



RYDER

house

HELPING YOUNG
PEOPLE FIND THEIR
FOOTHOLD IN LIFE

RYDER HOUSE
RESIDENT'S HANDBOOK

Issued May 2012

For Review May 2014

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1.0 WELCOME



Welcome to Ryder House. This handbook is designed to help you settle in and answer any questions you may have. We hope you have a great time and make the most of your licence/tenancy here.

Ryder House - Housing Support Team.

2.0 RYDER HOUSE

2.1 What is supported housing?

Following consultation with everyone concerned (residents and our partners), West Kent YMCA launched Ryder House a supported housing project. The aim is to offer quality housing management and housing support services to all the young people we house and advise.

The following are some of the services delivered to you throughout your stay.

- Assistance / advice with personal budgeting and debt counselling.
- Completing forms and assisting in dealing with benefit claims.
- Teaching life skills.
- Assistance / advice to gain employment, including CV preparation and interview techniques.
- Assistance in gaining access to professional help (Mental Health, CAB, Connexions, Counselling)
- Assisting with positive move-on and empowering residents to achieve independence.
- Arranging social events / encouraging participation.

With the aid of your support worker, you will develop a support plan. The goals that you agree will help you prepare for successful move-on.

You will have an initial 13 week licence hopefully leading to a six month tenancy which can be extended for a maximum two years. During this time the support staff will endeavour to help you move-on into appropriate accommodation.

There is a Board of Management responsible for running West Kent YMCA. The Board, working in close partnership with the full time staff, aims to ensure that West Kent YMCA is a happy place where all residents and staff enjoy living and working. They provide facilities and activities that are designed to help members and residents achieve their full potential and enable them to move on with confidence in a sustainable manner.

Young people are actively welcomed on the various committees and projects. Please see your support worker or housing manager on how to become involved.

3.0 GENERAL INFORMATION ABOUT YOUR NEW HOME

3.1 Office

This is where you will normally find a member of staff, pay your rent, arrange your support sessions and get any other info you may need. The office is open from 9.30am onwards Monday to Friday, and from 12.30pm onwards at the weekend.

In an emergency, if no staff are present on site, you can call the emergency phone number on notice board in foyer.

3.2 Housekeeping rules

In order to keep the building safe and secure for you, the front door automatically locks. **NEVER** let unknown people follow you into the building – politely ask them to wait in the lobby for someone to come and collect them.

3.2.1 Visitors

All visitors must show photo I.D. to staff when entering Ryder House. No I.D. – no entry. **You** are responsible for your visitors and must remain with them whilst they are in the building. Visitors are not allowed entry after 10.30pm and must leave the building by midnight, however, visitors under sixteen years of age must leave by 7.00pm.

You can have an overnight guest one night a week. They must be eighteen or over and you need to book them in at least 24 hours in advance with the day staff.

3.2.2 Head wear

For the security of the building and all those within it, no head wear of any kind; i.e. baseball caps, beanies, bandannas hoodies, are to be worn whilst inside of Ryder House. The reason for this is that if anything happened where we would need to identify a person, this would be hard to do if the persons head or face was partially or completely covered.

3.2.3 Signing in and out

You and **your** visitors must sign in and out of the building every time. These are placed in the folders in the entrance lobby. This is necessary as part of the health and safety procedure and fire regulations. Thank you for your co-operation.

3.2.4 Post

All your post can be collected from the support office. You have your own individual pigeon hole. As part of security you must only collect your own mail.

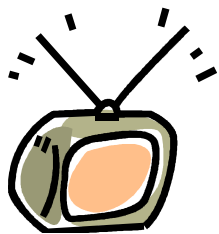
3.2.5 Laundry

This is on the ground floor . These cost £1.50 per wash. One pound coins are needed for the dryer.

3.2.6 Electricity

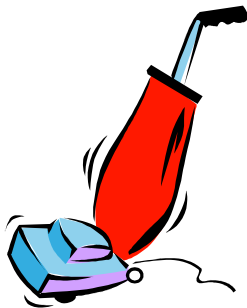
Every resident has an electric meter in their room. Again, you can buy £1.00 electricity cards from the support office. It will cost you approximately £7.00 each week.

3.2.7 T.V.



YOU are responsible for getting a licence or you risk a fine. Please speak to your support worker for the cash easy entry scheme.

3.2.8 Cleaning



YOU are responsible for cleaning your own flat – hoovers and mops are available to you. Please dispose of your rubbish in the bins provided at the back of the building.

When you need to put rubbish out in the bins that are located in the car park at the back of Ryder House, then please ALWAYS ask a member of staff first before you use any of the doors to do this. Reason – All doors are alarmed and by opening them without permission you will set the alarms off!

3.2.8 Smoking



You can smoke cigarettes in your own flat, but the non-smoking policy applies in all other areas of West Kent YMCA including the car park and garden.

3.2.9 Alcohol



Alcohol is NOT allowed anywhere on West Kent YMCA premises – including flats and communal areas. Any resident (or their visitors) breaking this rule will receive a warning (and visitors will be banned) which could lead to your notice being issued

3.2.10 Ryder House is laid out over three floors and contains 34 flats which can house 37 residents we have 3 shared units

4.0 SEXUAL HEALTH



All support and youth workers are trained to offer advice and guide you on this subject. Condoms are available in the office. The family planning clinic also offers this service and the times of opening are on the notice board.

5.0 OTHER AGENCIES AVAILABLE

Ryder house lets out the lounge to outside agencies such as CRI ,KCA we can arrange mediation and counselling. We are grateful to all of these projects for their continued support and advice.

6.0 NOTICE BOARD

A wide range of information is displayed and available around West Kent YMCA.

Please take time to view this information and please advise the support team if you feel we should be publishing any more information. We welcome your suggestions directly to staff or via the suggestions box or at Residents Meetings. Residents often help to design notice board information or posters.

7.0 KEY FOBS

Each flat has its own individual fob. This allows you to gain access to the building and your own flat. You are responsible for this. DO NOT give this to anyone else. If lost, you will have to pay for a replacement.

8.0 CAR PARKING

There is only a small car park here at Ryder House with no parking spaces for residents. If you or a friend leave a vehicle in the staff car park, West Kent YMCA cannot be held responsible for any damage done to that vehicle. Where a vehicle is believed to have been abandoned, West Kent YMCA will take action to have the vehicle removed by placing a 21 day notice and contacting the council, which is empowered to remove the vehicle. The car park is not a place where you can carry out repairs.

9.0 WEEKLY CHARGES AND OTHER CHARGES

9.1 Weekly charge

The weekly charge is vital income for West Kent YMCA and so it is most important that we receive it on time. The total rent amount payable is due weekly in advance and should be paid on the Monday of each week.

Our rent levels will be set taking into account the need to keep them within the reach of young adults who are college students, unemployed or in low paid employment.

9.2 Arrears

You must pay your rent regularly on time. If you are having difficulty in making these payments, you should contact your Support Worker immediately to discuss future payments. We will be able to advise you on your entitlements to any benefits, either in the form of Social Security or Housing Benefit. We will ask you to sign an agreement to a reasonable repayment schedule and stick to it.

If you are in arrears and arrangements have not been agreed with staff, West Kent YMCA will issue a reminder. Rent statements are available each Monday on request.

9.3 Help with paying your weekly charge

If you are unemployed, in receipt of state benefits or on low income, then housing benefit is available to help you pay the rent. You should fill in a Housing Benefit Application Form, which is available from the office. Staff will assist you in completing this form. Even if you are working full time, you might be able to get some help towards your rent through Housing Benefit. Forms must be completed as soon as possible, as payments are usually made from the date of application and not in arrears.

9.4 Increasing/decreasing the weekly charge

Residents will be given one month's notice of any increases or decreases in the charges.

9.5 Housing benefit

Housing Benefit is paid four-weekly in arrears. Your housing benefit application form must be signed requesting 'benefit to be paid direct to Landlord'.

You are responsible for ensuring Housing Benefit pays us your correct entitlement. You are responsible for any shortfall in benefit payments.

If you are in receipt of Housing Benefit and then start work, it is your duty to inform Housing Benefit of this change.

We have excellent working relationships with our colleagues at the Housing Benefit department, based on trust. We will not knowingly allow Housing Benefit fraud to take place. Therefore, if we believe that you should be declaring earnings, we will encourage you to declare it yourself. If you do not, we will inform them ourselves.

9.6 Service charges

West Kent YMCA will include a service charge amount in the rent. This is to cover the cost of providing services e.g., heating, staff costs, the provision of communal facilities and renewals and replacements of furnishings and fittings etc.

9.7 Council tax

West Kent YMCA is not liable for the Local Authority Council Tax charges payable on your flat. You must make your own arrangements with the council for payment of Council Tax charges and can claim Council Tax benefit at the same time as claiming Housing Benefit.

9.8 Other benefits

There may be other benefits to which you may be entitled. Information is available from the YMCA staff team.

10.0 LIVING IN YOUR HOME

10.1 Noise

Noise from other residents or their visitors can be a real problem if people are being selfish and are not respecting each other. Flats are not completely soundproof. It is very important that you keep noise to a minimum, for example by keeping television sets, stereos and speakers away from walls and windows, keeping the volume down, especially after midnight and early in the morning and closing doors quietly.

When your window is open, remember that noise will travel further. Noise that you make inside of your flat must not be heard from outside of your flat door or your flat window at any time of the day or night.

10.2 Nuisance

West Kent YMCA only gets involved in resident disputes as a last resort, as we believe these situations are best sorted out by the people concerned. Our first suggestion is usually to get you to talk with the person concerned.

However, where the problem continues, we will do all we can to stop the problem and in certain circumstances, may evict a resident if the situation is very serious.

West Kent YMCA will not normally take any action where anonymous information is given or sent to us.

10.3 Harassment

West Kent YMCA will actively investigate reports of harassment on any ground, whether racial, sexual, sexuality, disability, cultural, colour, religion etc and take action against the offender. This could include eviction of the offender.

11.0 YOUR RIGHTS

11.1 Access to accommodation

It is our duty to house those in most need, whilst maintaining a balanced community in keeping with our Lettings Policy. Priority should always be given to 'client groups' listed in section A4 of the Tenant's Guarantee.

11.2 Tenancy agreement

After your licence has been reviewed and a tenancy is offered the agreement you sign is an Assured Shorthold Periodic Tenancy. It is our duty to ensure that this Tenancy Agreement is clear and written in plain English.

The Tenancy Agreement is a legal contract between you and the YMCA. The agreement sets out most of the rights and obligations of you and of West Kent YMCA.

In summary your rights are:

- The right to remain as a resident in your home, for the duration of the tenancy.

- The right to have your home maintained to a reasonable standard.
- The right to information and consultation.

An important right for all our residents is the right to stay in your home and know that West Kent YMCA will not apply to recover possession unless you break one of the Tenancy conditions. The court would only give West Kent YMCA possession in one or more of the following cases and if it was believed to be reasonable:

- You (or your visitors) have consumed/brought illegal drugs onto the premises.
- The weekly charge has not been paid.
- You or any of your visitors have damaged the property or fixtures provided by West Kent YMCA.
- Where you or your visitors have caused a serious persistent nuisance or danger to other residents, or have been responsible for any act of harassment on the grounds of race, colour, sex or disability, or have used the property illegally and/or immorally.
- You have given false information to obtain your license/Tenancy.
- Other Tenancy conditions, of the more serious nature, have been broken.

11.3 The right to be consulted

If there are proposed changes in management, policy or practice, which may significantly affect you, we will let you know about them before any decisions are made. We use different ways of getting in touch, for example a combination of: direct letter, newsletter, questionnaire, resident group meeting, personal meeting and requesting feedback via tenant representatives.

A letter clearly setting out the proposed changes may be sent to each resident affected, asking for their views and comments to be returned within a specific period.

Alternatively, a residents' meeting may be arranged, where more appropriate. Your views will be taken into consideration before any decision is been made, and you will be notified once a decision is made.

11.4 The right to be involved – residents' group meetings

These meetings are held every month in the lounge. It is your opportunity to raise any questions you have, to make suggestions for change, or to complain. You can come along just to listen if you want. Every resident has the right to be present and we actively encourage you to participate; suggest items, concerns or proposals for discussion [ideally in advance to help the resident chairing the meeting to prepare an Agenda for the meeting]. See support workers, notice-boards or a Tenant Representative for more information.

11.5 The right to information

You have the right to check that the information kept by West Kent YMCA about you is correct. Access to your file can be made available, upon request, at any reasonable time during the working day. Copies of support files and notes are also offered. West Kent YMCA is registered as a Data Controller under the Data Protection Act.

All the information currently available concerning your rights and obligations is contained within your Tenancy Agreement with West Kent YMCA. However, from time to time, changes in legislation or within West Kent YMCA, require further information to be made available to you. This will be passed on, either by letter, newsletter, consultation meeting or as an addition to this handbook.

On an annual basis, West Kent YMCA will provide residents with a summary of the following information:

- Our repairs response rate
- Our success rate in re-letting flats
- Our arrears rate

11.6 The right to privacy

Staff will not pass on to any third party information related to you or your residency at Ryder House without your prior written consent. Anything you say, or discuss with any member of staff, will remain confidential within the staff team. Staff members are not permitted to have 'one to one' confidentiality with any resident; as staff must work as a team to help support you; and they need support and supervision to do their job professionally. They must follow the staff code of conduct, the Data Protection Act., and ensure confidential information is safeguarded.

11.7 The right to protection from abuse – Safeguarding

West Kent YMCA is committed to protecting all service users from abuse, and has adopted comprehensive:

- ⇒ Adult (those 18 and over) Protection Policy & Procedures
- ⇒ Child (under 18s) Protection Policy & Procedures.

Staff are trained to help you if you think you or someone else is being abused or is at risk, or if you have been abused whilst in Ryder House or elsewhere. We will work with you and other protection agencies to take appropriate action – wherever possible to stop the abuse.

You can speak to any member of staff, or approach a manager, or if the Housing team are in any way implicated contact Rob Marsh in Head Office or 07941 388852; or contact local Police or Social

Services directly if you prefer, but we hope you will feel able to discuss your concerns with your key worker or the Housing Manager.

Policies, leaflets and other information are available from the office.

HELP US STOP ABUSE

- report any concerns as soon as possible -

11.8 The right of appeal

West Kent YMCA has a clear complaints policy. Residents also have the right of appeal about any decision they are concerned about. This right of appeal applies to decisions such as:

- Needs assessment
- Risk assessment
- Warnings
- Notice of re-possession
- Outcome from submitting a written complaint

To make an appeal please write to the Housing Manager who will reply in writing within 7 days. There may be a need to investigate your appeal before holding an appeal meeting. At any meeting you may bring a friend, relative or staff member to support you. The decision of any meeting will be given in writing within 7 days. In almost all circumstances you will have a further right of appeal – if you remain unhappy with the decision – to the Chief Executive or Trustees of West Kent YMCA. In some cases you would be able to appeal to the Housing Ombudsman. These rights should be outlined in the written decision letter. For further advice ask Housing Staff or Head Office.

11.9 The right of to request a review

The ethos of West Kent YMCA is to engage and empower all clients. At any time a Trainee or Resident can request a review. As a service user you can request a review of your progress, support plan or other matters. To ask for a review you can speak to your support worker.

12.0 SAFETY AND SECURITY

12.1 Some golden rules

The following rules are intended to protect you whilst at Ryder House.

- Help us to maintain a healthy and safe environment in which to live and work.

- Make sure you know how to deal with health and safety problems and emergencies.
- If you spot something dangerous, report it at once to the Staff. Report any faults in equipment and facilities.
- If the danger is 'just about to happen', ensure others are kept away whilst it is being reported and resolved.
- Know the position of exits, stairways and the fire alarm system.
- Never obstruct corridors, stairways or fire exits.
- Areas with hazard signs must not be entered under any circumstance, except by authorised personnel.
- Do not interfere with equipment used by maintenance staff or contractors.

12.2 Accidents and Injuries

Most injuries in buildings occur as a result of people tripping, slipping or falling over. The following points should be remembered:

- Try not to spill liquids, especially on polished floors. If a spillage does occur, blot it up immediately.
- Do not run; walk.
- Avoid carrying items that obstruct your view of the floor, steps or ramps.
- Keep rooms and floors clean and tidy.
- Avoid litter.
- Do not leave anything lying around which could be tripped over, or cause a collision.
- Do not play practical jokes or tricks. Serious injury and even death can be caused this way.

12.3 Accident procedures

In the event of a serious accident:

- CALL for help.
- Call an ambulance – telephone 999 – they can give further first aid advice while an ambulance is en route.
- Ensure no one else is put at risk.
- Administer first aid if you can.
- INFORM staff in the office as soon as possible, or ask someone to contact the main office/reception [or if unmanned, head office] to ask for a first aider and to expect an ambulance.
- IF POSSIBLE, find out how the accident happened.
- To help us get our safety procedures right, report ALL accidents, incidents or near-misses to reception. Staff will make an entry in the INCIDENT BOOK and if necessary, inform Head Office.

12.3.1 Fire

Fire and smoke kills: observe ALL fire protection precautions.

- Never prop open fire doors or interfere with closing mechanisms.
- Never smoke in bed.
- Close all doors at night.
- Do not drop cigarette ends, or matches on floors, bedding, clothing, furniture or waste paper bins.
- Observe all 'no smoking' signs.
- If you smoke in your room, always ensure that the window is slightly open to draw smoke out. This will aid fire safety and prevent smoke detectors being set off accidentally.
- Fire drills will be held at intervals and everyone in the building MUST evacuate whenever the alarm sounds – even if the alarm has been silenced.
- **ANY RESIDENT THAT COVERS OR TAMPERS WITH SMOKE DETECTORS OR ALARM SOUNDERS WILL RECEIVE AN INSTANT WARNING.**

In the event of a fire

- **RAISE THE ALARM** by operating the nearest fire alarm button.
- After raising the alarm, **ATTACK THE FIRE** with the equipment provided – but only if you can do so without undue risk.
- **EVACUATE THE BUILDING** by the safest route and exit.
- The meeting point is in the car park.
- **If someone's clothing catches fire:** Lay the person on the floor and roll them in a rug or curtain to put out the flames.
- **Call an ambulance – telephone 999.**
- **Phone the fire brigade** in the event of any fire – telephone 999.

12.3.2 Electrical safety

- Do not run flex under rugs or carpets.
- Never touch switches with wet or damp hands.
- Never wire more than one electrical appliance into one plug.
- Do not run any appliances from a light fitting.
- Appliances must always be connected to the electrical system using the correct connection or plug. If you are unsure, check with a member of staff.
- No more than two items, such as TVs, radios, clocks, lamps or hi-fi (low current appliances) may be connected to an outlet at any one time.
- Do not interfere with any electrical power, other service equipment, or try to install additional electrical wiring.

12.4 Security

Theft from the home is the most common crime in the country. Avoid being a victim by following these simple rules:

- When you go out, close your window and lock your door.
- Do not admit to the building people who are not your visitors.
- Check the identity of all callers before you let them in. Most officials carry identity cards. **ASK TO SEE THEM.** Please remember that workmen undertaking tasks for West Kent YMCA in your flatlet will always be accompanied by a member of staff unless definite other arrangements have been made.

13.0 REPAIRS AND MAINTENANCE

13.1 Whose responsibility is it?

West Kent YMCA and you 'the tenant' are responsible for keeping your home in good repair. However, if you or your visitors damage the property in any way, it will be your responsibility to pay for the repair.

13.2 Which repairs are West Kent YMCA's responsibilities?

The building, its structure and exterior, the installations, the common areas and furniture and fittings supplied by West Kent YMCA and listed in the inventory of furniture are the YMCA's responsibility to keep in reasonable repair and fit for use.

13.3 How long will the repair take?

So as to provide the best possible service West Kent YMCA has classified repairs into three main categories:

1. Emergency
2. Urgent
3. Routine

Category 1: emergency repairs

Repairs required to avoid an immediate danger to health or a risk to the safety of residents and staff, or serious damage to the building. Emergency repairs will normally be carried out within 24 hours.

Category 2: urgent repairs

Repairs that materially affect the comfort and convenience of residents or redecorations to accommodation waiting to be re-let. Urgent repairs will normally be carried out within five working days.

Category 3: routine repairs

Repairs that do not fall into the emergency or urgent categories are required to maintain the quality of the building. Non-urgent repairs will normally be carried out within 28 days.

13.4 Reporting repairs

You are requested to inform West Kent YMCA office about any damages. Please do not casually inform a member of staff as they may forget. Reporting to the office means it is written down on a Maintenance Request Form and the resident told which priority category relates to the repair.

14.0 RESIDENTS' OBLIGATIONS AND COMPLAINTS

The residents' maintenance obligations are specified in the Tenancy Agreement and are as follows:

14.1 Damage and Reporting

To maintain the premises in a clean and tidy state and to pay any costs incurred by West Kent YMCA in making good any damage to premises or the YMCA's fixtures, fittings and furnishings or to the common parts caused by the resident or any invited visitor to the premises, fair wear and tear excepted. Only YMCA employees and contractors are authorised to carry out repairs, maintenance and alterations to the Premises of West Kent YMCA's fixtures, fittings and furnishings.

To report to the YMCA promptly any damage or defect for which West Kent YMCA is responsible in the structure or exterior of the Premises or in any installation or in the common areas.

14.2 Access

To allow West Kent YMCA's employees or contractors acting on behalf of West Kent YMCA access to all reasonable hours of the daytime to inspect the condition of the Premises or to carry out repairs and other works to the Premises or adjoining property.

14.3 Insuring your home

West Kent YMCA is responsible for insuring the structure of your home against fire, flood and storm damage or other insured risk and will use the insurance money received to reinstate your home as soon as reasonably practicable. You do of course have the right to decide whether or not to insure the contents of your home. However, we strongly recommend that insurance cover is taken out on all your personal property. Fire, theft and broken windows do happen and third party cover, to protect you against damage to your neighbour's property, is also recommended. The cost of insurance need not be expensive and any good insurance company will be pleased to advise you.

14.4 Dealing with complaints

West Kent YMCA's complaints policy is to ensure that all complaints are dealt with fairly and promptly. The policy explains the procedure for people wishing to complain and how issues will be handled. All West Kent YMCA staff can advise you about the procedure to be followed and will know what to do if you tell them about a complaint. All parties are treated equally and in line with our equal opportunities & diversity policy; and our harassment, bullying & anti-discrimination policy. We are committed to a fair and efficient complaints system which is easily accessible. We care about providing a good service for you as our service users and we value all feedback. Complaints are monitored and used as a tool to improve our services wherever possible.

We treat all complaints seriously and aim to deal with them promptly in a constructive and sympathetic manner.

14.4.1 Stages in the complaints process

If you wish to make a complaint, there are four stages to the procedure that should be followed:

- Stage 1 Discuss your complaint with your support worker. It is hoped that your complaint will be resolved straight away.

- Stage 2 If the answer you have received is unsatisfactory, submit a written complaint to the Housing Manager. Copies of the complaint form are available from the reception office or from any member of staff.

- Stage 3 Should the matter not be satisfactorily resolved you should raise the matter either verbally or in writing with the Chief Executive who will discuss the issue with you. They will confirm their decision in writing to you as soon as possible.

- Stage 4 Should you not be satisfied with this decision, you should complete a complaint form which is available from the Human Resources Officer and forward it to the Chairman of the West Kent YMCA Board of Directors, who will arrange for your complaint to be considered. This decision will be final and will be confirmed in writing to you as soon as possible.

14.4.2 Complaint form

Date received		
Received by		
Position		
Service user notified of receipt?		
Date notified		
Report, decision and action		
Service user notified of decision?	Yes []	No []
Signed by	Date	

15.0 WEST KENT YMCA DRUGS POLICY

Ryder House is a supported housing scheme for 37 young people aged between 16-25 years old. Inevitably where young people gather there is a high probability of illegal substance use. The key points of the West Kent YMCA Drugs Policy are laid out below.

- The use or supply of any illegal substances is strictly prohibited in Ryder House and other YMCA Projects and is seen as a breach of licence/tenancy agreement. The use of illegal substances will lead to Police action and termination of licence/ tenancy.
- Staff reserve the right to ban visitors suspected of involvement in the use and or supply of illegal substances in Ryder House.
- YMCA Staff are also obliged to inform the Police of any person suspected of supplying illegal substances here in Ryder House.

Under Law all YMCA Staff are obliged to carry out the procedures laid out above. This will involve the passing on of names, details etc to the Police. It will also mean assisting the Police in arrest and search action where the use of illegal substances is suspected.

Ryder house applies this policy to legal highs also.

For full policy ask at the Housing Office

16.0 ENDING YOUR STAY

To end your licence/ tenancy at Ryder House, you must give two weeks notice in writing to end on a Sunday by 12midnight.

Please hand your keys to the office by midnight on Sunday unless other arrangements have been made. A maintenance inspection will be carried out before you leave and you may be charged for any damage caused which is beyond reasonable wear and tear.

16.1 Leaving your home

Please remove all of your belongings from your home. Any items left will be disposed of and the cost charged to you unless other arrangements have been agreed.

Your room should be left clean and in good condition.

Remember to:

- Give a forwarding address to West Kent YMCA for your mail.
- Pay rent and leave clear account
- Hand in your fob key.
- Leave your room secure.
- Inform all relevant parties (GP bank etc) your new address.