

Repairs and Maintenance Policy

February 2024

Date	Feb 2024
Planned Review Date	Feb 2027
Reactive Review Date & Reason	
Revised Review Date	
Author (Job Title)	Director of Property Services
Service Director (Job Title)	Director of Property Services
Directorate	Customer Service

Policy Review History

Version	Action & Changes	Author	Date
1	New Policy	Director of	February
		Property	2021
		Services	
2	Planned 3-year review, Revised format in line with policy process review. Considering consumer standards affecting this policy	Director of Property Services	Nov 2023

Governance information

Equality and Diversity	In delivering the Repairs and Maintenance Policy Thirteen treats all residents fairly. Where additional support is required, individual equality assessments or PEEPS are carried out depending on their needs, services, and dwelling type. Results from each assessment are accommodated for within specifications, delivery works and documentation to ensure we meet the needs of a resident or household but remain within the regulatory constraints.	
Customer/ Stakeholder Involvement and Consultation	The Repairs and Maintenance Policy will be consulted on with the relevant customer involvement group as advised by the Governance and Compliance Team. Consultation will also to be carried out internally with the Repairs and Maintenance team, and relevant employees within the Customer Services Directorate.	

Monitoring and Review

This policy will be reviewed every three years from the approval date, or in-line with impacting corporate, legislative, or regulatory change requirements. Reviews will be conducted by a competent delegate within the Thirteen and submitted to Governance Team for corporate approval prior to publication.

The supporting procedural documents can be updated at any time and the changes can be implemented following sign off from the service area Director or competent delegate within Thirteen.

Key performance indicators associated to the compliance aspects of Repairs and Maintenance will be monitored and reported internally utilising reporting mechanisms within our software packages.

Where appropriate, valid certification will be issued for any works undertaken on a Thirteen asset with all electronic data being logged within a Thirteen database and managed and stored in accordance with the Data Protection Act 2018.

Responsibility

As a Registered Social Landlord, we have a statutory responsibility to comply with all relevant health, safety, and compliance requirements. Failure to properly discharge these responsibilities may result in:

- a) Prosecution by the Health and safety executive under the Health and Safety at work Act 1974.
- b) Prosecution under Corporate Manslaughter and Corporate Homicide Act 2007.

The Board and Chief Executive Officer are responsible for seeking evidenced assurance that all health and safety legislation relating to repairs and maintenance is being adhered to, that the risks associated with works are identified and managed, and that a proper control and assurance framework is in place. This will be demonstrated through Key Performance Indicators (KPI) reporting to the Board, Risk and Audit Committee and throughout the Group regularly.

The accountable person with respect to property services under the terms of this policy is Thirteen Housing Group.

Relevant Regulations

Regulation / Consumer Standard	Code of Practice	Policy section
Regulator of Social Housing Safety and Quality Standard	Registered providers should communicate promptly with tenants about repairs, maintenance and planned improvements and keep them regularly updated on progress and how they are resolving any issues	Section 3
Registered providers are expected to have in place and comply with effective policies, procedures and processes in relation to repairs, maintenance and planned		Section 3 & 5

	improvements that take into account tenants' views and	
	diverse needs	0 " 0
	Registered providers must enable repairs and maintenance issues to be reported easily.	Section 3
	Registered providers must set timescales for the	Section 3
	completion of repairs, maintenance and planned	
	improvements, clearly communicate them to tenants and	
	take appropriate steps to deliver to them Registered providers must understand and fulfil their	Section 3
	maintenance responsibilities in respect of communal	Section 5
	areas	
	Registered providers must ensure that the safety of	
	tenants is considered in the design and delivery of	
	landlord services and take reasonable steps to mitigate	
	any identified risks to tenants.	Castian 2
	Registered providers must clearly communicate to tenants and relevant organisations how they will assist	Section 3
	tenants seeking housing adaptations services	
	Registered providers must co-operate with tenants,	Section 3
	appropriate local authority departments and other	
	relevant organisations so that a housing adaptations	
Demulator of Oralis	service is provided to tenants	Continue F 0
Regulator of Social Housing	All tenants deserve to be treated with fairness and respect underpinning all service delivery	Section 5 & Equality and
Transparency,	respect underprining all service delivery	diversity
Influence and		section
Accountability		
Standard		
	Ensure that communication with and information for	Section 5
	tenants is clear, accessible, relevant, timely and appropriate to the diverse needs of tenants	
	Where delivering a service directly to a tenant, we should	Section 3
	communicate with them from the start through to the	
	completion of that service.	
	Housing and neighbourhood policies must be fair,	Section 3,4 &
	reasonable, accessible, and transparent. Where relevant, policies should set out decision-making criteria	5
	and appeals processes.	
	Registered providers must give tenants a wide range of	Section 5
	meaningful opportunities to influence and scrutinise their	
	landlord's strategies, policies, and services. This	
	includes in relation to the neighbourhood where applicable.	
	Genuine consideration of tenants' views should be at the	Section 5
	heart of registered providers' different levels of decision-	
	making about the delivery of landlord services.	
	Meet the regulator's requirements in relation to the	Section 4, 5
	tenant satisfaction measures set by the regulator as set out in Tenant Satisfaction Measures: Technical	& 6
	requirements and Tenant Satisfaction Measures: Technical	
	survey requirements.	
	Providers must ensure that the information is an	Section 6
	accurate, reliable, valid, and transparent reflection of	
	their performance against the tenant satisfaction	
	measures. Where a registered provider publishes TSM data in more	Section 6
	detail as far as possible, they calculate and report the	Section 0
L	1 22.5 as iai as possible, they calculate and report the	

requ	in accordance with the regulator's TSM irements. Any significant deviation from these irements should be clearly set out alongside the rted TSM data.	
ensu be i polic	stered providers should take reasonable steps to are that all tenants have an equitable opportunity to involved in influencing and scrutinising strategies, sies, and services, taking into account the diverse its of tenants	Section 5
perfo	ants having access to reliable and accurate ormance information about landlord services helps to are transparency and to drive effective tenant tiny.	Section 6
of cle effect prov stand in wh	ctive communication with tenants and the provision ear and accessible information is at the heart of an etive tenant/landlord relationship. Registered iders should make tenants aware of the services and dards of service they provide, and the different ways nich tenants can contact their landlord	Section 5
tena hous acco	stered providers should regularly assess whether all nts have fair access to, and equitable outcomes of, sing and landlord services. Providers should take ount of the findings of their assessments and should ble to demonstrate actions they have taken as a lt	Section 5
regu appr enga	stered providers, working with tenants, must larly consider ways to improve and tailor their oach to delivering landlord services including tenant agement. They must implement changes as opriate to ensure services deliver the intended aims.	Section 4 & 5
comp proc plant	stered providers are expected to have in place and ply with effective policies, procedures, and esses in relation to repairs, maintenance and ned improvements that take into account tenants's and diverse needs.	All Sections
infor deliv take they	stered providers must provide tenants with mation about: a) how they are performing in rering landlord services and what actions they will to improve performance where required, b) how have taken tenants' views into account to improve lord services, information and communication	Section 5 & 6
Regi and servi	stered providers must communicate with tenants provide information so tenants can use landlord ices, understand what to expect from their landlord, hold their landlord to account	Section 3

1 REFERENCE MATERIAL

Reference material used in developing this policy is as follows:

- Building Regulations Act 1984/2010
- Care Act 2014
- Control of Asbestos Regulations 2012
- Thirteen Gas Safety Procedure

- Decent Home Standard
- Data Protection Act 2018
- Electricity at Work Act 1989
- Equality Act 2010
- Equality Diversity and Inclusion Policy
- Gas Safety (Installation and Use) Regulations 1998
- Health and Safety at Work etc. Act 1974
- Housing Act 2004
- Housing health and safety rating system (HHSRS) Section 9 of the Housing Act 2004
- Land Compensation Act 1973
- Landlord and Tenant Act 1985
- Management of Health and Safety at Work Regulations 1999
- RSH The Regulatory Framework for Social Housing in England from 2012
- The Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994
- Environmental Protection Act 1990
- Homes (Fitness for Human Habitation) Act 2018
- Social Housing Regulation Act 2023
- Minimum Level of Energy Efficiency standard
- 1.1 This list is not exhaustive, and Thirteen will follow all other additional ACOPs and Regulation/Legislation applicable to repairs and maintenance. Our wider organisational commitment to health and safety is detailed within our Health and Safety Framework.

2 WHY WE NEED THIS POLICY

2.1 To operate an efficient and effective business to the benefit of our customers and colleagues and their diverse needs whilst meeting our legal, regulatory statutory requirements associated to the duty of landlords within all buildings owned and managed by Thirteen.

This policy has been written to help us achieve our visions and strategic objectives; specifically:

- 2.2 We are committed to delivering a high-quality repairs and maintenance service, providing customers with good quality homes, and a safe space they can enjoy taking into account their diverse needs, managing properties across the northeast, from north Tyneside to Yorkshire with the majority of our properties in Teesside.
- 2.3 We have a responsibility to protect the value and condition of its housing stock and prevent disrepair to its assets.
- 2.4 The information contained in this policy is applicable to all Thirteen owned domestic properties.
- 2.5 We recognise the needs and requirements of our diverse customer profile and act within the scope of our Equality, Diversity, and Inclusion Policy and the

- Equality Act 2010, to ensure every customer can access the same quality and consistency of service.
- 2.6 To ensure all staff working within, or on behalf of, the Property Services department are subject to the Thirteen code of conduct demonstrating our values.
- 2.7 The Repairs and Maintenance Policy document covers the statutory areas of repairs maintenance, and empty homes maintenance, relevant to the customer services directorate. Each service area within the policy will be supported by detailed procedural documents.

3 HOW WE DO THIS

- 3.1 This document covers aspects of repairs and maintenance, and associated property management as set out below:
- 3.2 We utilise inter-departmental teams alongside external contractors, to ensure the effective implementation of agreed processes.
- 3.3 We have effective processes in place as set out in our complaints procedure for customers if they feel this is the action required.
- 3.4 We maximise the use of digital systems to ensure a quality and efficient service for our customers and colleagues.

Aids and Adaptations

- 3.5 We carry out alterations to meet the diverse needs of vulnerable customers, or those who have special requirements, to enhance their quality of life, and ensure their home is appropriate for their needs.
- 3.6 We work in partnership with local authorities and other organisations to support our customers to best meet their needs and provide information to develop customers' understanding of the aids and adaptations processes internally and through the disability grant fund.
- 3.7 We do not fund or carry out aids and adaptation work for leasehold customers.

Rechargeable Works

3.8 We consider whether any work undertaken is rechargeable that is caused by tenant's neglect, deliberate misuse or damage that is above normal wear and tear, including unauthorised alterations that are undertaken to Thirteen assets. This approach extends to similar damage caused by visitors to the property, for whom the tenant is responsible, and is applicable to all customers regardless of tenure type. Further details of this are included in our guidance in relation to rechargeable repairs.

Home Improvements

- 3.9 No home improvement works should be undertaken without prior written approval from Thirteen.
- 3.10 As part of creating homes for customers, we will give permission in some circumstances to allow home improvements or alterations, customers should refer to the relevant guidance for surrounding home improvements & alterations before carrying out any works to their home. We will also give consideration for any requests for reasonable adjustment modifications to meet the requirements of the Equality and Diversity Act. Failure to get permission may result in recharging of any repairs and/or the tenant having to return the home to its original condition.
- 3.11 Certain repairs (or home improvements) cannot be undertaken by the tenant, where inadequate work may create legal liabilities for the landlord or leave the landlord compromised in relation to prosecution or regulatory intervention. Such work includes, but is not an extensive list, repairs relating to gas, electrical, plumbing that requires re-routing of pipework and any such work which requires appropriate certification by a qualified tradesman.
- 3.12 Repairs and maintenance of home improvement works will become the responsibility of the customer.

Mutual Exchanges

- 3.13 We accommodate mutual exchanges between Thirteen owned properties, further guidance can be found in the tenancy policy and on our website by <u>clicking here</u>.
- 3.14 All mutual exchange details supporting the Repairs and Maintenance policy can be found in the relevant procedure documents.

Responsive Repairs

- 3.15 We carry out responsive repairs to our customer homes to keep their homes safe and an enjoyable place to be.
- 3.16 We have timescales to respond to repairs depending on the repair and the diverse needs of our customers; Timescales will be communicated to our customers as well as any changes. Our guiding principle for response times are within, 24 Hours for an emergency repair, 28 working days for an appointable repair and within 60 working days for a planned repair. Click here to see further information regarding our response to responsive repairs.
- 3.17 We give specific consideration to repairs and maintenance that impact on the health and wellbeing of our customers and in establishing response timelines.
- 3.18 For those with assured tenancies which commenced prior to 9th April 2016, Thirteen commit to the Right to Repair.
- 3.19 It is the responsibility of our customers in a Thirteen owned property to keep the property in a reasonable condition, and report repairs utilising one of Thirteen's

- methods of contact to allow us to maintain the condition of the property. <u>Click here</u> to be taken directly to how to contact us.
- 3.20 As a landlord, we carry out responsive repairs to maintain our communal areas and keep customers safe within our buildings.
- 3.21 Please <u>click here</u> for tenant and landlord responsibilities for home repairs and maintenance.

Defects

3.22 Where a property is under a defect liability period, any defective works identified will be reported and dealt with as a defect. Any works not considered to be a "defect" within the defect liability period will be dealt with as a responsive repair.

Damp and Mould

- 3.23 Thirteen have suitable procedures in place for repairs that may impact someone's health, for example damp and mould. We have guidance available in many formats to help customers understand damp and mould within their homes and how they can contact us to report this and our approach to how we will respond. We have a damp and mould leaflet available to customers, this can be seen in the supporting documentation as well as information on our website.
- 3.24 We categorise damp and mould within your home based on severe, moderate or mild and recognise customers' needs, that may also be affected by damp and mould and we will tailor our response to our customers.
- 3.25 We have continuous lines of communication open for customers using Thirteen services, and effective and safe processes in place to allow us to respond to customers' needs in a timely manner. Timescales for responses to damp and mould repairs will follow the current government guidance and timescales can be found on our website (click here) and will be updated in line with the guidance.
- 3.26 For further details for support and guidance on damp and mould please refer to our website (<u>click here</u>).

Empty Homes

- 3.27 Thirteen's empty homes standard ensures we meet the legal and regulatory requirements, quality of workmanship or the health and safety of staff, contractors, or perspective customers. Our aim is to maximise satisfaction of new customers with the standard of their new home and the service offered, balanced with minimising the void loss to the business by returning the empty home back into use as soon as possible.
- 3.28 In some instances, by agreement only, we deliver an enhanced customer offer such as full house decoration and flooring to contribute to improving opportunities to reduce empty home loss and the time taken to let a property, and, or to assist our elderly and vulnerable customers. Any defective works identified that are covered by warranty or guarantee will be reported as required.

3.29 Our Empty Home Standard details out what customers can expect to be carried out in their home.

Decants (Moving customers to another home)

- 3.30 Through repairs either planned or emergency or planned investment works on occasion a customers' home will not be suitable for the customer to remain in their home during these works. In this situation we will consult with our customer to find alternative homes. Thirteen will make all reasonable endeavours to ensure that the accommodation is safe, suitable and meets our customer needs and requirements.
- 3.31 Further information for Decants (Moving customers to another home) can be found within our Tenancy Policy.

Staff Training

- 3.32 We ensure staff have adequate training specific to their role to ensure any repairs or maintenance are carried out to legally and safely.
- 3.33 We also ensure any contractors and sub-contractors carrying out repairs and maintenance works on the organisation's behalf will be qualified and held accountable.

Leasehold Customers

- 3.34 Leasehold customers are responsible for their own repairs and maintenance to the property, except in the case of planned repairs and investment works that are explicitly covered in the terms of each resident's lease. In that circumstance we would consult with our customers to make suitable arrangements to carry out the work minimising disruption to our customers.
- 3.35 Statutory responsibility for leaseholder properties will be detailed in the individual leaseholder agreement.
- 3.36 We carry out section 20 consultation, which is a legal responsibility, with any leaseholder where repairs and maintenance works are required to be completed through the lease agreements.

Shared Ownership

- 3.37 We recognise customers that have purchased their home under the 'New Model Shared Ownership scheme' are eligible to claim for the cost of some repairs to their property up to the value of £500 per annum. Further guidance can be found in our supporting documentation for information making a claim for repairs or what repairs are eligible for claims. Customers can also contact us for further clarity or help.
- 3.38 Shared owners who have purchased their home prior to this model being introduced on 13th October 2024 have sole responsibility for the upkeep of their property and associated boundaries unless stipulated in specific agreements.

4 HOW WE MEASURE THE EXPECTIONS AND OUTCOMES OF THIS POLICY

- 4.1 Our success will be measured in terms of the satisfaction of our customers and our interactions with our customers as a result including:
- 4.2 Review our performance standards associated to service delivery in respect of changes in legislation, regulation and approved standards with considerations given to influencing factors including risk, cost, satisfaction survey results, our current operating model, data analysis and customer feedback.
- 4.3 By measuring ourselves against our key performance indicators to identify efficiencies in internal service delivery and contractor management and as best practice.
- 4.4 Through effective monitoring, data analysis and reporting of our repairs and maintenance services.
- 4.5 By our levels of reinvestment in our current assets, are considered in accordance with governance as set out by the Delegated Authority approvals process, to ensure they are sustainable and financially viable.
- 4.6 Monitor our response to complaints and the impact this shows on service delivery and customer satisfaction and provide timely updates to complainants to build confidence and manage expectations.

5 CONSIDERATIONS FOR OUR CUSTOMERS

- 5.1 The content has been reviewed by customers who have provided relevant feedback.
- 5.2 We hold ourselves to our 'How we act' standard, to demonstrate our values and high standards for our customers.
- 5.3 We provide opportunities for customers and homeowners to scrutinise and influence budgetary spends through consultation and the customer engagement framework.
- 5.4 We ensure communication is considerate to the needs of our customers.
- 5.5 We commit to communicate with residents all appropriate repairs and maintenance information on the required or regular basis through any available media sources necessary, including, but not inclusive of, signage, newsletters, resident group meetings, electronic media boards, website and new tenant sign up packs.
- 5.6 Where appropriate we will adapt our services and accessibility to meet the specific needs of our vulnerable tenants.
- 5.7 We ensure that all customers wanting to influence and scrutinise our strategies, policies and services have equitable opportunities to do this, using a range of different methods and contact styles, to support our customer and their diverse needs.

- 5.8 We use our involved customers to consider this policy from a customer's perspective to judge if our policies are fair, reasonable, transparent, and understandable and use their constructive feedback to inform us.
- 5.9 We consider the expectations of the consumer standards at the heart how we communicate, especially customers' diverse needs and how we inform them in an appropriate way that is clear, accessible, relevant, and in a timely manner.
- 5.10 This policy has been written to ensure our customers can access and challenge the arrangements in place and can hold us to account.
- 5.11 We listen and learn from our customers & stakeholders, through feedback, satisfaction measures and complaints to help inform further service improvements.
- 5.12 We have shared this policy with the customer committee to see if this meets our requirements and service standards whilst demonstrating effective management.

6 TRANSPARENCY ARRANGEMENTS ASSOCIATED WITH THIS POLICY

- 6.1 We publish appropriate information including information relating to services and performance as required by regulation, legislation, and policy.
- 6.2 This includes an annual report (Click here to view the annual report) of our activities, performance and plans for future improvements which is accessible to key stakeholders.
- 6.3 We ensure customers have information and guidance to understand Thirteen's responsibilities as a landlord for property repairs and maintenance and how to access the information.
- 6.4 By responding to any enquires in an appropriate and timely fashion.
- 6.5 Publication and sharing of the tenancy satisfaction measures (TSMs).
- 6.6 For a copy of this policy in an alternative format, such as large print or a translation, please contact us.

7. SUPPORTING DOCUMENTATION ASSOCIATED WITH THIS POLICY

Con	Contents of supporting documentation		
1.	Definitions		
2.	Aids and Adaptations Guidance		
3.	Rechargeable works Guidance		
4.	Mutual Exchange		
5.	Empty Homes Guidance		
6.	Home improvements		
7.	Tenant & Landlord Responsibilities		
8.	Shared Ownership Guidance		
9.	Repairs Procedure		
10.	Empty Home Standard		
11.	Useful Links Link to: Annual reports TSM Service Standards Home Repairs and maintenance Repair Response Time Shared Ownership		
12.	How Customers can contact us		
13.	Policies Related to this Policy		

1 Definitions

Term	Definition
Aids and Adaptations	Equipment or fixtures that can be added to properties to help customers or homeowners
	carry out day to day tasks.
Benchmark	Comparing Thirteens business processes,
	services, and performance to assist in
	improvements.
Defect	Aspects of the works which are not in
	accordance with the contract.
Homeowner	Refers to anyone living in a Thirteen Group
	leasehold property, including freeholders,
	shared ownership, right to buy and right to
	acquire, leasehold retirement and outright
	purchase properties.
Options appraisal	A process to review properties which are not

	sustainable or no longer in demand.
Stakeholder	Any person or group who has an interest in Thirteen.
Decant	Supporting a customer to move properties for the purpose of major repairs or investment works that mean the property is not suitable for the customer during the duration of these works.

2 Aids and Adaptations Guidance

Aids and adaptation funding, where available, may be subject to constraints. A detailed specification must be completed by an Occupational Therapist or appropriate healthcare professional. All requested aids and adaptations are considered together with the needs of the customer and the long-term use and sustainability of the asset. In some cases, it may be appropriate to relocate customers to a suitably adapted property.

3 Rechargeable repairs

Thirteen reserves the right to ask for non-essential (other than health, safety, and security) rechargeable repairs to be paid in full prior to the works being carried out and will allow for this to be paid in instalments. In the event of the damage being discovered upon the termination of a tenancy, Thirteen reserves the right to request payment in the notice period prior to termination or seek repayment following termination. At all stages in the tenancy termination process customers will be encouraged to repair wilful neglect or damage to the property prior to recharge being held on the customer's account.

In the event of the charge failing to be recovered, it will be held indefinitely against the tenants rent account and taken into consideration should a further tenancy be applied for. It should be noted that failure to comply with rechargeable repairs either in tenancy or at the termination point could lead to a refusal for housing in the future.

Exceptional circumstances include damage caused by vandalism, criminal activity and access gained by the Police when an appropriate warrant is not present, fire damage and flooding, before charging the cost of works. In all circumstance's customers will be asked to provide evidence with regards to the nature of the damage and cause. The failure to provide evidence will deem the damage chargeable.

Chargeable works include damage to individual homes owned by Thirteen and communal or community areas of a building or estate and can be applied to customers after they have terminated their tenancy.

4 Mutual Exchange

For a mutual exchange to be considered the property condition must be to the minimum empty homes' standard. The new customer is required to accept

responsibility for any alterations, home improvements or outstanding works on the property.

5 Empty homes

Each empty home will be subject to a scoping exercise and be allocated a predefined priority which reflects the extent of work required to ensure the property is offered at the minimum empty home standard. Where possible customers will facilitate us carrying out inspections, statutory checks, repairs (including those which are chargeable) and viewings whilst the property is at the pre-termination stage.

Housing stock which is the responsibility of Thirteen and has been empty for a significant period of time, or the cost to repair is unsustainable, the property will be reviewed through an option appraisal process.

6 Home Improvements

Approved works must be complete to an agreed specification by a competent person. All elements of gas and electrical work must be carried by a Thirteen trade operative or an approved and registered contractor.

Further guidance for making a request for home improvements or alterations can be found in the Tenancy policy under Tenancy management and the supporting documents.

7 Tenant & Landlord Responsibilities

<u>Home repair responsibilities - Thirteen (thirteengroup.co.uk)</u> <u>Repairs leaflet 2023</u>

8 Shared Ownership Guidance

This guidance is for Shared Owners purchasing under the 'New Model for Shared Ownership scheme'.

<u>Shared Ownership claims Leaflet</u> <u>List of repairs eligible for claims</u>

9 Repairs Procedure

Repairs Procedure

10 Empty Home Standard

Empty Homes Standard

11 Useful Links

Annual report for customers - Thirteen (thirteengroup.co.uk)

Tenant Satisfaction Measures - Thirteen (thirteengroup.co.uk)

Service standards - Thirteen (thirteengroup.co.uk)

Home repairs and maintenance - Thirteen (thirteengroup.co.uk)

Repair Response Times - Thirteen (thirteengroup.co.uk)

Shared Ownership - Thirteen (thirteengeroup.co.uk)

12 How Customers can contact us

Contact Us - Thirteen (thirteengroup.co.uk)

13 Associated policies

Health and Safety Framework
Equality, Diversity, and inclusion policy
Building Safety Policy
Property Compliance Policy
Complaints, compliments and feedback policy
Compensation & claims
Unacceptable behaviour policy
'How we act' code of conduct
Tenancy Policy