of information.

Consulting you

We are committed to consulting you on important issues that affect your home and services, including new developments and modernisation schemes.

As part of the consultation arrangements, we will:

- > consult all the residents who will be affected by proposed changes;
- > clearly explain our proposals;
- > give you enough time to give us your views;
- > take account of your views before we make our final decision; and
- > tell you the result of the consultation.

Confidentiality

All our staff follow strict rules when dealing with the personal information we hold about residents and people applying for housing. We will not normally give your personal information to other organisations without your permission. However, there are some circumstances where we can do so or have to do so. Examples are given under 'Giving information to other organisations' on page 64.

Members of staff will only have access to your personal information when they need it to provide you with a service or they have to provide it to another organisation. When you first become a tenant we will normally get your written permission to use your personal information. We may ask for your permission again after a period of time, and you can withdraw your permission at any time.

Giving information to other organisations

The police

We will co-operate with the police to help prevent and detect crime. We will only give the police personal information without your permission if we believe that this is necessary to prevent or detect crime, or when we have to do so by law. We will only give your personal information to senior officers.

Council tax department

We will give the council tax department the names of residents and details about each of our properties (for example, whether anyone is living there).

Gas, electricity and water companies

We will give the names of current and previous residents, as well as tenancy start and end dates, to the gas, electricity and water companies supplying the particular property.

Housing Benefit department

We will normally give the Housing Benefit department the personal information they need to process your claim. We will also tell the department about changes in your circumstances.

Social services and the National Probation Service

Senior managers will decide whether to give personal information to these services, depending on the type of information asked for and why it is needed.

HM Revenue & Customs

We will co-operate with HM Revenue & Customs to help prevent and detect crime. Only a senior manager of ours can provide the information.

Data protection

The Data Protection Act 1998 applies to any information that we hold about you. Under the Act, you have the right to:

- > be told what information we hold about you, why we have it, and who we may give it to;
- > have copies of the information we hold about you;
- > correct any inaccurate or misleading information; and
- > get compensation for any damage or inconvenience you suffer if we misuse your information.

If you think that any of the information we hold about you is not correct, you can ask us to change it or remove it from your file. If we do not accept that the information is incorrect, we will attach a note to your file giving your view and explaining our decision not to change or remove the information.

Making a complaint

We aim to provide high-quality services. However, we sometimes make mistakes. In every case, we will try to sort out your complaint and use the information you give us to improve our service.

We have a formal complaints procedure which you can use if you are not satisfied with any of our services.

Anyone who receives a service from us or our contractors, or is affected by one of our decisions, can make a complaint.

You can make a complaint if you think we or one of our contractors have:

- > done something wrong;
- > done something badly;
- > not done something we should have done;
- > not provided a service within the time we promised; or
- > not followed the correct policy or procedure.

You must make your complaint within six months of the problem arising. If you are reporting a problem for the first time (for example, a repair), we will treat this as a request for a service, not a complaint.

There are different complaints procedures for some of our services.

For example:

- > we deal with complaints about a decision not to offer you a home through the Lettings Appeals Panel;
- > we deal with complaints about the amount of rent you are paying through the Rent Assessment Panel; and
- > if you are a leaseholder, we deal with complaints about service charges through the Leasehold Valuation Tribunal.

You can complain in the following ways:

By writing to us at:
 Peabody Direct
 45 Westminster Bridge Road
 London
 SE1 7JB.

- > By phoning **0800 022 4040** (free from landlines) or **020 7021 4444**.
- > By filling in our online complaints form on the website at www.peabody.org.uk/tell-peabody.aspx.
- > By sending an email to **complaints@peabody.org.uk.**

If your complaint has been through our complaints procedure and you are not satisfied that we have sorted out the problem, you can contact the Housing Ombudsman Service. This is an independent service which investigates complaints against councils and housing associations.

You can contact the Ombudsman at:

81 Aldwych London WC2B 4HN.

Phone: **020 7421 3800**

Website: www.housing-ombudsman.org.uk

If you need more information, or help making a complaint, phone us on **0800 022 4040** (free from landlines) or **020 7021 4444.**

Compensating you

If we have done something wrong, or failed to provide a service, we will always do everything we can to put the matter right. However, there may be times when it is appropriate to pay you compensation for the problems you have experienced as a result.

If a service in your home that we are responsible for has failed (for example, you have no heating or hot water), we will normally pay compensation based on the length of time you were without this service.

We will not pay earnings you lose as a result of the failure. However, we may offer a payment to cover the time and trouble you have taken to get the problem sorted.

Any compensation will normally be taken off any rent or other amount you owe us.

Translation service

যদি আপনি এই লিফলেট বাংলায় পেতে চান, তাহলে :

- পলিসি এবং ইনকুশন সাভিসকে লিখুন 45 Westminster Bridge Road, London SE1 7JB: অথবা
- ই-মেইল করুন translate@peabody.org.uk আপনার নাম ও ঠিকানা আমাদেরকে বলুন ও 'ARA Ben' উলেখ করুন।

Bu broşürün Türkçesini istiyorsanız lütfen şu adrese yazın:

- Policy and Insight, Peabody, 45 Westminster Bridge Road, London SE1 7JB ya da
- Internet üzerinden e-posta gönderin: translate@peabody.org.uk Adını-soyadınızı, adresinizi eklemeyi ve 'ARA Tur' referans numarasını belirtmeyi de lütfen ihmal etmeyin.

إذا أردت أن خصل على هذه الكراسة باللغة العربية. فيمكنك أن:

Policy and Insight, Peabody, 45 Westminster Bridge Road, London SE1 7JB ؛ أو

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