

SECTION 2 - Your New Home

2.1 - Important Documents

Tenancy Agreement

Your tenancy agreement is an important document and your signed copy should be kept in a safe place.

The agreement details the rights and obligations of you as a resident and the Association as landlord.

Further information on some of these rights and obligations is contained in Section 3.

2.2 - Checklist of Things to Do

It is your responsibility to inform the following of your new address and tenancy commencement date; and make any necessary arrangements.

Water Authority - If your rent does not include a charge for water rates you should contact your Water Authority.

Gas and Electricity - Meter readings and connection arrangements are your responsibility.

Council Tax - This is your responsibility and you should contact your local council as soon as possible.

Telephone - You must make your own arrangements for the connection and payment of your telephone line.

Contact details for all the above can be found in your local telephone directory.

Please notify the Association of your telephone number (even if ex-directory) as it may be required for emergency and/or repairs access.

2.3 - Housing Benefit

You can apply to your local council, or job centre if you are in receipt of Universal Credit, for housing benefit.

Your Housing Officer can help you to complete the necessary forms.

It is your responsibility to ensure that any application is made immediately before the start of your tenancy and after any change in circumstances.

Failure to submit the forms could result in arrears to your rent account.

If your rent includes water rates, hot water and central heating, these charges will not be eligible for Housing Benefit.

2.4 - Insurance

The Association's insurance covers only the main structure of the property.

The Association is not responsible for your personal contents.

It is strongly recommended therefore that you insure your belongings, details are available from any insurance company or agent.

There are specialist schemes available for over 50s from Saga and Age Concern or your Housing Officer can give you details of 'My Home' contents insurance scheme administered on behalf of the National Housing Federation. You can telephone the 'My Home' insurance scheme on 0345 4507288.

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2.5 - Keys

You should ensure that you take care of your keys as the cost of any additional keys will have to be paid for by yourself, in addition lock changes and other repairs carried out in order to gain entry may be charged to yourself.

Where you have a special security key, you will need to order replacement keys via the Association.

2.6 - Rotary Driers

A Rotary drier (where applicable) will be provided at the start of your tenancy.

Any subsequent replacement is your responsibility.

Please Note: Rotary driers in communal areas will be maintained by the Association.

2.7 - Your Housing Officer

Shortly after your tenancy commences, your Housing Officer will visit to ensure that you are settling into your new home.

Your Housing Officer will be your point of contact with the Association during your tenancy.

2.8 - How Your Rent is Set

The Association is a charitable non-profit making organisation, but we need to collect sufficient rent to ensure that our properties are well maintained and to help us to provide a good standard of service to our residents.

A copy of the Association's Rent Setting Policy is available on request.

What Type of Tenancy?

The type of tenancy you have will determine the level of rent you pay and the frequency at which it is reviewed.

You will have either an Assured or a Secure tenancy. If your tenancy began before 15th January 1989, you will have a Secure tenancy.

Your tenancy agreement will tell you what type of tenancy you have.

1. Secure Tenancies

Secure residents have "Fair Rents" which are set every two years by the Rent Officer, who is completely independent of the Association. The rent we apply for will be determined by our Rent Setting Policy. The Association may not necessarily charge the full rent registered by the Rent Officer.

Objections

If you have any objections, the Rent Officer will arrange for a meeting with you to discuss the rent before he makes his decision.

Notifying Increase

After the Rent Officer has told you of the new rent, you will get a letter from the Association giving you 4 weeks notice of the date you will have to start paying the new amount and what that amount will be. If the Rent Officer sets a rent higher than that applied for by the Association, you will be asked to pay the lower amount.

2. Assured Tenancies

If your first tenancy began after 15th January 1989, you will have an assured tenancy.

Your rent is reviewed annually and is set in accordance with guidelines issued by the Government.

Notifying Increase

Four weeks before your rent increase is due, we will write to you to let you know what your rent will be.

Objections

If you have any objections to the rent which we propose, you can appeal to the Rent Assessment Panel, provided you do this before the rent increase is due.

Housing Benefit

If you receive help with your rent, do not forget to let your local council or job centre have a copy of your rent increase letter.

If you do not get any help at the moment and the increase in the rent may be difficult to pay - make a claim for housing benefit at your local council, or job centre if you receive Universal Credit.

If you have had a change of circumstances resulting in a reduction of housing benefit because your home is no longer fully occupied or because of any other limits to housing benefit, please contact your Housing Officer for advice and assistance.

2.9 - Service Charges

The total amount of rent you pay to the Association may include an amount for services. Examples of these services include:

- Lighting and cleaning for communal areas
- Garden maintenance

Service charges for secure residents are reviewed every 2 years and for assured residents they are reviewed once a year at the same time as your rent increase.

We will give you 4 weeks notice of any increase and also consult you before making any changes in the type or quality of services provided.

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2.10 - Paying Your Rent

Your rent is payable every fortnight, however, this may be altered by prior arrangement with your Housing Officer.

Direct Debit: If you wish to pay your rent or charges by direct debit please contact us on 0800 028 7428 or speak to your housing officer.

Via the internet: (for debit card payments only): Please go to the Allpay: www.allpay.net and have your Allpay rent payment card or charges payment card handy.

Telephone: You can also payments via an automated telephone line using your debit card on 0844 557 8321. This service is available 24 hours a day, 365 days a year. Please have your Allpay rent payment card or charges payment card handy.

Online banking: You can do this by quoting your rent account number as the reference, and using our bank details as follows: Sort Code: 30-92-52 Account number: 00416181

Post Office: Soon after your tenancy starts you will be sent a rent payment card.

This can be used to pay your rent at any Post Office and is free of charge.

Bankers Order: Information on how to pay your rent in this way can be obtained from your Housing Officer.

Pay Point: You can pay your rent at any store with a PayPoint facility using your Allpay rent payment card or charges payment card (cash payments only). To find your nearest PayPoint outlet visit the PayPoint website: www.paypoint.com

Cheque: You can pay your rent by cheque made payable to Railway Housing Association and send direct to our head office in Darlington.

Housing Benefit Direct

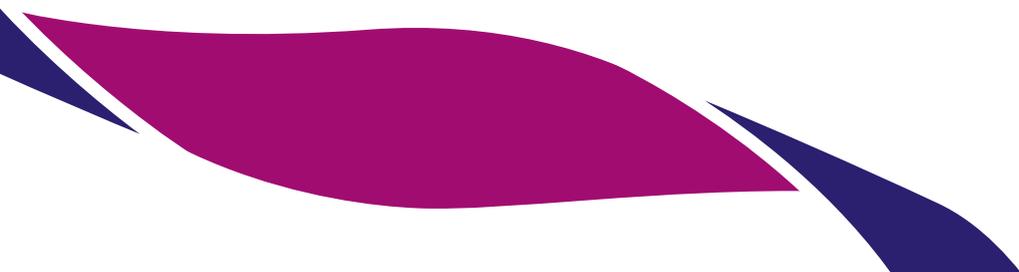
If you get help from your local council, you can ask them to pay your housing benefit direct to us

If you get housing benefit included in your Universal Credit payments you may be able to have it paid direct to the association - please ask at your local job centre or your Housing Officer for help with this.

If your housing benefit is paid direct to the association but you still need to pay an amount yourself, please remember it is your responsibility to make sure that the association receives the full amount of rent.

Rent Statement

You will receive a statement of your rent account annually. We will be happy to provide a statement at any other time if you contact the office.



2.11 - Difficulty in Paying Your Rent

If you are having problems paying your rent, you should contact your Housing Officer as soon as possible. Your problems will be dealt with sympathetically and where possible, arrangements made to help you.

It is very important to ask for help as early as possible before your debt becomes too large.

Non payment of rent or failure to make or keep to an arrangement to pay arrears could lead to you losing your home.

The Association will seek to evict only as a last resort, when all other reasonable measures have been exhausted.

Should legal action be necessary, the Association will follow the steps listed below:

- 1) A Notice of Intention to Seek Possession is served on the resident, giving details of the arrears, and is the first step towards arranging a Court hearing.
- 2) The Notice expires after 4 weeks and the Association can then ask the County Court to arrange a hearing date for possession. We will only do this if regular payments are not being maintained and the arrears are not decreasing. We can ask the Court to arrange a hearing at any time during the 12 months after the 4 weeks initial notice has expired.

- 3) At a Court hearing, the Association will normally ask for a Suspended Possession Order. This means that the resident can continue to live in the property, provided that the rent plus an additional agreed sum is paid regularly. The resident should appear in Court to put forward their side of the case.
- 4) Following the Suspended Possession Order, if the resident does not keep to the terms of the Order, the Association may ask the Court to instruct the Bailiff to evict the resident.

At each stage the resident will be advised by staff and kept fully informed by letter of the Association's intentions.

Any Court costs incurred will be charged to the resident.

