

Your West Kent Handbook

Tenants handbook

About us



Getting Involved



Moving In



Your money



Living in your home



WEST KENT

www.westkent.org

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About us

Introduction page
About West Kent Housing Association
(West Kent)

About us

West Kent aims to be an excellent provider of affordable housing and services to our residents. We work to the principle that, for our residents we are 'more than just a landlord'.

We manage over 6,000 homes in Kent and Medway with offices in Swanley, Medway and Sevenoaks. Our team of housing advisers can help you with your enquiries about your tenancy, your rent and your neighbourhood.

You can also visit our website where you will find lots of information about your tenancy, your home, reporting repairs and how to get in touch with us.

We have developed this handbook to help you find out what you need to know when moving into your new home.

We will send you regular newsletters about what's happening at West Kent as well as an annual report on how well we are performing. You can find details of the standard of service you can expect to receive from us in the separate service standard booklet which is in your welcome pack.

We hope you enjoy living in your new home.

Getting involved

For more information on getting involved

www.westkent.org



Getting involved

At West Kent, our relationship with our residents underpins everything we do. We treat our residents not as passive consumers but as people with an active role to play in creating a better environment and better services for everyone. You can get involved in lots of different ways. For more information on getting involved, contact the resident involvement team at West Kent Extra:

Telephone 01732 749420
or email residentinvolvement@wkha.org.uk

How to contact us:

Sevenoaks Head Office
101 London Road, Sevenoaks,
Kent TN13 1AX
Telephone 01732 749400

Swanley Office
39 Swanley Centre, Swanley,
Kent BR8 7TQ
Telephone 01732 749400

Email enquiries@wkha.org.uk

Repairs and emergencies out of hours: Call 0800 1691122

www.westkent.org

Moving in

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Central heating

Recycling

TV licence/telephone/council tax

Home contents insurance

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Moving in

Your tenancy

If you are finding it difficult to manage your tenancy your neighbourhood housing officer can help you with arranging support, offering advice and referring you to agencies for more specialist advice.

Your tenancy agreement

Your tenancy agreement is a signed legal contract between you and us. It outlines the rights and responsibilities you have as a tenant of West Kent Housing Association.

We offer a wide range of tenancies which includes:

- starter tenancy
- fully assured tenancy
- assured shorthold tenancy for homeless, intermediate market rent, mortgage rescue
- flexible tenancies.

Please refer to your tenancy agreement to find out the type of tenancy you hold. This will have been explained to you when you signed.

Your neighbourhood housing officer will visit all new West Kent residents in the first five weeks of accepting a tenancy. If you have any concerns about the type of tenancy you hold please ask your neighbourhood housing officer or speak with one of our housing advisers.

Joint tenancies

Joint tenancies are offered to couples. Each tenant is responsible for meeting the conditions of the tenancy (including paying the rent) and each tenant has exactly the same rights and responsibilities. If you hold a joint tenancy and one tenant wishes to leave the property, you must let us know. We will consider transferring the tenancy into the name of the remaining tenant as long as there is a clear rent account and no other breach of tenancy. Both tenants need to sign a legal form with us to change the type of tenancy or it will remain in joint names. This can be done at separate appointments with us.

If you would like to make your partner a joint tenant, we will consider your request as long as they have been living with you for at least one year, they

don't hold a tenancy or own a home elsewhere and they haven't been excluded under West Kent's Exclusion Policy. Speak to one of our housing advisers. You should also get your own independent advice if you are considering doing this. A joint tenancy can only be ended by the above method or a court order.

Ending your tenancy

If you wish to end your tenancy you have to give us four weeks' notice in writing. This notice period must end on a Sunday and keys must be returned to us by 12noon the next day on Monday. The property must be left empty and in a clean, tidy state. Please see our *Moving Out* leaflet for further details.

Right to Mutual Exchange

You may have the right to a mutual exchange. This is when two or more tenants agree to swap homes (with the landlord's permission). Information about mutual exchanges is available on our website and in our *Mutual Exchange* leaflet. If you are thinking of a mutual exchange you must complete an application form and get our permission first.

Things you need to know when you first move in

Meters

When you move into your new home you must let your electricity, gas and water suppliers know you are the new tenant. They will come and read your meters. You can find the contact details for gas and electricity suppliers in the useful contacts page.

Keys

You will be given three sets of keys to your new home, please look after these keys and ensure you don't lose them. We do not hold spare sets. If you lock yourself out and need our assistance we will charge you to change the lock and ask for photo ID to ensure you are the tenant. It is best to give a spare set to a trusted friend or relative in case you lock yourself out.

Home contents insurance

We look after the building structure, but have you ever thought about your possessions? Sometimes, disasters happen. If you have a flood, fire, burglary or were the victim of vandalism, are your home contents covered? You can get affordable protection that will help replace lost or damaged goods including broken glass, which is a tenant's responsibility. Being prepared can make all the difference; home contents insurance is essential for all our residents and completely affordable. There is insurance designed for housing association tenants by the National Housing Federation. *'My Home Contents Insurance'* is a cheap and easy to use product, and you can pay the premiums fortnightly, monthly or annually. Call them on 0845 3372463 and get instant cover over the phone.

Rubbish collection

Your local council is responsible for the weekly or fortnightly collection of household refuse. However you must:

- Use bins where they are provided
- Pack your refuse in plastic bags when using communal refuse facilities
- Use recycling facilities where possible
- Ring your local council for larger rubbish items.

You must not:

- Put your rubbish out before the day of collection
- Put bulky items down rubbish chutes or in bin store areas.

TV licences, telephones and council tax

You are responsible for ensuring you have a valid TV licence at your new home. You can transfer a licence from a previous address if you had one. Or you will need to purchase one.

Some residents living in our Emerald Homes and supported accommodation may be entitled to a discount. If this applies to you we will let you know how much you need to pay.

You are responsible for paying for telephone connections and any charges.

Council tax - you should contact your local council as soon as you move in and tell them you are the new tenant. If you are on a low income you may be able to apply for council tax benefit.

Abacus

Do you need good quality furniture and household items at low prices? If so, the Abacus Furniture Projects could be the answer!

Abacus is part of West Kent Extra, the charitable arm of West Kent. The projects recycle pre-used furniture and household items, preventing them from going into landfill and selling them on at low cost to families and people in need. We are also open to the general public. As well as the pre-used furniture we also stock new furniture which we sell at reduced rates. Our aim is to help those on low incomes to furnish their homes without incurring debt.

The projects are run as a social enterprise which means some of the profits are reinvested into the projects to ensure their sustainability while any additional money is

used to fund other projects within the community.

Residents of West Kent receive additional discounts on furniture purchased from the Abacus Furniture Projects.

If you are on a low income and struggling to furnish your home, come and visit our stores.

How to find us:

Medway Store:

67 Cuxton Road
Strood
Medway
ME2 2BZ

Telephone : 01634 296662

Monday to Friday:
8.30am to 4.30pm

Saturday:
9.30am-12.30pm

Sevenoaks Warehouse:

Abacus House
Greatness Lane
Sevenoaks
TN14 5BQ

Telephone: 01732 743365

Monday to Friday:
8.30 am to 4.30pm

Useful contacts at West Kent

To contact us by email:
firstname.surname@wkha.org.uk
Telephone: 01732 749400

Homebuy Sales and Marketing Officer

for information on shared ownership properties available and application forms.
Telephone: 01732 749411

Housing Options Team

for information about transfers and applications to the Sevenoaks District Housing Register.
Telephone: 01732 749433

Email:
housing.options@wkha.org.uk

Housing Team

(Housing advisors and neighbourhood housing officers) advice on tenancy issues, neighbour disputes, estate management, domestic abuse, harassment

and anti-social behaviour.
Telephone: 01732 749400
or 01322 661310

Income recovery team

All rent, service charge and payment enquiries.

Lifeways

for information about Emerald, our older people's accommodation and support services, tenancy support services and floating support for vulnerable people.
Telephone: 01732 749451

Repairs Team

for plumbing, gas checks, asbestos queries and day to day repairs.
Telephone: 0800 1691122

Email: repairs@wkha.org.uk

Property Services Team

for planned maintenance (painting, kitchens, bathrooms).
Telephone: 0800 521283

Useful contacts at West Kent Extra

West Kent Extra is West Kent's community development charity. We run a variety of projects and activities to support the communities where West Kent has homes. Our projects include youth work, volunteering, community funding schemes and bursaries for young people. Please get in touch for more information on our current community projects or visit the website at www.westkentextra.org

To contact us by email:

firstname.surname@westkentextra.org

or

getinvolved@westkentextra.org

Telephone 01732 749420

Abacus

For affordable, quality new and second-hand furniture and household items.

Abacus Store Medway:
Telephone: 01634 296662

Abacus Store Sevenoaks:
Telephone: 01732 743365

Boomerang

Do you know someone who needs some help or could you offer some help to someone? This is volunteering with a difference! Boomerang is a great way to help in your local community and get some help back. Swap your skills, give an hour of your time and get involved in your community.

Telephone: 01732 749911

Resident Involvement Team
to find out about opportunities
and ways to get involved.

Telephone 01732 749420

Email: residentinvolvement@
wkha.org.uk

Other Useful Contacts

Age UK

Useful for: Support for older
people in the UK

Contact: 0800 1696565 or
visit www.ageuk.org.uk

Benefits Advice

Contact:

- Benefits Advice
0800 882200
- Disability Living Allowance
08457 123456
- Incapacity Benefit
0800 0556688
- Pensions 08456 060265
- Tax Credits 0845 3003900

You can also get advice from
the Department of Work and
Pensions website at
www.dwp.gov.uk

British Gas

Useful for:

- Enquiries 0845 0264652
- Moving premises
0845 6080227
- Billing 0800 3164245

Citizens Advice Bureau

08444 111 444

Website:

www.citizensadvice.org.uk

Gas Emergencies - National Grid

Useful for: Emergency gas
services in the event of a
gas leak.

Contact: 0800 4085500

Job Centre Plus

Useful for: Lone parent advice, guidance on benefits, job seekers allowance, tax credits and support to help you find a job.

Contact:

Helpline 08456 060234

Benefit claims 0800 0556688
or visit

www.jobseekers.direct.gov.uk

Kent County Council

Useful for: Information about services in Kent, including how to find local schools and libraries.

Contact: 08458 247247

Local councils

Useful for: Information on council tax, street lighting and roads, refuse collection, housing benefit, homeless information, community safety and environmental health enquiries.

Contact:

Ashford 01233 331111

Maidstone 01622 602750

Medway 01634 333333

Sevenoaks 01732 227000

Tonbridge and Malling

01732 844522

Tunbridge Wells 01892 526121

Gravesham 01474 337000

National Debtline

Useful for: Free, confidential advice to help you solve your money problems.

Contact: 0808 8084000

or visit

www.nationaldebtline.co.uk

National Domestic Violence Helpline

Contact: 0808 2000247

(open 24 hours)

NHS Direct

Useful for: Advice if you or your family are feeling ill, information on particular health conditions, local healthcare services such as doctors, dentists or late night pharmacies, self help and support organisations.

Contact: 0845 4647 or visit www.nhsdirect.nhs.uk

Police (Kent)

Useful for: Reporting crime, vandalism, anti-social behaviour, domestic abuse, harassment or illegal activities.

Call 101 or 01622 690690. If it is an emergency or a crime is in progress call 999.

RELATE

Useful for: Relationship counselling for couples, families and individuals.

Contact: Sevenoaks
01892 529927

West & Mid Kent
01892 529927

Seeboard Electricity

Contact: General Enquiries
0800 0969696

Samaritans

Useful for: Support
Contact: 08457 909090

Shelter

Useful for: Housing advice
Contact: 0808 8004444

Social Services - Children and Families team

Useful for: Families under stress, children at risk, children who are seriously ill or disabled

Contact: 08458 247247 or visit
www.kent.gov.uk/childrens_social_services.aspx

Social Services - Older People

Useful for: Help with daily care, residential and nursing care, abuse or neglect, day centres and travel.

Contact: 08458 247100 or visit www.kent.gov.uk/adult_social_services.aspx

Social Services - Adults with mental health, alcohol or drug problems

Useful for: Support in the community, day opportunities, advice and counselling, support for people who abuse drugs and alcohol.

Contact: 08458 247100 or visit www.kent.gov.uk

Water Services

Useful for: Water and mains sewerage.

Contact:

South East Water:
0845 8506060

Thames Water:
0845 9200800

Southern Water:
0845 2720845

Your money

Paying your rent

Your rent account explained

– including service charge

Benefits and money you could be entitled to

How to stay out of debt

Kent Savers

Your money

Paying your rent

There are a number of ways you can pay your rent - choose the one most convenient to you!

Direct Debit

Please call us and we will send you the form or download it from our website. Direct debits can be collected weekly, fortnightly or monthly (currently at the beginning of the month).

Standing Order

Similar to direct debit but it's important to remember that you must contact your bank when any changes are needed. Download the form from our website or get one from your bank. You will need these details to arrange a standing order:

Sort Code: 60-19-02

Account Number: 25867792

Reference: Your ten digit rent reference number.

Post Office

You will receive a payment card when you become a resident. You can use this to pay your rent at any Post Office. If you require a replacement card please contact our finance team on 01732 749442.

Online

Using a credit or debit card— you can use Visa, Visa Electron, Solo or Maestro debit cards or MasterCard or Visa credit cards. Payments are processed using Santander Bill Pay system - more details are on our website.

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Online Banking

You can pay using online banking through your own bank or building society website using these details:

Sort Code: 60-19-02

Account Number: 25867792

Reference: Your ten digit rent reference number

Post

Cheques should be made payable to West Kent Housing Association and sent to 101 London Road, Sevenoaks, Kent TN13 1AX - please write your name and address on the back of the cheque.

Direct from your wages

Speak to your neighbourhood housing officer if you would like your employer to pay us directly.

Office

You can pay by cheque at both Sevenoaks or Swanley offices, but we are unable to take cash.

Telephone

You can call us on 01732 749442 during office hours to pay over the phone using a credit or debit card – you can

use Visa, Visa Electron, Solo or Maestro debit cards or MasterCard or Visa credit cards.

Basic bank accounts

Basic bank accounts offer a convenient place to keep money you need for everyday use. You can arrange to have wages, State Pension and benefits or tax credits paid into one. You can also pay in cheques or cash free of charge, and set up 'direct debits' which pay regular bills automatically from your account. With a basic bank account you get a cash card which you can use at a bank machine to withdraw cash. Some also offer a 'debit card' that you can pay for items with, and get 'cashback'; but with a basic account these will only work if there's enough money in your account. You don't get a cheque book with a basic bank account, and you can't take out more money than is in the account ('go overdrawn'). For this reason basic bank accounts are useful for anyone worried about overspending. Contact your local bank to find out more.

Your rent account explained

The rent you pay will vary depending on the type of tenancy you hold, location, size of the property and when you became a tenant at the property. We will review the rent you pay every year in line with government guidelines. We will always give you at least four weeks' notice of any change in your rent level. We won't change your rent in the first 12 months of your tenancy. However service charges may change more frequently.

Service Charges

A service charge is a payment made by a tenant, leaseholder, shared owner or freeholder in addition to their rent, to cover the costs of providing and maintaining services and benefits that are generally shared or communal. It is important that

everyone who receives these services pays for them, so the cost is shared. Please note that you may not be charged for all services/elements. We will only charge you for a service if it applies to where you live.

Benefits and money you could be entitled to

It's always important to manage your money effectively, especially if you have a tight weekly budget. A budget plan will help you manage your spending and plan for any unexpected emergencies. Ask the housing advisers for a copy of our *Debt Advice* booklet which contains a budget planning tool. If you need help creating a budget plan or checking you are receiving all the benefits you're entitled to, advice is available from many sources.

Go to the Money Made Clear website –

www.moneymadeclear.co.uk
It contains free independent advice. You can also phone them on: 0300 5005000.

Contact the Consumer Credit Counselling Service (CCCS) 0800 138 1111 for free impartial advice.

Citizens Advice Bureaux offer independent, free and impartial advice - you can check where your local bureau is and what time it is open on the Citizens Advice Bureau website:

www.citizensadvice.org.uk

Kent Savers

Kent Savers is a not-for-profit organisation that promotes saving and provides loans at a reasonable rate to residents living or working in Kent.

Their saving schemes are tailored to help you. You can pay through your employer's payroll scheme or through your local newsagent or Post Office.

The advantages of saving this way are:

- You can save as little or as much as you can afford
- Automatic free life insurance is included
- There are no hidden charges.

They offer a safer and cheaper alternative to other money lending sources, including payday loans, door step lenders and loan sharks.

Kent Savers is more

accessible than high street banks. They aim to help revive the local economy by keeping money in the community.

They offer a range of products and will try to suit the loan to your circumstances.

This includes:

- weekly, fortnightly, monthly or four weekly repayments
- repayments to suit your budget
- no early redemption fees
- repayment holidays.

More information is available from Kent Savers Credit Union at www.kentsavers.co.uk

Living in your home

Reporting repairs

Service charges

Your neighbours/noise/anti-social behaviour (ASB)

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Looking after your home/garden/neighbours

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Living in your home

Reporting repairs

Call us on 0800 1691122, complete the Report a Repair form on our website or visit our offices in Sevenoaks or Swanley. Email repairs@wkha.org.uk or log onto My West Kent.

To find out which repairs are our responsibility and which are yours, please read the *Working Together For A Better Home* booklet, available on our website or by calling the Communications team - 01732 749409.

Your neighbours

Being a good neighbour

West Kent wants to help create great neighbourhoods where people want to live. You can help us achieve this mission by being considerate

to others living around you. To be a good neighbour, please treat other people as you would like to be treated.

In some neighbourhoods we have introduced Neighbourhood Respect Agreements. This means all residents have signed agreements to behave respectfully to each other and minimise disputes or problems occurring.

Here are some tips on being a good neighbour:

- Put rubbish out in the right bags in the morning on the day of collection. If you miss the collection store the rubbish in an appropriate bin in the garden. (You will need to provide your own garden bins)

- Do not leave rubbish out on the wrong day, in hallways, or where it could cause a problem for others.
- Do not cause a nuisance to your neighbours or let anyone living with you or visiting you do so.
- Keep noise levels at a reasonable level.
- Ask visitors to be quiet when they leave. Most neighbours will not mind an occasional party, but they will mind if you often have parties or groups of friends or family in your home making too much noise.
- If you are having a party, let your neighbours know in advance and keep the noise down.
- Control your pets. Don't leave dogs alone to bark during the day, or leave your pets where they can cause a nuisance.

Please accept that there will sometimes be noise from other properties.

If there is a problem

If you have a complaint about nuisance or anti-social behaviour, we encourage you to try to resolve the matter by discussing it in a careful and tactful way with the person causing the nuisance. It is possible that the person does not even realise they, or a member of their family, are causing you a problem.

Mediation

If you are unable to resolve a problem with a neighbour, you can contact the appropriate mediation service directly by:

- West Kent Mediation
01322 615774
- Ashford Mediation
01233 663488
- Medway Mediation
01634 832285

Incident logs

If you are suffering from regular or persistent nuisance or anti-social behaviour, you must keep a record of the times, dates and details of the incidents. Our housing advisers can give you log sheets if you need them.

Preventing problems

Our aim is to prevent problems. This may be by working with the person/family causing the problem. It may

mean giving help and support through other agencies such as social services, education or our support team. If we do this, we will not be able to give you confidential information about any problems the family may have.

Serious ASB and Harassment

Please contact us if you are being harassed or suffering serious or persistent ASB. If you are threatened or experience violence you must contact the police.

Car parking

Making sure you park responsibly is a great way to prevent disputes with your neighbours. In areas with limited parking, it's even more important for neighbours to park considerately. Don't park across your neighbours' drives or on grass verges and try to be flexible.

Looking after your home and garden

We will provide you with a 'decent home' which is warm, well maintained and reasonably well equipped. The Decent Homes Standard is a target set by the government for all social housing landlords. To be classed as a decent home, the property has to pass these four tests:

- It meets statutory minimum standards for housing, currently defined by the Housing Health and Safety Rating System (HHSRS)
- It is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort.

We will provide a decent home efficiently maintained with 'just-in-time' asset management (JIT) principles to ensure that it is fit for purpose.

This means we will:

- carry out an inspection of your home's condition every five years
- rectify any faults which stop your home meeting the Decent Homes Standard (section five of Decent Home Standard) within 12 months.

Your responsibilities

As a tenant, you are responsible for repairs and maintenance that become necessary because of damage or neglect caused by you, your relatives or visitors.

You are also responsible for obtaining your own home contents insurance to cover your possessions and decorations in the event of damage by fire, flood, storm or other accident that could have been prevented. For more information on affordable home contents insurance see page 9.

As a tenant you are responsible for:

- complying with your tenancy agreement
- reporting repairs promptly
- undertaking repairs that are your responsibility as defined in your tenancy agreement
- providing us and our contractors access to your home
- keeping appointments made or giving 24 hours notice for cancellations
- getting written permission before making any improvements or alterations to your home, and then keeping the improvement/alteration in good repair. (Repair liabilities for improvements /alterations transfers to the incoming resident if you move in after a mutual exchange)
- keeping your home, including internal decorations, in good order
- regularly cleaning and tidying your home and garden including dealing with pest infestations.

- conforming to all regulations
- safely maintaining trees, hedges and bushes
- leaving your home and garden in good condition when you end your tenancy
- treating staff and contractors with respect.

If you need help maintaining your garden or trees we do offer a service which may help you - please speak to the iNHomes repairs team for further details on the current schemes available.

Our responsibilities

Providing you with a safe and decent home is a priority for us.

Our repair responsibilities are described in your tenancy agreement, but as a brief guide we are responsible for these areas:

- Repairing and maintaining the services of the building
- The structure
- The outside of the property
- Any shared parts of the building which the property is part of
- Outouses (these will be kept in a safe condition but we may remove them if they become unsafe).

Keeping pets

We understand pets can have a positive effect on people. We are also determined to ensure that pets are properly looked after and don't become a nuisance to others.

In most cases, you will be able to keep a pet however the number and type of pet you can keep will depend on the size and type of your home. You must ask us first if you are considering getting a pet. When we give permission this will be on condition you sign a pet contract with us.

For more information, pick up our leaflet *Can I keep a pet?* available from your neighbourhood housing officer or from our receptions - there is also more information on our website.

What to do if you are going away

If you are going away for more than two weeks please inform your neighbourhood housing officer before you go. Please leave us with an emergency contact number and leave a spare key with a trusted friend or relative in case of emergency.

If you are away from your home for any length of time in the winter from October to April please leave your heating and hot water on a low temperature of about 13°C to prevent pipes freezing and flooding your home when they burst.

Looking after your neighbourhood

Please look after your neighbourhood and tell us about any problems or improvements you feel could be made.

We carry out estate inspections to ensure all is in order. Residents are invited to join their neighbourhood housing officer and tenant representative on these inspections. Please check our website to see when we will be in your neighbourhood, or speak to our housing team. You can attend all or part of the walkabout, but it is a great way to give us feedback and say what you think.

What you can expect of us/compliments/complaints

We aim to give an excellent service to our customers, if we get things wrong we want to put them right and to learn from our mistakes. Our Customer Service and Being Involved service standards explain what you can expect of us, how we will deal with your complaint and ways for you to be involved.

To make a complaint or give us a compliment:

Phone us: 01732 749400

Write to us:

West Kent Housing
Association
101 London Road
Sevenoaks, Kent
TN13 1AX

Complete the contact form on our website, email us at enquiries@wkha.org.uk or call into our offices in Swanley or Sevenoaks.

Surveys

We are always striving to improve our services to meet our customer's needs. We will regularly ask for your feedback on our services by completing a survey. We really appreciate your feedback so please take the time to complete these.

If you would like this information in another format, for example in large print, Braille, in another language on tape or CD, please contact us on 01732 749400 or ask a member of staff.

01732 749400 مل تحتاج لترجمة هذا؟ اتصل بنا على

এটিকে অনুবাদ করে দিতে হবে? তাহলে **01732 749400** -এ কল করুন।

需要翻译这份资料吗？请致电 01732 749400。

Sie möchten den Text übersetzt? Rufen Sie 01732 749400.

Potrzebujesz przetłumaczyć ten tekst? Dzwoń na numer tel. 01732 749400.

Precisa disto traduzido? Contacte 01732 749400.

இதை மொழிபெயர்க்க வேண்டுமா? அழைத்திடுக - 01732 749400.

Bunun tercümesini istiyor musunuz? 01732 749400 no.lu telefonu arayınız.

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