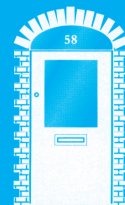
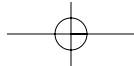
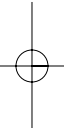
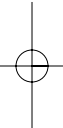
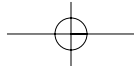
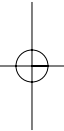
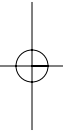
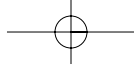


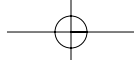
TENANCY HANDBOOK



St. Matthew's
Housing Association Ltd.
A Non Profit-making Housing Association





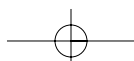
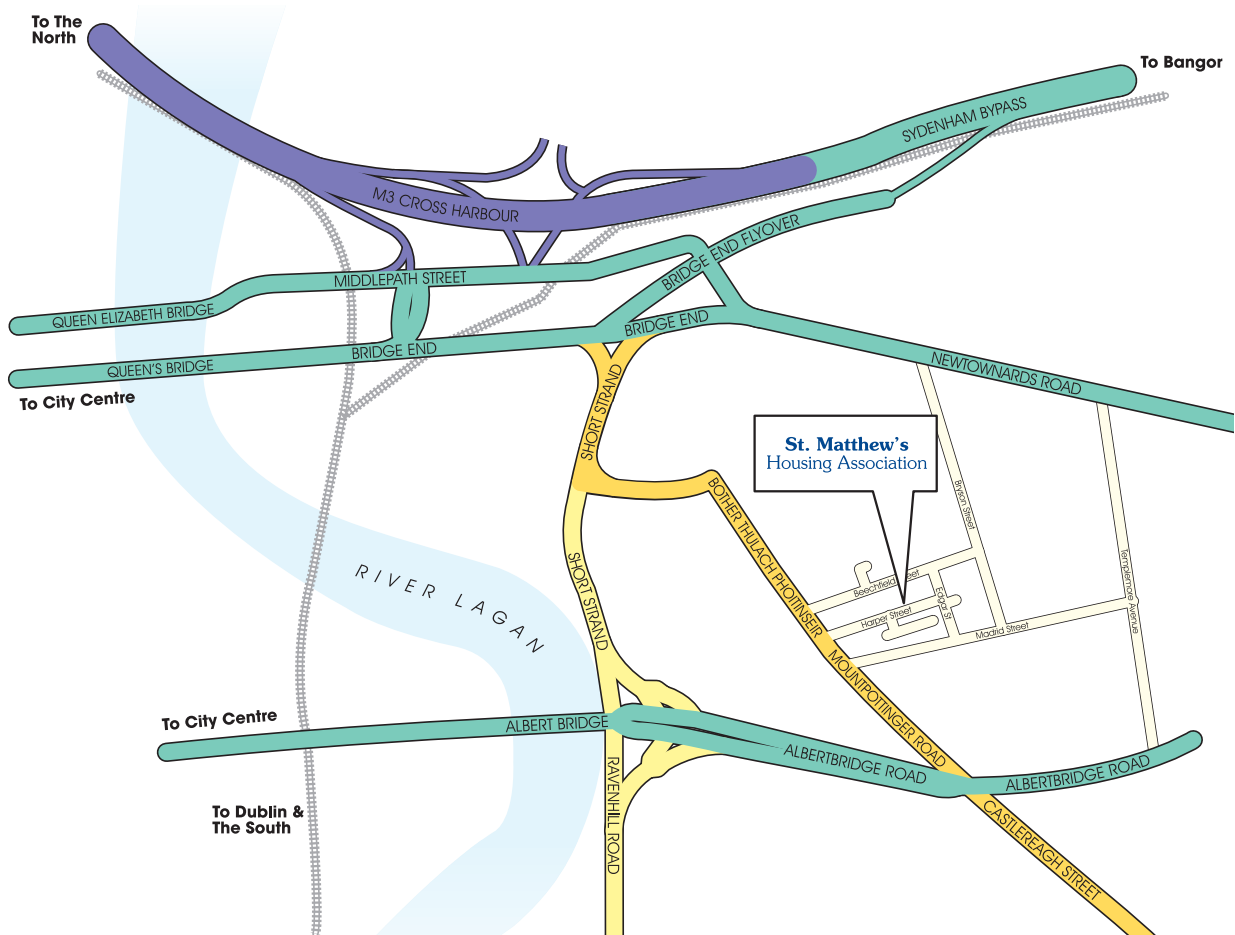


Where to find us

58 Harper Street
Belfast
BT5 4EN
Tel: 028 9045 1070
Fax 028 9045 4205

Opening Hours

Monday - Friday
9.00am - 12.30pm
1.00pm - 4.30pm



Core Values

- **Accountability**
Through a wide ranging and transparent system of monitoring & reporting making information accessible to all
- **Openness**
Through ensuring honesty, integrity, respect, fairness and confidentiality in our policies, procedures and dealings with others
- **Value for money**
Through the delivery of a high quality cost effective service
- **Customer Care**
Through consulting, targeting and meeting the needs of our customers
- **Professionalism**
Through investing in training and providing support for employees to ensure they have the skills to meet future challenges
- **Commitment**
Through ensuring the future viability and independence of the Association
- **Equality**
Through promoting fair and equitable treatment of those we have dealings with, irrespective of religious and cultural preferences, disability, gender, age, race, marital status, family responsibility and sexual orientation

Aims

- To build high quality housing at the most affordable rents possible;
- To ensure a mix of homes that meet the diverse needs of the community;
- To provide housing that will encourage a sustainable community and create an environment where people want to live;
- To manage and maintain homes efficiently and effectively;
- To provide best value for money.

Our Structure

- A voluntary board of management governs the Association;
- A wide variety of people make up the Board of Management;
- Members are appointed based on skills and knowledge;
- When deciding on invitations, the chairperson looks at the skills and expertise of existing members and aims to fill any gaps;
- The Board of Management has overall responsibility for the running of the Association and must ensure that it is run efficiently and is accountable;
- The Association is a non-profit making body;
- The Board employs full time staff to carry out the day to day running of the business.

How Do I Apply for a House With St Matthew's Housing Association

There is a common waiting list which allows you to complete only one form yet get access to most housing associations in Northern Ireland as well as the Housing Executive. Application forms should be obtained from and returned to your local NIHE office.

www.nihe.gov.uk

Mutual Exchanges

- This is where a tenant may be able to "swap" their house with another housing association tenant or an NIHE tenant.
- Tenants must complete an application form available from the office where you can also obtain further information

Internal Transfers

- St Matthew's Housing Association operates an internal transfer list for tenants wishing to move to another of its properties;
- Transfers are based on need or housing management reasons;
- Transfers are not normally granted unless you have lived in your current home for more than two years;
- Application forms can be obtained from the office

Moving In

- A new tenancy visit will be carried out by a staff member within six weeks to check that you are settling in and answer any queries you have
- You are responsible for paying rent from the date shown on your tenancy agreement
- You must make sure you have applied for housing benefit

When you move in remember to

End your current tenancy	<input checked="" type="checkbox"/>
Advise DHSS of new address	<input type="checkbox"/>
Complete housing benefit form	<input type="checkbox"/>
Contact gas and/or electricity	<input type="checkbox"/>
Phoenix Gas. 08454 555555; www.phoenix-natural-gas.co.uk	<input type="checkbox"/>
NI Electricity. 08457 643643; www.nie.co.uk	<input type="checkbox"/>
Call TV licence office to register or amend details	<input type="checkbox"/>
TV Licence. 0870 2416468	<input type="checkbox"/>
Arrange for phone disconnection and reconnection	<input type="checkbox"/>
Arrange for satellite disconnection and reconnection	<input type="checkbox"/>
Arrange for P.O. to redirect mail (chargeable service)	<input type="checkbox"/>
Make a note of the emergency repairs phone number	<input type="checkbox"/>

Paying Rent

Rent is charged to your account every Monday. Payments are not accepted at the office but may be made in the following ways:

- Using a swipe card at any post office. You should allow three working days for money paid this way to reach your account;
- The number of outlets accepting payments will continue to grow, we will keep you informed;
- By Standing Order through your bank or building society account, contact the office for details.

There is no charge for using your swipe card however there is a small charge to replace lost cards. Faulty cards are replaced free of charge.

Your bank or building society may charge you a set up fee for Standing Order transactions. You may also be charged when you change the amount.

Rates

Rates are assessed by the Valuation and Lands Agency. Increases are notified to St Matthew's Housing Association and at present the charge is collected along with your rent.

Housing Benefit

- We encourage tenants to apply for housing benefit when they first sign their tenancy
- It is the tenants responsibility to claim Housing Benefit and also to notify NIHE of any change in circumstance
- Help with completing a form is available at the office

- Application forms cover rent and rates and are calculated by the Housing Executive
- You must advise both St Matthew's Housing Association and the Housing Executive of any changes in your circumstances

Rent Increase

- The Association strives to keep rents affordable
- Increases will be effective after 31st March each year
- All tenants will receive one months' notice of any such change

Problems Paying Rent

- We operate a Rent Management Policy to make sure any problems with arrears are identified quickly;
- If you have any problems paying your rent, you should contact the Finance Officer immediately;
- Staff are committed to offering advice and assistance in difficult circumstances;
- All matters will be dealt with in strictest confidence.

Debt management advice is available free of charge from Debtline NI 0800 0274990 or Citizens Advice Bureau 028 9050 3000 or www.citizensadvice.co.uk.

Tenancy Agreement

If you accept an offer of housing with St Matthew's Housing Association you will be asked to sign a Tenancy Agreement. If it is a joint tenancy or shared tenancy then all parties must sign the document

This is a very important legal document, which is signed by both the tenant(s) and St Matthew's Housing Association

It outlines the rights and responsibilities of both the tenant and the landlord.

St Matthew's
Housing Association

Introductory Tenancy

If you are a registered housing association (or NIHE) tenant for the first time you will be classified as an introductory tenant. An introductory tenancy is a 12 month probationary tenancy after which you may become a secure tenant, provided you meet the conditions of your tenancy agreement.

You will normally become a secure tenant automatically after the first year has passed unless legal action has commenced against you due to any breach in your tenancy agreement or it has been decided to extend your introductory tenancy for a further 6 months.

If you breach the terms of your tenancy agreement whilst being an introductory tenant your landlord does not have to prove a legal reason in court for seeking possession but they do have to follow strict procedure.

Security of Tenure

- You are entitled to live in your home for as long as you want. A tenancy can be terminated by giving 28 days written notice to the Association.
- However, if you do not pay your rent on time, or break your tenancy agreement by not meeting your obligations, your tenancy may be at risk. In such instances, the Association may commence proceedings for possession of your home.

Matrimonial Home

If you are living together in the same home, your spouse or partner may have equal rights to the home should the relationship break down. In such cases you should speak with a professional advice agency such as Housing Rights Service.

Housing Rights
028 90245640

Abandonment

If a tenant does not occupy their home, the Association can take action to repossess the property.

Joint Tenancies

A sole tenant can apply in writing for a joint tenancy with a spouse, partner or immediate relative who has been living as part of the same household for a period of at least twelve months.

Succession

When a tenant dies, the tenancy will automatically pass to the spouse or partner if it was their principle home at the time of the tenant's death, unless a restriction applies.

Assignment

In specific circumstances, it may be possible to transfer a tenancy to another person. The tenancy may be assigned to someone remaining in the home, provided that person has been living there continuously. Each case will be examined on its own merit and the Association's decision is final. Make sure everyone living in your home is recorded in your file at the office.

Taking in Lodgers

Secure tenants have the right to take in lodgers based on household requirements and the size of their home. This is only permitted with written consent from the Association. S/he should also advise NIHE Housing Benefit of such a change in circumstances.

Buying Your Home

St Matthew's Housing Association operates a House Sales Policy which details how tenants can apply to buy their home. Please contact the office for more information.

Discount will depend on the length of time you have been a tenant and is calculated in accordance with government guidelines.

Being a Good Neighbour

You are responsible for making sure that you, your family and visitors do not cause a nuisance to others, further details can be found in the Tenancy Management Policy.

If your neighbours are causing a nuisance with, for example loud music, you should contact the Environmental Health Department at your local Council at the time of the incident and inform the Association as soon as possible.

Condition of Your Home

- Internal decoration of your home is your responsibility and you should keep it in good decorative order
- You will be charged for any repairs caused by carelessness or neglect
- If you move out, you should leave your home in a good lettable condition

Pets and Pigeons

- Written permission is required from the Association to keep more than one domestic animal
- Pets must be kept under control and supervised at all times
- You will be held responsible for any damage to your home caused by your pets
- You must seek permission in writing from the Association prior to erecting a pigeon loft
- The keeping of fowl and other livestock is not permitted

TV Aerials and Satellite Dishes

You should request written consent before erecting a television aerial or satellite dish to your home.

Gardens

- Tenants are responsible for maintaining their gardens both front and back
- Gardens are subject to regular inspections by a member of staff

Alterations and Adaptations

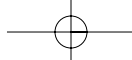
- You must get written permission from the Association before carrying out any alterations. We will normally not object without good reason.
- If you require adaptations because of a medical condition or illness, you should speak with your GP who may recommend you to an Occupational Therapist. You will require a referral from an Occupational Therapist for most adaptations.

Community

- Your co-operation is needed to ensure that the area remains a pleasant place in which to live
- Do not allow children to vandalise property. Vandalism leads to increased rents
- Keep communal areas clean and tidy
- St Matthew's Housing Association actively encourages tenant participation in the running of its business, further details can be obtained from the office or in the Tenant Participation Policy

Household Insurance

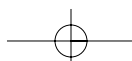
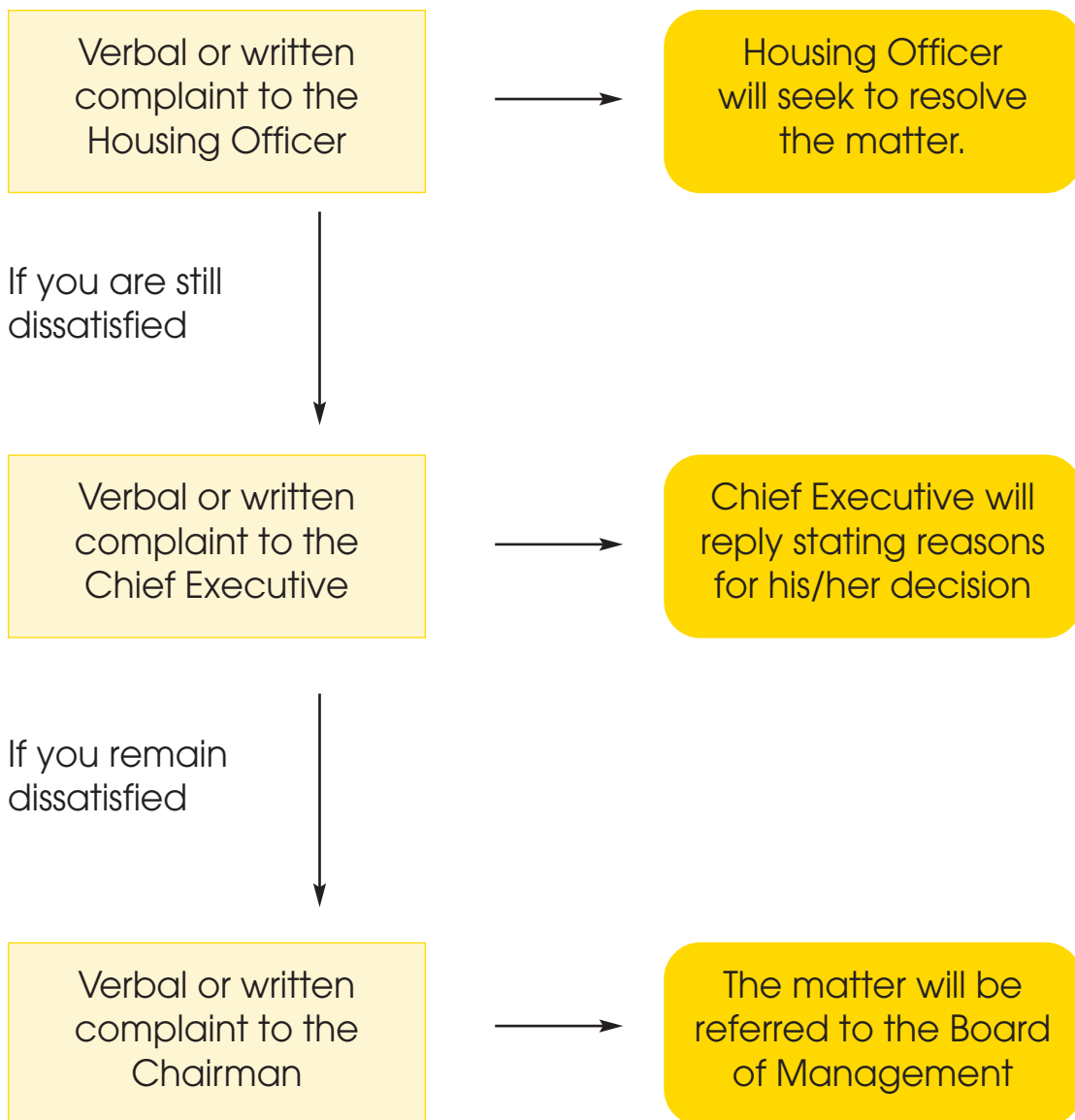
It is recommended that all tenants should make sure that they take out an insurance policy which provides adequate cover for household contents, accidental damage and glazing. This should be done through an insurance company or a reputable independent broker.



Your Rights

The Association has a complaints procedure to deal with any grievances that you may have. A copy of our Complaints Policy is available on request. Please contact a member of staff if there is any aspect of our service that you are unhappy with.

If you still feel that it is necessary to complain please follow the procedure below;



If you are still not satisfied with the outcome of our complaints procedure, you should then contact;

Commissioner for Complaints
Progressive House
Wellington Place
BELFAST
BT1 6HH
028 90233821

Equal Opportunities

The Association strives to ensure equal opportunities for all throughout the organisation. St Matthew's Housing Association published an Equality Scheme in 2005 in line with its obligations under Section 75 of the Housing NI Order 1998. This Scheme details how the Association over the next 5 years will work towards ensuring its business is inclusive and operates in a fair and equitable manner. A copy of the Scheme is available on request.

The Association can also provide this and other documents in larger font and has access to a service that can assist with alternative languages.

Additional Information

- The Association respects the right to privacy of all our tenants and complies with the Data Protection regulations. All information is held in strictest confidence.

Repairs and Maintenance

St Matthew's Housing Association has an efficient repair and maintenance system in place. The contractors used to carry out the work have all agreed to abide by a Code of Conduct when working in your home.

Contractor's Code of Conduct

- Where possible contact tenant to arrange access
- Provide proof of identity
- Inform tenant of proposed work
- Explain the nature and purpose of the work
- Be polite and courteous at all times
- Maintain confidentiality
- Behave in a proper and professional manner at all times
- Do not smoke, work under the influence of alcohol/drugs, use bad language.
- Do not play music or use tenant's facilities without their prior permission
- Keep disruption and mess to an absolute minimum
- Protect fixtures, fittings and tenants possessions at all times
- Keep property secure at all times
- Keep safe all materials and equipment used on site to avoid danger to occupants and visitors, especially children
- Reconnect and test services such as water, gas and electricity if these have been interrupted
- Remove any left over material and debris from inside and outside property on completion of work
- Comply with health & safety legislation and codes of practice

If you are not happy with the service provided, please let us know.

Repair Response Times

Repairs are split into 3 categories: emergency to be attended to within 24 hours, urgent within 4 working days and routine within 20 working days. Some repairs may be re-categorised after the initial inspection. There is also an out of hours emergency service which can be contacted on **0800 7313081**.

Association's Responsibilities

List of Emergency Repairs (Not Exhaustive)

- Total or partial loss of electrical power (where this is caused by household appliance – a charge will be levied)
- Unsafe power, lighting socket, or electrical fitting where it is anticipated that this is causing imminent danger and cannot be treated as urgent.
- Total loss of water supply caused by Association's fixtures or fittings
- Total loss of heating where no other form of heating has been offered
- Blocked flue to open fire or boiler
- Blocked or leaking foul drain, soil stack or toilet pan where there is no other working toilet in the dwelling
- Leak from water tank, heating pipe or cistern (where this is caused by tenant neglect – a charge will be levied)
- Insecure external windows (except glazing)
- Door entry phone (where dwelling is occupied by tenant with mobility problems or in area of communal access)
- Insecure front or rear door (where this is caused by tenant neglect – a charge will be levied)
- Toilet not flushing if no other WC available in dwelling
- No hot water if no other facilities exist for bathing or showering
- Loose or detached banister or handrail
- Gas leaks – tenant's should immediately call Phoenix Gas

List of Urgent Repairs (Not Exhaustive)

- Leaking roof
- No hot water if no other facilities exist for bathing/showering – this may be upgraded on medical grounds
- Partial loss of water supply
- Partial loss of heating
- Removal of graffiti
- Rotten timber flooring or stair tread
- Blocked pipe outside of dwelling (choked sinks/plugs are tenant's own responsibility). A charge will be levied if blockage has been caused by tenant neglect.

List of Routine Repairs (Not Exhaustive)

- Faulty extractor fan
- Faulty kitchen unit excluding minor works
- Plasterwork excluding minor repairs
- Repairs to external ironmongery

When reporting a repair please help us by leaving a contact number to assist with arranging access.

Please **DO NOT** report repairs to staff or board members outside of the office.

Tenant's Responsibilities

There are a number of repairs which are your responsibility to carry out:

- All glazing internal and external to existing or improved specification
- Access to dwelling and replacement of locks due to loss or lock out
- Internal decoration including floor and wall tiles
- Electric plugs, fluorescent tubes and starters and replacement of light bulbs except external Secured by Design lighting
- Repairs to electrical appliances, fires, heaters and light fittings not installed by the Association or not accepted by it for maintenance
- Minor plaster repairs to walls and ceilings
- Frets, bars and door glass to room heaters, fireplace tiles and fire bricks
- Bleeding of radiators and replacement of radiator keys
- Replacement and repair of coat hooks, curtain rails and door bells
- Electric fuses except main fuses which are responsibility of NIE
- Replacement of WC seats and fittings
- Clearing of all blockages which occur in waste pipes from baths, sinks and basins as well as maintaining of gully traps
- Stoppers, chains and washers for baths, sinks and basins
- Leaks in pipes etc caused by tenant neglect
- Replacement of shower curtains and bath panels
- Additional draught excluders
- Minor maintenance and repair of windows, kitchen units, along with other units and furniture provided by Association, internal doors, internal and external door hinges, locks and handles
- Sweeping chimneys and any cost of works required because of failure to sweep chimneys
- Removal of fireplaces
- Replacement of wheelie bins
- Maintenance of white goods supplied by Association (appliances will be in working condition at the commencement of a tenancy and will be tenants responsibility thereafter and should be left working at tenancy termination)
- Care and upkeep of gardens and repairs to garden fences
- Repair and replacement of rotary dryers
- Extermination of vermin within dwelling
- Air locks to oil tanks and pipe work
- Setting of central heating time clocks
- Where the Association has fitted smoke alarms or carbon monoxide detectors, these will be maintained by the Association but the tenant should regularly test and replace batteries
- Any electrical work carried out in your home must receive consent in writing from the Association prior to commencing works. All work must be completed by a NICEIE approved contractor and the Association will require written confirmation from the contractor that all works have been carried out in accordance with relevant regulations

Emergency Repairs

St Matthew's Housing Association has decided to use a company called Telecare to provide cover for emergency repairs after 4.30 p.m. on weekdays, at weekends and during office holidays.

Therefore, if you have an emergency repair which cannot wait until the office reopens, you should freephone:

0800 7313081

The Telecare staff member who will answer your call will know which repairs this Association deems to be an emergency. If your repair falls into this category, a tradesperson will be sent to your home to deal with the repair. It may not always be possible to completely fix it during this visit, but it will at least, be made safe until the next day. Telecare will tell the Association if a callout has been made to your home and we will ensure that it is followed up if necessary.

Please do not use this service if it is not a genuine emergency or you may receive a bill. If you are in any doubt, please call the freephone number and ask for advice.

If there is a dispute as to whether the repair should be dealt with as an emergency or not, then the Telecare staff will contact a member of staff from St Matthew's Housing Association and their decision shall be final.

Right to Repair Scheme

- All Emergency and Urgent repairs will be considered as "qualifying repairs" under the scheme.
- Tenants will be advised if the repair they report is a qualifying repair and the last date for the work to be carried out.
- If the work is not carried out by the date they have been given, tenants must notify the Association
- Tenants will be given a new last date for completion of the repair.
- If the work is not carried out by the end of the second period compensation will be considered at an initial compensation sum of £10.00 with further sums of £2.00 per day for each day that the repair remains uncompleted. The maximum sum for compensation under the Right to Repair Scheme is £50.00
- There are a number of reasons why the Right to Repair scheme cannot be applied. Where the tenant has told the Association that they no longer want the repair carried out:
 - Where the tenant has failed to provide reasonable access details for the contractor.
 - Where the tenant has failed to provide reasonable access for an inspection of the repair to be carried out.
 - Where the repair is not to a dwelling house.
 - Where there is genuine difficulty in completing the work due to factors outside the control of the Association or the contractor, for example, severe weather or unavailability of parts.
- Tenants who owe money to the Association will have any entitlement to compensation under the Right to Repair scheme offset against such sums.

For further information on this scheme please contact the Association.

Rechargeable Repairs

if you leave your property in a poor condition or cause damage not considered as normal wear and tear you may also be re-charged for repairs.

This list is not exhaustive but provides an indication of damage that will be charged for if caused by neglect, carelessness or abuse.

- Call outs or repairs to oil tanks and pipe work caused by the tenant allowing the tank to run out of oil
- Scorched or damaged work tops
- Holes in internal doors
- Replacement of rotary dryers (except for new tenancy)
- Replacement of wheelie bins (except for new tenancy)
- Blocked / choked pipes or toilet where blockage has been caused by tenant's negligence.
- Callout for electrical failure which is due to household appliance
- Damage to wash-hand basins, WC bowls, baths and bath panels

Building Defects

If you live in a new build or newly refurbished house, the contractor is liable for defects, usually for the first twelve months, this does not include deliberate or accidental damage. Such defects are normally attended to within specified timescales. You are strongly encouraged not to undertake major decorative work or interfere with electricians etc during this 12 month period as it may result in the contractor not having liability for problems that may occur.

Emergency work - 24 hours

- No heating
- No water
- No electricity
- Burst pipes
- Broken W.C. i.e. not flushing or health and safety hazard
- Any health and safety issue
- Blocked drains
- Warden call or fire alarm panel faults
- Emergency lighting not operating
- Fire exits not opening

Urgent work - 4 working days

- Some sockets not working
- Some radiators not heating
- Time clock defective but still able to use manual heating controls
- Front door and back doors sticking (fire exit)
- Roof tiles missing or dislodged

Routine work - 28 working days

- Leaking gutters
- Defective kitchen doors and/or handles
- Defective internal door handles, hinges, easing doors etc
- Clipping pipes

End of defects period

- Easing and adjusting doors, keepers etc
- Filing in settlement cracks
- Re-securing chipboard to first floor
- Provision of additional sealant around windows, skirting etc due to any drying out
- Sealing any joints in gutters and downpipes
- First inspection of gas/oil boilers
- First service of fire alarms, fire extinguishers, burglar alarms
- Welding any loose joints in vinyl flooring

New Gardens

Your garden may be laid with turf providing you with an instant lawn. In order to give the grass time to settle and take root, it is important that you **DO NOT WALK ON IT FOR AT LEAST 3 WEEKS** after it has been put down. Please do not allow children to play in the garden during this period. If the turf is walked on during this time and subsequently damaged, it is unlikely that it will recover and the Association will not replace such areas.

Secured By Design

All new schemes will be built to Secured by Design standards. When carrying out door and window replacement contracts to existing dwellings, these standards will be incorporated in the new fixtures.

Building to Secured by Design standards not only improves security to your home, but also addresses the environment surrounding it. This includes some or all of the following:

- Open spaces are overlooked as are all car parking spaces;
- Consideration is given to the height of fences and walls to ensure natural surveillance;
- Street lighting is planned to ensure maximum safety;
- Roads within the vicinity include traffic calming measures where appropriate;
- Front and back doors meet PAS 24 which also applies to surrounds and locks. This includes deadlocks, viewers and a door chain. Letterboxes are fitted away from the locks.
- Window frames meet specific security tests including locks and glazing that is very difficult for a burglar to remove to gain entry.

- External security lights fitted to the front and rear of homes that turn on automatically at dusk and off again at dawn. Such lights are fitted with low energy bulbs and cost only a few pounds a year to run. The Association will maintain the bulbs and should you require a replacement, please inform the office. Do not attempt to remove the bulb by yourself.
- An additional electric spur fitted near the front door has been provided to allow the installation of a burglar alarm.

Secured by Design Doors

Secured by Design doors should not be trimmed under any circumstances. The doors have undergone rigorous testing to deter intruders and vandalism and are designed to withstand extreme weather and keep out the rain. If trimmed the door is no longer covered by guarantee and the chances of it remaining watertight will be greatly reduced. If you adjust the door in any way, the Association will charge for any remedial work to reinstate the door and this may include the cost of replacement, the cost of which is considerable,

Keys

At the commencement of your tenancy you will be given two sets of keys to your new home. Please carry a set of keys at all times and leave another set with a trustworthy relative, friend or neighbour.

Please note that neither the Association nor the Contractor retain any keys to your house.

Due to the Secured By Design standards there may be an automatic lock operating system on your doors. If you go outside and close your front door, you will need a key to get back in. If you go outside and it slams behind you, you will be locked out and it will be extremely difficult to regain access without considerable cost to yourself.

Please leave a spare key with someone you can trust

Bottled Gas

Please do not keep bottled gas inside your home; all cylinders should be stored externally.



What are you doing to help prevent climate change

10 Cheap and simple tips to save energy, money and help prevent climate change



Turning your thermostat down by 1°C could reduce your heating by up to 10% saving you about £40 a year



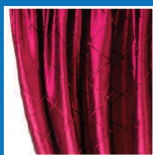
Only boil as much water as you need (but remember to cover the elements in an electric kettle)



Is your hot water too hot? Your cylinder thermostat shouldn't need to be set higher than 60°C / 140°F



A dripping hot tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they're fully turned off!



Close your curtains in the evening to stop heat escaping through the windows



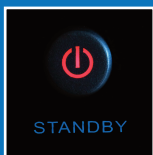
Use energy saving light bulbs. Just one can save you £100 over the lifetime of the bulb - and they last up to 12 times longer than ordinary light bulbs.



Always turn the lights off when you leave a room



If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme

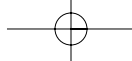
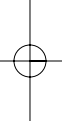
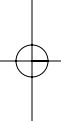
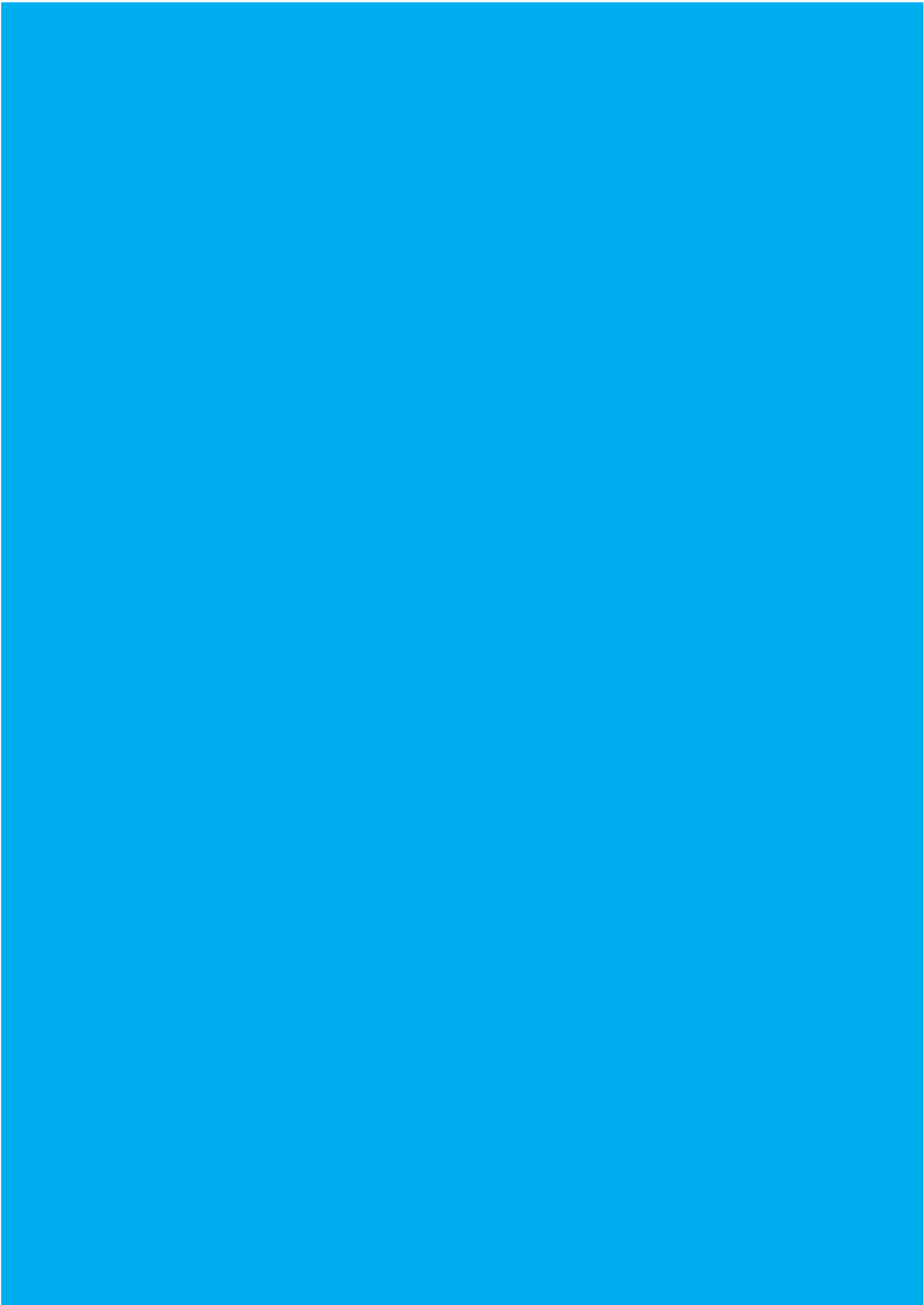
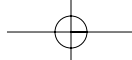


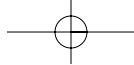
Don't leave appliances on standby and remember not to leave appliances like mobile phones on charge unnecessarily



Don't use the car for short journeys! Walk instead, saving on carbon emissions and better for your health

For more information visit www.energysavingtrust.org.uk





TENANCY **HANDBOOK**

