



# Tenant Handbook



Welcome to Clanmil Housing. We are committed to providing you with a high quality affordable home and supporting you to get the most you can from life.

We want to make a positive difference to our tenants' lives and invest in neighbourhoods to create places where people are proud to live and call home.

Our aim is to provide you with a high standard of home and first class service. This handbook sets out useful information about your tenancy and our services, your rights and responsibilities and how you can contact us.



Creating Homes,  
Strengthening  
Communities,  
Services that Matter

## Contents

Your Tenancy	04
Your Rent	06
Complaints, Comments and Compliments	08
Your Responsibilities	10
Repairs and Maintenance	12
Your Safety	16
Improvements and Adaptations	17
Your Rights	18
Ending Your Tenancy	20
Help and Advice & How You Can Get Involved	22
Useful Contacts	23
How to Contact Us	24

This document is available in other languages and formats such as large print, braille and audio. Please contact us on 028 9087 6000 to request a copy.

# YOUR TENANCY

Your tenancy agreement is a legal contract between you and Clanmil. It sets out your rights and responsibilities as a tenant and, when you sign it, this means you are agreeing to all the terms and conditions listed in it.



**Your tenancy agreement is a very important document. Please keep it in a safe place.**

Your responsibilities include:

- paying the rent and service charges
- looking after your home
- being a good neighbour
- being a responsible householder

## → **Secure**

This applies to all tenants who have completed a 12 month introductory tenancy.

Please refer to your tenancy agreement for more information or speak to us.

## **Types of Tenancy**

There are two different types of tenancy:

### → **Introductory**

This applies to all new tenants, whose tenancy is for a trial period of 12 months. Introductory tenants do not have same rights as Secure tenants.





If you lose your tenancy agreement, please contact us for a copy of the original

### **Understanding Your Tenancy Agreement**

- **Rent and Other Charges**

This section of the agreement is about how much rent is due each week. It also tells you about other charges.

- **Tenant Rights**

This section of the agreement explains your rights. There is more information about your rights on pages 18 to 19 of this handbook.

- **Tenant Responsibilities**

This section of the

agreement explains your responsibilities. There is more information on your responsibilities on pages 10 to 13 of this handbook.

- **Clanmil Obligations and Responsibilities**

This section of the agreement tells you what you should expect from us when you are renting one of our homes.

- **Declaration**

When you sign your agreement this means you are agreeing to all of the terms and conditions listed in it.

# YOUR RENT

You must pay your rent. If you do not, then you may lose your home.

If you have difficulty paying your rent please let us know. The sooner you talk to us the easier it will be for us to help you. We have two dedicated Money Advisors who are here to help.

## **When to pay your Rent**

You must pay your rent every week in advance or at intervals agreed with your Housing Officer.

At the beginning of your tenancy we will ask you to pay some of your rent in advance depending on your individual circumstances.

## **Our responsibilities**

- We will review your rent once a year
- We will provide you with an annual rent statement
- We will give you 4 weeks notice of any changes

## **What Your Rent Pays For**

- The building
- Outside decoration and upkeep of your home
- Our management costs

## **Rates**

We collect rates on behalf of Land and Property Services and pay these in advance.

## **Service Charges**

For some homes there will be a charge for other services such as landscaping, cleaning windows and communal areas, lighting and repairs to communal areas, security and administrative expenses.



## Benefits

If you receive certain benefits or are on a low income you may be entitled to help with paying your rent. While it is your responsibility to claim Housing Benefit, we can help you with your claim. Just ask!

## How to Pay Your Rent



- **Direct Debit**

We can help you set up Direct Debit payments - weekly, fortnightly, every four weeks or every calendar month. Just give us a call.

- **PayPoint**

We will give you a rent payment card which you can use at the Post Office, local shops and newsagents that display the PayPoint logo. PayPoint payments may take 3 days to reach your rent account. Please allow for this delay to ensure payments reach your rent account on time.



- **Telephone**

You can pay your rent over the phone using a debit or credit card. Call us on **028 9087 7034**.

# COMPLAINTS, COMMENTS AND COMPLIMENTS

We value what you tell us about our services, whether this is a compliment about what we are doing well or comments that will help us do things better. Please get in touch if you would like to complain, compliment us or comment in anyway.

## **Complaints**

We will strive to provide you with an excellent service every time. If there is something you are not happy with, we will try and sort it out straight away.

But if we can't do that we have a formal process for handling your complaint.

There are four possible stages to our complaints process:

### **Stage 1**

One of our Officers will look into your complaint. They will speak to you on the phone or face to face to

find out exactly why you feel things went wrong. They will advise you of the outcome.

### **Stage 2**

If you feel that your complaint has not been resolved, one of our senior managers will consider your complaint and they will also advise you of the outcome.

### **Stage 3**

If you still feel that your complaint has not been resolved satisfactorily, you can put your concerns in writing to the Chief Executive who will reply to you.



#### **Stage 4**

If you remain dissatisfied, you can ask for the matter to be referred to the Board of Management who will consider the matter and put their conclusions in writing to you.

#### **Taking your Complaint Further**

If you've gone through these four stages and want to take your complaint further, it can be referred for review to the Northern Ireland Commissioner for Complaints. The Commissioner's office will not

review your complaint unless you have first been through our complaints procedure.

You can contact the Northern Ireland Commissioner for Complaints at:

**The Ombudsman  
Freepost BEL 1478  
Belfast  
BT1 6BR**

**T: 0800 343 424 (Freephone)  
T: 028 90233821**

**Email:  
[ombudsman@ni-omb.org.uk](mailto:ombudsman@ni-omb.org.uk)**

# YOUR RESPONSIBILITIES

## DO's



### YOUR HOME

#### Financial:

- Pay your Rent on time
- Purchase home contents insurance to protect your belongings. See page 11 for more information.

#### Pets and Animals:

- Request a copy of our policy on pets and ask for our permission before getting a pet

- Keep your pets under control and clear up any mess
- Keep your home and garden clean to reduce risk of pest and vermin infestation.

#### Safety and Security:

- Check electrical plugs and flexes regularly
- Test your smoke alarm regularly
- Allow us access to your home for annual boiler checks
- Do not use gas cylinders within apartments or flats.





### **Upkeep:**

- Tell us about any repairs that are needed
- Get permission before doing any work to your home.

### **Garden and Outside Areas:**

- Keep gardens clean, tidy and free from rubbish
- Ask for permission to erect any structure/shed
- Supervise children on balconies, outside and in communal areas.



### **Other:**

- Report any tenancy or housing problems to us
- **BE A GOOD NEIGHBOUR.**

### **COMMUNAL AREAS**

Be considerate of other people when using all outside or communal areas, including stairwells and corridors.

### **HOME CONTENTS INSURANCE**

You are responsible for insuring your possessions including curtains and flooring. There are many policies available and we can help you find low cost contents insurance. Please contact us for more information.

# YOUR RESPONSIBILITIES

## DON'Ts



### YOUR HOME

- Sublet your home
- Intentionally damage your home.

### Communal Areas:

- Allow anyone you don't know into your home. You can use '**QUICKCHECK**' to verify a caller's identity by calling **0800 0132290**
- Vandalise or leave out rubbish, including discarded furniture or white goods.

### Behaviour:

- Verbally or physically abuse staff or contractors.
- Behave in an anti-social way in your home or neighbourhood
- Allow visitors or family to behave in an anti-social way in your home or neighbourhood

### Anti-social behaviour includes, but is not limited to:

- physical violence, domestic violence and other behaviour or harassment resulting in danger to someone



If someone you know is affected by anti-social behaviour, domestic violence or harassment please let us know.

- racial hate or other hate crime
- noise
- problems associated with groups of people
- garden misuse, vandalism and damage to homes
- misuse of communal areas and public spaces, including nuisance from dogs
- using your home for unlawful purposes
- criminal behaviour including drug dealing or use of illegal substances
- behaviour related to alcohol or substance abuse.



# REPAIRS AND MAINTENANCE

## How to Report a Repair

You can contact us by phone, email, through our website and Facebook page, or in person during opening hours - Monday to Friday, 9:00am to 5:00pm - or directly via your scheme coordinator.

Telephone: **028 90876019**

Email: **repairsdesk@clanmil.org.uk**

Website: **www.clanmil.org**

Facebook: **Clanmil Housing Association**

We have an **out-of-hours** repair service which you can contact on **028 9042 1010**

## WHAT WE WILL DO FOR YOU

We have to make sure that:

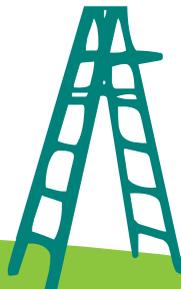
- your home is structurally sound and weather proof
- you have hot water
- you have a way of heating your home

## Repairs we can charge for

We can charge for any damage you, your family or visitors cause to your home.

## REPAIRS YOU ARE RESPONSIBLE FOR

There are some repairs you are responsible for. Please contact us for more information.





## HOW QUICKLY WILL WE COMPLETE A REPAIR?

- **Immediate within 4 hours**

Issues with your home that threaten your health and safety or could cause significant damage to your home including flooding, total loss of electrics or water and damage to doors and windows which may affect security.

- **Emergency repairs within 24 hours**

Repairs that are considered an emergency and include non essential lifts, blocked toilets, faulty locks or minor leaks.

- **Urgent within 4 working days**

Repairs that are considered urgent and include blocked pipes

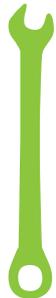
outside your home and faulty locks.

- **Non-urgent within 10 working days**

Repairs that cause inconvenience including non-urgent plumbing, broken electrical fittings and difficult to open doors or windows.

- **Routine repair within 20 working days**

Non-urgent repairs that do not pose a risk to health and safety including repairs to outside walls, doors and faulty first floor windows.



**Always ask for identification from anyone visiting your home.**

# YOUR SAFETY



## **Gas**

Natural gas is a very convenient, clean and versatile fuel. For you and your family's safety, and by law, you must allow us into your home once a year to inspect and service gas equipment.

If you smell gas, call 0800 002 001 immediately and contact Clanmil's Repairs Desk on 028 9087 6019.

## **Fire**

We fit various types of fire detection systems in our properties. Please familiarize yourself with the system in your home and what you

need to do in the event of a fire. An information leaflet on Fire Safety will be provided when you sign for your home.

## **Electrical**

We will test your electrical supply and wiring before you move into your home to make sure it is safe.

Please check that your own electrical appliances are safe and in good working order.

## **Winter Safety**

If you are going away at any time over the winter months, please keep your heating on low to prevent pipes from freezing and bursting.

# IMPROVEMENTS AND ADAPTATIONS

## **Improvements**

Please ask permission before carrying out any type of improvement to your home such as putting up a satellite dish, replacing a kitchen, changing electric fittings or installing CCTV. You need to tell us:

- ➔ the details of the work that you want to do
- ➔ who will be doing the work

We need to make sure the person carrying out the work to your home is suitably qualified and, in some cases, you may need Building Control and / or planning approval before starting work.

If the work causes any damage to your home you will have to pay for the repairs.

Please ask us for more information.

## **Adaptations**

If you have a disability or serious health issues, we may be able to provide aids and adaptations in your home that will assist you to live there safely and independently. Please contact us for more information.

# YOUR RIGHTS

As a Clanmil Housing tenant you have a range of rights depending on whether you are an Introductory or Secure tenant. For more detailed information please check your tenancy agreement.

These are the most common things people ask us about in relation to their rights:

## **Assignment**

This means that someone with the right to take over the tenancy becomes our tenant instead of you.

You need to ask permission to do this and will have to sign a legal agreement.

Not everyone can pass on or take over a tenancy, so please ask us for more information.

## **Succession**

This means that someone with the right to take over

the tenancy becomes our tenant after your death.

Not everyone is able to take on a tenancy in this way, so please ask us for more information.

## **Moving and Mutual Exchanges**

You can apply for a transfer to another Housing Association or Housing Executive property by completing an application form. Some conditions apply and you should check with us if you



are thinking of transferring to another house.

A mutual exchange happens when two or more tenants agree to swap homes. It can be a good option if you want to move but do not want to spend time on a waiting list.

Many tenants have the right to swap their homes in this way and you can search for an exchange partner using the HomeSwapper website - **[www.HomeSwapper.co.uk](http://www.HomeSwapper.co.uk)**

To find out more about mutual exchange, and to check if you have the right to swap, please check your tenancy agreement or ask us for more information.

Please always speak to your Housing Officer before

agreeing to swap homes. Both landlords must give written permission.

### Other rights

Some other rights which may be connected to your tenancy include the right to:

- repair and improve your home and to be compensated for some improvements
- information and consultation
- live peacefully and be treated fairly
- buy your home
- take in lodgers

Please contact us for more information on these rights and how they affect you.

# ENDING YOUR TENANCY

If you decide to end your tenancy please:

- give us four clear weeks' notice in writing ending on a Sunday
- tell us your forwarding address
- allow us access to inspect your home before your tenancy ends and for any repairs or viewings
- arrange to return the keys/fobs/energy cards to us by 12 noon on the Monday following the end of your tenancy or you will be charged up to an additional week's rent
- make sure your rent account is paid up to the date your tenancy ends
- remove all your belongings and rubbish from the home and garden
- repair or pay for any damages you have caused
- leave the home and garden clean and tidy
- tell the Post Office, your gas and electricity suppliers and Social Security Agency/ Housing Executive

## Ending a joint tenancy

If you have a joint tenancy, and both you and your co-tenant wish to end the tenancy, then please follow the steps outlined in this section.

If only one of you wishes to end the tenancy, please contact us.

We may advise you to get independent legal advice or contact Housing Rights.

- have your main home elsewhere
- damage your home
- neglect your home
- break the conditions of your tenancy

### **When we can end your tenancy**

In some situations we may end your tenancy. We would usually have to obtain a court order to do so.

You could lose your home if you:

- do not pay your rent
- behave in an anti-social way
- use your home for illegal purposes



## HELP AND ADVICE

**We can offer support and advice if you need it to help you keep your tenancy.**

### **We can help with:**

- Money advice
- Aids and adaptations
- Referrals to specialist support

## HOW YOU CAN GET INVOLVED

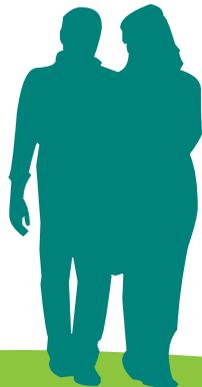
**You can help shape the service you receive.**

### **There are lots of ways to get involved:**

- Be a member of or help to form a tenants group
- Become a tenant inspector
- Take part in Scheme Walkabout
- Come along to Focus Groups
- Be part of our Reader Panel for communications

- Become a tenant representative on our Board

If you are interested, talk to your Housing Officer for more information.



# USEFUL CONTACTS

## EMERGENCIES

NI Water	<b>03457 440088</b>
PSNI	<b>999</b>
NIE	<b>03457 643 643</b>
Flooding Incident Line	<b>0300 2000 100</b>

## HELP AND ADVICE

Crimestoppers	<b>0800 555 111</b>
NI Direct	<b><a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a></b>
Age NI	<b>0808 808 7575</b>
PSNI non emergency	<b>101</b>
Housing Rights	<b>028 9024 5640</b>
Housing Executive	<b>03448 920 900</b>
Child line	<b>0800 11 11</b>
Silverline	<b>0800 470 80 90</b>

We hope you will be happy in your home.

Please keep this handbook in a safe place so you can find the information you need at any time.



 **028 9087 6000** or, for repairs, **028 9087 6019**

 **[www.clanmil.org.uk](http://www.clanmil.org.uk)**

 **Clanmil Housing Association**

 **@clanmilhousing**

 **[housing@clanmil.org.uk](mailto:housing@clanmil.org.uk)** or **[repairsdesk@clanmil.org.uk](mailto:repairsdesk@clanmil.org.uk)**

Clanmil Housing Association  
Northern Whig House  
3 Waring Street  
BELFAST  
BT1 2DX