

### All about your home Tenant Handbook



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Look out for this symbol at the bottom of some pages. It means that there's a leaflet available covering the topic in more detail.

# Welcome to Broadland Housing Association

This handbook contains everything you need to know to manage your home.

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# **Broadland Housing Association**

### Getting to know us

Broadland Housing Association was formed in 1963 by a group of local business people who were committed to providing more affordable housing in Norwich.

We are committed to serving the needs of our neighbourhoods and strive to provide a caring, effective and high quality service that is fair to all, and aim to deliver continuous improvement in all our services.

In October 2008, Meridian East joined Broadland Housing Association. Meridian East has been at the forefront of developing specialist support services relating to employment for over 25 years. They offer a wide range of services to people who might be otherwise disadvantaged from participating in the world of work because of health, disability or other similar issues.

### Equality and diversity

Broadland Housing Association recognises that people are different and aims to ensure that we treat each individual with dignity and respect. As such we are committed to developing an organisational culture which values people from all sections of the community.

### How to Contact us

**Norwich Head Office** 

Opening times Monday to Thursday 8.30am-6pm Friday 8.30am-5pm

Norwich City Football Club Jarrold Stand Carrow Road Norwich NR1 1HU

#### **Dereham Office**

Opening times 9am-5pm

7 Aldiss Court High Street Dereham NR19 1TS

### Kings Lynn Office Opening times 9am-5pm

St James' Lodge Hospital Walk Kings Lynn Norfolk PE30 5RU

### Lowestoft Office Opening times 9am-5pm

31 Milton Road East Lowestoft Suffolk NR32 1NU Customer Services Lines open 9am-5pm Monday to Friday Tel 0303 303 0003 Fax 01603 750222

Email enquiries@broadlandhousing.org Website www.broadlandhousing.org

### Emergency out of hours contact 01732 781974



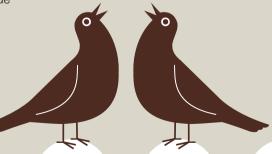
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# **Customer** Charter

### The main standards you can expect from us:

- We will make sure our services are easily accessible, understandable and available at convenient times/ locations for you
- You can make an appointment by telephone, in writing or in person to see a member of staff. We will be happy to visit you in your home should you wish
- We will aim to see you within 3 minutes when you visit our offices
- We will provide private rooms for interviews
- We will provide you with a range of information and advice on housing related matters in a variety of formats
- We will make our offices accessible and we will give the option to provide an interpretation service for those who require it

- We aim to answer your telephone call within 18 seconds
- We will acknowledge all correspondence within 3 working days and give a full response within 10 working days. If we cannot provide a full response within this timescale, then we will let you know who is dealing with your letter or email and when you can expect a full reply
- You will be treated in a respectful and courteous manner by a named member of staff
- We will respond to issues relating to your tenancy such as repairs and anti social behaviour within set timescales.



# About your Tenancy

Your tenancy agreement is a legal document. It explains your rights and responsibilities, and our responsibilities as your landlord.

We use two types of tenancy agreement – an assured tenancy and a starter tenancy. Your tenancy agreement will tell you which one you have.

#### **Starter Tenancy**

If your tenancy commenced after 1st June 2008 it is likely that Broadland Housing Association have granted you a "Starter Tenancy".

Your tenancy is for an initial period of twelve months and during this time you do not have the right to:

- Purchase your home
- Assign the tenancy (except by Court Order)

A starter tenancy can be brought to an end by us serving a notice on you. We will usually only do this if you have breached your tenancy agreement (although we do not have to prove that you have breached your agreement). For example if you have not paid your rent or have caused anti social behaviour. We will inform you if we are thinking about bringing your tenancy to an end. We will also offer you additional support to help you keep your tenancy. You have the right to appeal a decision to bring your tenancy to an end.

Usually, at the end of your twelve month tenancy we will be pleased to grant you a new, fully assured non shorthold tenancy (with no fixed time limits), provided that your starter tenancy has been conducted satisfactorily. A fully assured agreement can only be brought to an end by a court order.

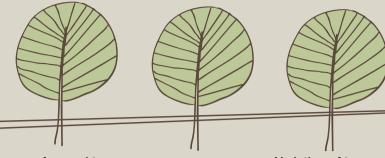
If you need to ask any questions about your tenancy please do not hesitate to contact your Neighbourhood Officer on 0303 303 0003 who will be pleased to help you.

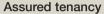
Assured shorthold tenants do not have certain rights. These include not being able to:

- Make improvements to the property
- Claim compensation for improvements
- Exchange properties
- Have a lodger or sublet
- Pass the tenancy on through succession
- Exercise the right to acquire.

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### All about your home





This is the standard tenancy agreement. It allows you to stay in your home for as long as you want, as long as you keep to the conditions of the agreement.

#### Joint tenancies

We will grant joint tenancies where possible. A joint tenancy is where the tenancy is in two or more names. With a joint tenancy, all tenants are responsible for all parts of the tenancy (for example paying the rent or making sure that visitors do not create any nuisance). This means that if one tenant breaks a tenancy condition, we can also hold the other tenants responsible.

### Change in circumstances

If your or a joint tenant's circumstances change, please contact your Neighbourhood Officer or Customer Service Team. They will tell you what you need to do to amend the tenancy details. This could involve a name change if you get married or divorced, or removing a name from the tenancy if one tenant has moved out.

If a joint tenant leaves the property you must let us know. A joint tenant is still responsible for all the tenancy conditions while their name is on the tenancy agreement.

### Variation of tenancy conditions

The tenancy agreement allows for necessary amendments to be made to the document. Broadland Housing Association will notify you if it intends to change any conditions and will explain these changes. Broadland Housing Association will consult with tenants over matters which substantially affect any tenant or group of tenants.

### Security of tenure (Assured Tenancy)

We can only require you to leave your home if a court order is obtained. We will not request this unless there is a good and specific reason. The Court will only grant a Possession Order if it is satisfied with our reason for applying.

#### Rights and responsibilities

This is a summary of the main rules set out in your tenancy.

- Your Broadland Housing Association home must be your only home
- You should not pass or give your tenancy to anyone else without written consent from Broadland Housing Association
- Written consent must be obtained from Broadland Housing Association before you sublet any part of your home
- You must not overcrowd your home

- You must seek permission before having a pet at your home
- Your home must not be used for any illegal activity including supplying, possessing or selling drugs
- You must allow Broadland Housing Association staff or contractors into your home to carry out repairs, including servicing gas appliances and other maintenance work
- You must seek our written permission before you make any alterations, additions or improvements to your home
- You are responsible for decorating inside your home
- You, your household and your visitors must not damage the home you live in
- You must keep your garden tidy
- You must not do major or persistent car repairs or park an illegal or un-roadworthy vehicle on land or roads around your home.

### Broadland Housing Association's responsibilities

A secure and peaceful tenancy. Providing the conditions of tenancy are not broken, Broadland Housing Association will not interfere with or disturb your peaceful occupation of your home.

### The right for a member of your family to inherit your tenancy

Succession rights are a complicated area of housing law and if you want more details please contact us.

### Looking after your home

Broadland Housing Association is responsible for keeping your home in good repair. This means we carry out repairs that you report and carry out planned improvements to keep your home decent.

#### Insurance

We are only responsible for insuring the structure of your home against loss or damage as a result of fire and other risks. You are not covered for personal belongings. Whilst nothing can compensate for the disaster of a fire or burglary, insurance can help cover some of the costs.

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### Your rent **Payments**

This section provides basic information on paying your rent, dealing with financial problems and claiming welfare benefits. Further information is enclosed in the 'How to pay your rent' leaflet.

You can choose to pay your rent in the following ways:

- Direct debit
- Standing order
- Rent payment card through an allpay swipecard
- By cheque at any of our offices
- By cash at our head office (Carrow Road)
- Payment over the phone by using a debit or credit card
- Payment on line (see link on our website www.allpay.net)

### Difficulties with paying

Many of us sometimes have trouble paying bills. If they are left, the situation often gets worse. You may feel that there is no way out of the situation, but there is often help available.

Our staff are trained to offer a supportive and helpful service. Always try and contact us to discuss your situation further.



### Repairs Service

Broadland Housing Association is responsible for most of the repairs within your property. There are some repairs that are not the Association's responsibility but are the tenants' responsibility and that you will have to carry out and possibly pay for yourself, such as tenant neglect or damage deliberately caused by someone in vour household or a visitor to your home. We may ask for a surveyor to visit your home to investigate the repair request or any damage caused.

Should you discover a repair, it is important that it is reported to us as soon as possible to prevent further damage being caused.

You can report a repair by contacting our Customer Service Team on 0303 303 0003 or for any emergency repairs between 5pm and 9am our out of hours service provider Invicta can help you on 01732 781974.

### Security

Protecting your personal information is very important to us; each time we take a call we need to ascertain if we are speaking to the right person. As you are probably aware, most banks and building societies ask for security information when you call them: this is to ensure that it is the right person on the end of the phone and confidential information isn't given out to the wrong person.

Questions you could be asked include:

- Date of birth
- Tenant reference
- Postcode
- How you pay your rent

For more information about reporting repairs, priority times for completing repairs, tenant responsibilities and our service standards for repairs please refer to the relevant leaflet.





### Home **Improvements**

### Alterations and improvements to your home

Residents who wish to alter or improve their home may do so, subject to seeking consent in writing, in advance of any works, prior to commencing. Permission will not be unreasonably withheld but conditions may be imposed relating to the manner in which the works are carried out. obtaining building regulations and planning consents, use of a suitably qualified contractor etc.

The tenant will remain responsible for the ongoing maintenance of any alterations they make. If the alteration is likely to become expensive to maintain or may affect future suitability for letting, then the tenant may be required to restore the property to its original condition when they leave.



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### Right to compensation for improvements

You may be entitled to compensation for certain 'Qualifying Improvements' vou wish to carry out to your home. (Please check which improvements are entitled to compensation prior to progressing). Conditions will be imposed relating to the manner in which the works are carried out. concerning obtaining quotations, building regulation approval, planning consents and the use of suitably qualified and approved contractors. This procedure must be adhered to prior to any works commencing together with written authority from Broadland Housing Association. Should you wish for more details please contact the Asset Management or Property Services Department.

The tenant will remain responsible for the ongoing maintenance of any alterations they make.

### You and your Neighbourhood





#### Being a good neighbour

Everyone is entitled to enjoy their home quietly and peacefully. You must not cause nuisance or disturb vour neighbours. You must also make sure that anyone living with you or visiting your home behaves responsibly.

Here is some helpful advice on being a good neighbour.

- Keep the volume of televisions, radios and music equipment as low as possible, especially late at night or early in the morning
- Use washing machines, vacuum cleaners and other noisy domestic equipment during the day and not at unsociable hours
- Carry out DIY work to your home during reasonable hours
- Give us contact details of anyone who has a key to your home, so that we can contact them if there is an emergency
- Park your vehicle responsibly and respect your neighbours parking and access needs

- Be a responsible pet owner. If you have a dog, make sure it does not bark or whine for long periods of time. Please arrange for your dog to not be left alone for long periods of time
- Please control your children when they are playing outside your property
- If you live in a flat, being considerate is even more important, as there will be shared walls, floors and corridors
- Remember, please be considerate and treat your neighbours as you would expect to be treated yourself

### Nuisance, Anti Social Behaviour (ASB) and Harassment

As your Landlord we will not hesitate to take action against people who continually cause nuisance to their neighbours. We firmly believe that everyone should be able to enjoy their homes and neighbourhood free from harassment and other types of anti social behaviour.

Please see our ASB leaflet for further information



### Finding a New home

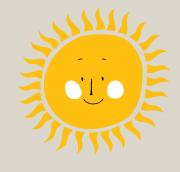
There are a number of different options available to you:

- Mutual Exchange
- House Exchange
- Part buv/Part rent
- Choice based letting (in certain areas only)
- Local authority waiting lists (in certain areas only)

These are all explained in full detail in our leaflet 'Your Housing Options' or please contact our Customer Services Team who will talk you through your different options.



### Help and Support



Broadland Housing Association tries to assist all tenants to live in their homes independently. Some people may need additional support in order for them to be able to do so, and we have a number of ways to help tenants keep their independence and sustain their tenancy.

#### Sheltered housing

Within our stock there are a number of properties that have additional facilities which allow older persons to receive support and help when required. These are part of our supported housing stock. If you would like more information on these properties please contact our Customer Service Team.

### Aids and adaptations

If you have a disability or are having problems getting around your home, Broadland Housing Association may be able to help by providing some aids or adaptations such as grab rails, ramps and accessible showers.

Depending upon the type of aid or adaptation required, there are different processes to follow. Please refer to the 'Aids and Adaptations' leaflet available from Broadland Housing Association's office reception areas, website or by contacting the Broadland Housing Association's Customer Services Department on 0303 303 0003 to request a copy.

### Tenancy support team

We have a team that works with you to ensure that tenancies are sustained, especially by those who find managing alone difficult. There is further information and a self referral form in the 'Tenancy Support Service' leaflet.

### Meridian East / training and employment

Meridian East (part of the Broadland Housing Group) has been at the forefront of developing specialist support services relating to employment for over 25 years. The cornerstone of our service is the effectiveness with which we can enable people to make progress towards and into employment, whatever their starting point may be.

Meridian East's approach is targeted towards providing specialist services which meet individual needs. We recognise that some people may want to get into a job as guickly as possible, whilst others wish to take a slower approach in order to gain skills and confidence.

Please see our selection of leaflets dedicated to help and support for further information.





### Resident Involvement

Broadland Housing Association is committed to achieving excellence in the delivery of all its services. We realise that this can only be achieved through the involvement of our residents. Broadland Housing Association supports and encourages resident involvement at all levels of our business and will work to explore new initiatives so that all residents have the opportunity to be involved in a way which suits them.

In order to achieve this aim, the following objectives have been adopted:

Provide residents with a range of opportunities to be involved in the activities of Broadland Housing Association so that they can participate in a way most suitable to them.

To continue to improve the quality and range of information provided to residents, and to provide opportunities for residents to be involved in producing this information.

Ensure all residents have the opportunity to get involved.

Ensure residents have the support and resources to enable effective involvement.

Ensure all staff are committed to resident involvement, are clear about its importance and are trained and supported to deliver it.

For information on the opportunities to be involved and how to have your say please see our 'Resident Involvement' leaflet.

### Information on Gas meters



Gas meters usually come in two types.

#### 1. A quarterly meter

A standard meter which just has a row of numbers and an on/off lever above the meter

Where these standard quarterly meters are fitted, the gas is already on and available to use – just make sure that the lever above the meter is in the ON position, then follow instructions on your central heating boiler to light. (Instruction manual provided at start of tenancy).

You will need to make a note of the reading (the number of units used on the meter) and telephone 0870 608 1524. This is also the number to call to find out who supplies your gas. Make sure you have the postcode of the property and pen and paper to write down the telephone number of the supplier.

Then you will need to telephone the supplier on the number given, to register the gas meter in your name.

You will then receive a quarterly gas bill for the gas you use. At this time you have the option to set up a direct debit payment plan to pay for your gas monthly automatically through your bank.

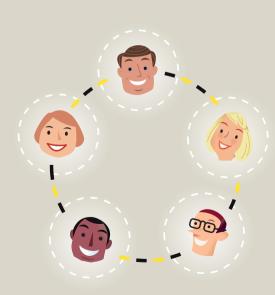
### 2. A pre-payment card/token or key meter

A digital meter with a slot for a card/ token or kev to be inserted and an on/off lever above the meter.

To obtain gas you will first need to telephone 0870 608 1524, to find out who supplies your gas. Make sure you have the postcode of the property and pen and paper to write down the telephone number of the supplier. Then vou will need to telephone the supplier on the number given so that they can register your details and send you out a new card/token in the post. Once you have received this card/token follow the instructions given and then take to your local 'ALLPAY' shop (these are most post offices and local shops where they show the 'ALLPAY' sign). You can pay any amount £5 upwards and your card/ token will be credited with the amount you decide to pay. Then you need to slot the card/token back in the meter to obtain the amount of gas you have paid for.

Your gas should now be ON (just make sure that the lever above the meter is in the ON position), then follow instructions on your central heating boiler to light. (Instruction manual provided at start of tenancy).

If you have any problems with the gas meter you will need to contact your supplier again. If you have any problems lighting your boiler telephone or call into one of our offices.



# **Information on Electric meters**







Electric meters usually come in three types. One is a standard quarterly meter, the other two are pre-payment meters where you need to obtain credit first on a card or token/key.

### 1. A quarterly meter

There are various types, some digital and some not, but all just have numbers to read. The supply is already ON and there is no need to pre-pay to obtain power.

You will need to make a note of the reading (the number of units used on the meter) and telephone 0845 601 5467, to find out who supplies your electric. Make sure you have the postcode of the property and pen and paper to write down the telephone number of the supplier. Then you will need to telephone the supplier on the number given to register the electric meter in your name. You will then receive a quarterly electric bill for the power you use. At this time you have the option to set up a direct debit payment plan to pay for your electric monthly, automatically through your bank.

### **2** A pre-payment key or token meter A digital meter with a slot for a token or key to be inserted.

To obtain electricity you will first need to telephone 0845 601 5467. This is the number to call to find out who supplies vour electric. Make sure vou have the postcode of the property and pen and paper to write down the telephone number of the supplier. Then you will need to telephone the supplier on the number given so that they can register your details and send you out a new token or key in the post. Once you have received this token or key, carefully follow the instructions given and then take to your local 'ALLPAY' shop (these are most post offices and local shops where they show the 'ALLPAY' sign. You can pay any amount £5 upwards. Your token/key will be credited with the amount you decide to pay and then you need to slot the token/key back in the meter to obtain the amount of electric you have paid for.

Your electric should now be ON. If you are unlucky enough to still not have any power you will need to call your supplier again and follow the instruction given. Make sure that you regularly check the credit in your meter so that you do not run out of power and your supply switches itself off. All these meters have a facility for £5 emergency credit – just follow the instructions given with your new key or token.

#### 3. A pre-payment card meter

A digital meter with slot for a card to be inserted. These are the older type of pre-payment meters but still found in a very large number of our properties.

To obtain electric you will first need to telephone 0845 601 5467 – this is the number to call to find out who supplies your electric. Make sure you have the postcode of the property and pen and paper to write down the telephone number of the supplier. Then you will need to telephone the supplier on the number given so that they can register your details and send you a new card in the post.

The difference with these card meters and key/token meters is that you can ask the supplier at the time you call for the reference number of the card they are posting to you. You can just take the number to an 'ALLPAY' outlet and you can buy cards to credit your meter immediately without having to wait for your plastic reference card to arrive through the post.

Once you have received the plastic reference card just take it to your local 'ALLPAY' shop (these are most of the post offices and local shops where they show the 'ALLPAY' sign). You can pay any amount £5 upwards. You will be given small paper cards to the value you have decided to pay and then you need to slot them in the meter to obtain the amount of electric you have paid for.

Your electric should now be ON. If you are unlucky enough to still not have any power you will need to call your supplier again and follow the instruction given. Make sure that you regularly check the credit in your meter so that you do not run out of power and your supply switches itself off. All these meters have a facility for £5 emergency credit, just follow the instruction given by your supplier.

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## Information on Water meters



Some properties have water meters and some do not. Usually all newer properties do have meters. These meters are placed in various locations in the ground outside your property, unless you are in a flat where they may be located somewhere within the communal areas. Your scheme caretaker or local Broadland Housing Association surveyor will be able to advise. Details of meter location are in your Home User Manual.

Firstly you will need to call Anglian Water to register the water in your name the number to call is 0800 919 155. They will inform you whether or not your property has a water meter. If it does you may be asked to read the meter. If it does not you will just receive a standard 6 monthly charge for water.

Whether or not you have a meter your water will be switched ON. If you turn on your taps and there is no water, please check that the stop tap (usually located inside your property) is turned on.

# **Useful information**And numbers



#### Main contact numbers:

Norfolk County Council 0844 800 8020

Suffolk County Council 0845 606 6067

Norwich City Council 0844 980 3333

Broadland District Council 01603 431133

North Norfolk District Council 01263 513811

South Norfolk District Council 01508 533633

Waveney District Council 01502 562111

Breckland District Council 01362 656870

Great Yarmouth Borough Council 01493 856100

Kings Lynn and West Norfolk Borough Council

01553 616200

Forest Heath District Council 01638 719000

St Edmundsbury District Council 01284 763233

### Supplier contact numbers:

Atlantic Electric and Gas 0870 013 2080

British Gas

0845 600 6113

Countrywide Energy 0800 328 0011

**EBICo** 

0845 456 0170

**Ecotricity** 08000 326 100

**EDF Energy** 0800 085 0000

E.ON

0800 363 363 / 0800 015 1670

**Good Energy** 0845 456 1640 **Green Energy UK** 0845 456 9550

npower

08457 90 60 50 / 0845 166 3166

Scottish Hydro Electric

0845 300 2141

**ScottishPower** 0845 2700 700

ScottishPower Manweb

0845 2700 700

**Southern Electric** 0845 7444 555 / 0800 117 116

**SWALEC** 0800 052 5252

Telecom Plus

0871 222 7777

**Anglian Water** 08457 145145

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Norwich City Football Club Jarrold Stand Carrow Road Norwich NR1 1HU Tel 0303 303 0003 Fax 01603 750222

### **Dereham Office**

Opening times 9am-5pm

7 Aldiss Court High Street Dereham NR19 1TS

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St James' Lodge Hospital Walk Kings Lynn Norfolk PE30 5RU

#### **Lowestoft Office**

Opening times 9am-5pm

31 Milton Road East Lowestoft Suffolk NR32 1NU

#### **Customer Services**

Tel 0303 303 0003 Lines open 9am-5pm Monday to Friday

**Email** enquiries@broadlandhousing.org **Website** www.broadlandhousing.org

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