

Manningham Housing Association

Customer Handbook

I am satisfied that the entire contents of the customer handbook has been explained to me and I understand all the information provided; I also acknowledge receiving the keys below:

(Please complete the section below where any tenant cannot sign their signature because of illiteracy. In which case, the tenant can mark the Tenancy in the presence of a witness.)

(If applicable:) I/we are unable to read and/or sign this Tenancy because of illiteracy and before marking this Tenancy, I/we confirm that the contents of this Tenancy have been read to me/us and I/we understand the terms in this Tenancy.

Print Name:

Signature:

Witness:

Address:

Neighbourhood Officer:

Address:

Keys:



Customer Handbook

A complete guide to your Manningham Housing Association Home

How to Contact Us:

Manningham Housing Association

Bank House
30 Manor Row
Bradford
BD1 4QE

MHA Customer Service: 01274 771144
MHA Rent Enquiries: 0300 102 0039
MHA Benefit Enquiries: 0300 102 0038
Email: info@manninghamha.co.uk
Web: www.manninghamhousing.co.uk

Please contact our main office for any enquiries you may have, whether it is to log a repair, speaking to your Housing Officer, discuss your rent account and more.

Other Useful Contacts:

Bradford Council

General: 01274 432111
Benefits: 01274 432772
Council Tax: 01274 437866
Waste and Recycling: 01274 431000
School Admissions: [01274 439200](tel:01274439200)
Homelessness team: [01274 435999](tel:01274435999)

Housing Advice

Social Services: 01274 431010
Foundation Bradford: 01274 303550
CHAS Housing: 01274 731909

Citizens Advice Bureau: 0844 245 1282
Shelter: 0808 800 4444

Domestic Violence Issues

Oasis: 01274 634850
Bradford Women's Aid: 01274 660052
Keighley Women's Aid: 01535 210067
Victims Support Line: 01274 532216
Staying put: 0808 2800 999
Safeguarding Unit: 01274 432917

Utility Helplines and Suppliers

Find a Gas Safe Engineer: 0800 408 5500
Report a Gas Leak – Transco: 0800 111 999
National Grid Electrical Emergencies: 0800 375 675
Energy Support Bradford: 01274 911949
Find out your Gas Supplier: 0870 608 1524
Yorkshire Water: 0345 124 2424
British Gas: 330 100 0056
E.ON: 0808 501 5200
EDF Energy: 0333 200 5100
Scottish Power: 0800 027 0404
Southern Electric: 0800 048 3516
Good Energy: 0345 034 2400

Other Helplines

Crimestoppers: 0800 555 111
The Samaritans: 116 123
Age UK: 0800 009 966
Age UK Bradford: 01274 391190
Childline: 0800 1111
NHF Contents Insurance: 0345 450 7288

Contents

Please tick once explained

5	Welcome	☐
6	Our Customer Service Promise	☐
	Accessing our services and getting involved	☐
	Renting homes and paying your rent	☐
	Looking after your homes	☐
	Working in your neighbourhood	☐
10	Get involved, Get rewarded	☐
	What is 'Get involved, Get rewarded' about?	☐
	How can you get involved?	☐
	What's in it for you?	☐
	How to get involved?	☐
12	Your Tenancy	☐
	Tenancy agreement	☐
	Your Legal Rights	☐
	Your Responsibilities	☐
22	Paying your rent	☐
	How to pay your rent	☐
	Your rent account	☐
	Service charges	☐
	Support and advice	☐
	Disagreeing with your Council Tax Banding	☐
	Housing Benefit	☐
	If you don't pay your rent	☐
	Income Management Team	☐
	Universal Credit	☐
	Direct Payment	☐
29	Repairs	☐
	How to Report a Repair?	☐
	Our contractors	☐
	Repairs: Who is responsible for what?	☐
	Gas Safety	☐
	Adaptations	☐

Planned work and large scale repairs

Satisfaction

What to do in emergencies?

☐☐☐

37 Moving

Transfers

Downsizing

Exchanging

Moving out

☐☐☐☐☐

5

Welcome

Welcome to Manningham Housing Association's Customer Handbook. This is your guide to our services. It includes information that explains your tenancy agreement.

Inside we have set out, in clear sections, what you can expect of us and what we expect of you. We hope this will help you make the most of your tenancy with us and that you enjoy your new home.

The handbook also includes contact details for our local office, plus important information on repairs.

If you need to talk to us, please get in touch. Our phone numbers and full address are shown on page 2.

You can also contact us through our website: -
www.manninghamhousing.co.uk.

I hope you enjoy living in your home.

Lee Bloomfield
Chief Executive

6

Our Customer Service Promise

At Manningham Housing Association we are committed to delivering the best possible services to you, our customers. This section details our Customer Service promise, which are 13 promises that set out what you, our customers, can expect from our services.

What's in this section?

- Accessing our services and getting involved
- Renting homes and paying your rent
- Looking after your homes
- Working in your neighbourhood

Accessing our services and getting involved

1. When you access our service over the phone:

- We will deal with your enquiry in a friendly and polite manner.
- If we cannot answer your query straight away we will refer you to the right person.
- To ensure we deliver the best service possible we may record calls for training and monitoring purposes.

2. When you write in to us:

- We will acknowledge your email within 1 working day and letters within 2 working days.
- All of our written information will be in Plain English.

3. When you access our service at our offices:

- We will advertise opening hours and holiday closures clearly.
- Staff will wear name badges and our reception area will be clean and inviting.
- We will provide private interview rooms if required.

4. When we visit you at home:

- We will arrange a convenient time, be punctual, give our name and show identification.

- We will always treat you and your home with respect. If you are not at home we will leave a calling card.
- If we cannot attend the appointment we will telephone you in advance.

5. When you make a complaint:

- We will provide you with a number of ways to report a complaint and accept complaints made by others on your behalf.
- We will acknowledge complaints within 2 working days, and provide a full response within 10 working days. If the complaint takes longer to investigate we will keep you informed.
- If you are not happy with the outcome of your complaint you can make an appeal of the decision.

6. When you want to get involved with the work Manningham Housing Association does:

- We will offer a host of opportunities where you can give your views to help us improve our services.
- We will provide customers with easy to understand information, as well as training and development, to maximise customer involvement.

Renting homes and paying your rent

7. When we let out our homes:

- Homes will meet the Manningham Property Standard and will be let as quickly as possible through our website or through local authority referrals.
- We will treat applications confidentially, with support provided if needed to complete your application.
- Successful applicants will be informed in writing.
- On sign up, we will provide a welcome pack and perform a settling in visit within six weeks of you moving into your new home.

8. To pay for your rent:

- We will offer you a variety of ways to pay your rent, monitor your account and keep you informed if there are any issues.
- We will signpost you to specialist debt advice organisations and work with you to agree a repayment plan if you fall into arrears.

Looking after your home

9. When you report a repair:

- We will provide a variety of ways to report a repair.
- We will offer a service to provide emergency repairs outside of normal working hours.
- Unless it is an emergency repair, we will offer either a morning or afternoon appointment that is convenient to you.
- We will use qualified contractors who will arrange the repair appointment. If additional repairs are discovered at the time, we will carry them out provided contractors seek permission from us.
- At the end of each repair you will be given the opportunity to provide feedback.

10. When we carry out planned improvements:

- We will consult with you, provide timescales and give you the opportunity to provide feedback, whilst making sure we avoid work during holidays and religious/ cultural days.
- We will publish our improvement programme in our Feedback magazine.

11. When we carry out your gas safety check:

- We will carry out a gas safety check on the Association's appliances in your home at least once a year at a convenient time, on or before the renewal period.
- We will give you an opportunity to provide feedback.

Working in your neighbourhood

12. When managing your scheme:

- We will tell you who your Neighbourhood Officer is. They will contact you to deal with housing enquiries and to make sure your scheme is well maintained.
- We will complete regular health and safety checks of shared areas and play equipment, removing graffiti within two working days and abandoned vehicles quickly.
- We will carry out regular scheme inspections and advise customers in advance.

13. When dealing with Anti-Social Behaviour (ASB):

- We will make you aware of your rights and responsibilities, and make sure our staff are well trained.
- We will take all reports seriously, dealing with individual cases with an action plan to agree what will happen next
- We will work with the Police and other agencies to resolve anti-social behaviour, taking legal action if necessary.

10

Get involved, Get rewarded.

We believe that our customers should be at the centre of everything we do. This section provides information about how you can get involved in your local area and help to improve our services.

What's in this section?

- What is 'Get involved, Get rewarded' about?
- How can you get involved?
- What's in it for you?
- How to get involved?

11

What is 'Get involved, Get rewarded' about?

'Get involved, Get rewarded' is our customer involvement campaign, which aims to provide customers with opportunities to volunteer and provide feedback on how well we are performing. This feedback will help us understand how to improve our services, enhance accountability and tackle the issues that affect you, our customers, the most.

How can you get involved?

Customer Inspectors: these are volunteers who will help us to understand how well we are delivering our services. The type of inspections could include conducting surveys, carrying out mystery shopping and more.

Customer Panel: we are looking for new members to join our **MHA Customer Panel**, which meets four times per year. The Panel is made up of our customers and their role is to share theirs and other residents' views. They provide a crucial consultation role and scrutiny on our policies and performance in key areas.

Other Involvement Opportunities: these opportunities will range from organising local scheme meetings, local events and more with customers, which will help us understand how well we are delivering our services to our customers.

What's in it for you?

- Gain work experience that will help you develop skills for applying for jobs
- Achieve new skills and qualifications that can help you build your C.V.
- Meet new people
- Improve the services that Manningham delivers to you and other customers
- All travel expenses and other select costs will be paid for
- Receive shopping vouchers for getting involved in certain customer inspector activities, focus groups and consultations

How to get involved?

For more information on how to get involved in any of these opportunities, please contact Sayful Alam, our Customer Involvement & Engagement Officer, on 07483396821 or email him at sayful.alam@manninghamha.co.uk.

Your Tenancy

This section provides information on your tenancy agreement and details what your responsibilities are as a tenant in your home and within your community.

What's covered in this section?

- Tenancy agreement
- Your Legal Rights
- Your Responsibilities

13

Tenancy Agreement

Your tenancy agreement is a legal contract between you, the customer, and us, the landlord. The agreement sets out your rights and our responsibilities. It is an important document, so make sure you keep it in a safe place.

Types of tenancy agreement

Starter tenancies (Assured Shorthold Tenancies)

Starter tenancies are one of a number of initiatives the Government brought in to help housing providers tackle anti-social behaviour.

MHA will use Assured Shorthold Tenancies as Starter tenancies to promote good behaviour. Starter tenancies are probationary tenancies and gives similar rights to that of Assured tenants.

These tenancies will be issued to all new general needs tenants and they usually last for a minimum of 12 months. If you keep to all the conditions of the starter tenancy, it will automatically become an assured tenancy.

Your Neighbourhood Officer will monitor your tenancy throughout the starter period with a programme of visits so that problems can be addressed as soon as they arise. These visits will provide the basis on which to determine whether the tenancy should be converted to an Assured Tenancy.

Whilst you have a starter tenancy, you will not be allowed to transfer or exchange your home with another tenant. However, under exceptional circumstances an exchange may be possible with the approval of the Housing Manager.

Assured

Most tenancies which started after 15 January 1989 are assured tenancies. If you have an assured tenancy, you have the right to stay in your home for an unlimited period of time as long as you comply with the terms of your tenancy agreement.

Joint tenancies

If two or more people sign the tenancy agreement, they are called joint tenants.

If you are a joint tenant, you are both responsible, for keeping to the tenancy agreement. For example, if one of you breaks a condition of the agreement, we can hold both tenants responsible and accountable.

Understanding affordable rent

The government has introduced Affordable Rent to replace ordinary social rent on newly built homes and for some new tenancies. It says non-profit making landlords such as Manningham Housing Association must charge up to 80% of what you might pay for a similar home from a private landlord, for newly built homes and for some other existing MHA homes.

- Affordable Rent means that rent will be set at up to 80% of market rent.
- All Affordable Rent charged will still be eligible to be covered by full Affordable Rent housing benefit, (if you receive this).
- Affordable Rent is for new tenancies', so your rent might be slightly different to what your neighbours pay.
- The rights of tenants paying affordable rents are exactly the same as any Manningham Housing Association tenants. You can still access all our services, including help with money matters from our specialist staff, if required.

- Affordable rent means that Manningham Housing Association can carry on building new homes for people who need them.

Terminating a tenancy

As long as you live in the property as your principal home, we cannot evict you unless we obtain a court order. The court will only grant us an order to evict as detailed within your tenancy agreement.

We would only be granted a court order to end your tenancy in some of the following circumstances:

- If you stop living in the property as your principal home.
- If you owe us rent.
- If you or someone living with you or visiting you have:
 - damaged or neglected your home;
 - harassed or caused a nuisance to your neighbours;
 - been convicted of using your home for an illegal purpose such as drug dealing;
 - been violent to someone living with you;
 - been running a business from your home without our permission;
 - or
 - not let us or our contractors into your home to carry out an annual gas safety test.

Ending your tenancy

You (or any joint tenant) can end your tenancy by giving us four weeks' notice in writing. If you do not give us this notice, you will be responsible for paying the rent and other charges until we receive possession of the property.

If you leave without giving us notice, we will commence legal procedures to end your tenancy. This takes time and you will still have to pay the rent for as long as this takes. If you move out of your home, without giving notice, it will make it difficult for you to get further accommodation from any other housing provider.

Your Legal Rights

This section of the handbook explains your rights to:

- take over a tenancy when the previous customer dies;
- assign (transfer) your tenancy;
- take in lodgers;
- sublet part of your home;
- make improvements to your home; and
- buy your home through the Right to Acquire scheme based on the eligibility criteria.

Those who have starter or assured shorthold tenancies do not have the same rights as tenants who have secure or assured tenancies.

The following table shows the differences.

Legal Right	Starter Tenancies	Assured Tenancies
The right to succeed (take over the tenancy of a customer who has died)	No but we will consider any application	Yes
The right to assign (transfer) your tenancy	No	Yes
The right to take lodgers	No	No
The right to sublet part of your home	No	No
The right to make improvements to your home	Yes but only with permission	Yes but only with permission
The 'right to acquire' your home	No	Subject to eligibility

Here are some of your legal rights explained:

The right to succeed

When a tenant dies, their tenancy can pass on to someone else living in their home, unless the tenant who has died took over the tenancy in that way.

The new tenant is known as a 'successor'.

You have the legal right to take over the tenancy if you were living with the tenant when they died and you were their husband, wife or civil partner, or were living with them as if you were their husband, wife or civil partner.

We may also let you take over the tenancy if you are another member of the tenant's family and you lived with the tenant for the year before their death. However, we will only give you the tenancy if:

- the tenant who died did not take over the tenancy in this way;
- this is your only home; and
- you have lived there for at least one year. We will need to see proof that you have lived at the address for one year. A council tax bill for the address showing that you have been residing at this address for at least a year will normally suffice.

If the home you are living in is now too large for your family, we may ask you to move somewhere smaller.

You can also take over the tenancy in just your name if you are a joint tenant and the other person has moved out. If this happens, you should both contact us. A Notice to Quit signed by one tenant will end the Tenancy even if the other tenant objects.

Making improvements to your home

You have the right to improve your home, but you must get our permission in writing first. Improvements include:

- putting up a TV aerial or satellite dish;
- decorating the outside of your home; and
- adding to or replacing any of the fixtures inside your home (such as kitchen units, the central heating or a bathroom suite).

We will not refuse permission without a good reason. However, we will expect you to get the work carried out to a good standard we are happy with. You must also get any other approval you need for the work, such as planning permission.

Work which involves gas must be carried out by a contractor on the Gas Safe Register. For electrical work, the contractor must be NICEIC-approved.

The improvements you make may enhance the comfort of your home, but we will not charge you more rent.

The 'right to acquire' your home

If you moved into one of our new homes that was built with public money after April 1997, you may be able to buy it through the Right to Acquire scheme. There are several conditions you must fulfil before you can acquire your home through this scheme, so we advise that you phone MHA on 01274 771144 for more details.

Your Responsibilities

Listed below are your responsibilities in your home and your community. There are also a series of helpful tips for saving money, maintaining your home and who to call if you're being harassed.

Your Responsibilities in your home

Living in your home

- You must live in your home from the start of your tenancy.
- You must not give your home to anyone else (sublet).
- If you have a cellar, please do not use it as a habitable or storage area.
- If you are going away on holiday, please tell us. You must let us know who we should contact if we need to get into your home in an emergency.
- If you want to run a business from your property, you must get our permission first. You must be reasonable in your request. We will refuse such requests as running a car repairing service or car sale business from your property.
- If you are convicted of doing something illegal, you may lose your tenancy.

Domestic violence

We take domestic violence very seriously. If your partner is being violent towards you, talk to your housing officer on 01274 771144.

Maintaining your home

- Keep the inside of your home in a good and clean condition.
- Pay for any damage caused by you or anyone living with you or visiting you.
- Report any repairs to us straight away.
- Keep your garden (if you have one) in a tidy condition.
- Keep your home safe – and ensure things like highly flammable liquids that might catch fire in your home, shed or garage are correctly stored.

How to avoid fires

- Don't leave chip pans on the cooker when you're out of the room.
- Don't overload sockets with too many plugs.
- Keep matches where children cannot reach them.
- Never dry washing in front of a gas fire.

Remember – check and maintain your smoke alarm. You are responsible for replacing batteries in smoke alarms.

Top maintenance tips

- Do not put hot fat or tea leaves down the sink or drain.
- Unblock waste traps.
- Don't block toilets by putting nappies, baby wipes or sanitary towels down them.
- Keep gullies clear of leaves.

To reduce condensation place lids on pans when cooking, open the windows when you can, and do not dry clothes internally unless it is through a dryer.

Remember, you must let us service and maintain your boiler every year. It may save you money and your life!

Our staff

Our staff are trained to be helpful and polite at all times. If you have a complaint about our staff or one of our services, please read our Customer Service Promise for details of how to complain. We will not tolerate threatening behaviour, or attacks on our staff. If you behave in this way, we may begin legal proceedings against you.

You must let us and our approved contractors into your home so we can carry out repairs and inspections, or service equipment. Whenever possible we will give you at least 24 hours' notice. If there is an emergency, like a water leak, we may need to enter your

home immediately. We will try to contact you, before we enter your home, by using the contact details you have given us. If there is an emergency and we cannot contact you, we may have to force entry into your home.

Pests

You are responsible for dealing with pest infestations. If you have any problems with pests (for example, cockroaches or rats), phone your local council's environmental health department.

Contents Insurance

We are responsible for insuring the building. You are responsible for insuring your belongings against loss, theft and damage.

We encourage all our customers to take out contents insurance to protect against any loss to their belongings.

The National Housing Federation offers contents insurance with flexible payment options, which is easy to apply for. For more information, call your Neighbourhood Officer on **01274 771144** or call the National Housing Federation on **0345 450 7288**.

Any damage caused by contractors should be covered by the contractor's insurance.

Making your home more secure

- Fit window locks.
- Lock your windows and doors whenever you go out.
- Don't allow anyone into your home without seeing proof of ID.
- If you see or hear anything suspicious, phone the police.
- If you live in a flat, don't let anyone you don't know into the building.
- **Please note:** Not all of our properties have an alarm. If you have an alarm in your property, activate it before leaving your home.

Pets

You need to get our written permission before you keep a dog, cat or other animal. We will let you keep a pet if your home is suitable and your pet does not cause a nuisance to your neighbours. To get permission please phone your Neighbourhood Officer on **01274 771144**.

How to cut your bills

- Fit energy-saving light bulbs.
- Switch lights off when you leave the room.
- Keep doors shut to keep heat in.
- Close your curtains in the evening.

20

- Set thermostats a little lower, and turn down your water temperature.

You can do the following to save water.

- Take showers instead of baths.
- Use your bathwater to clean your car or water your plants.
- Make sure taps are turned off.

If you go away on holiday:

- Please notify Manningham Housing Association
- close all your windows and doors;
- in winter leave your heating on a low setting.

Your Responsibility in your community

Harassment

We do not tolerate any form of harassment. If you (or anyone living with or visiting you) harass anyone living on or visiting the estate, you could lose your home.

All our tenants have an equal right to enjoy their homes in peace.

Harassment can take many forms, including:

- abusive or threatening talk;
- threatening letters or phone calls;
- offensive graffiti;
- damage to property;
- physical attacks; and

- arson attacks.

We will treat all claims of harassment very seriously. If you are being harassed, phone us straight away on 01274 771144.

Antisocial behaviour

You and anyone living with or visiting you must not cause a nuisance or annoy your neighbours. If this happens, you could lose your home.

Antisocial behaviour can include:

- loud music or noise from radios or TVs, especially at night;
- blocking shared hallways;
- not keeping pets under control;
- inconsiderate parking;
- abusive behaviour to neighbours.

If a neighbour is causing a nuisance, you should talk to them. If that doesn't help, phone your Neighbourhood Officer on 01274 771144.

If you have a problem with noise, you can also contact your local council's environmental health department.

Communal areas

You are responsible for:

- making sure you don't block any shared areas with your belongings;

21

- not allowing your visitors to park irresponsibly or in the wrong spaces.

Maintenance Checklist

In your home, you should know where to find the following:

- Your water stopcock, in case there's a water leak (It's usually under the kitchen sink, in the airing cupboard or in your cellar.)
- Your gas and electricity meters.
- Your fuse box.
- Your hot-water tank or immersion heater (if you have one).
- Your central-heating boiler.
- Your gas stopcock (This is usually located besides your gas meter.

Littering and Fly tipping

We take the cleanliness of our schemes very seriously and we expect the same of our customers. If you feel there is a problem of littering on your scheme please contact us on 01274 771114.

If you have an issue with fly tipping in your neighbourhood please contact Bradford Council on 01274 431000.

Paying your Rent

This section provides information on your tenancy agreement and details what your responsibilities are as a tenant in your home and within your community.

What's covered in this section?

- How to pay your rent
- Your rent account
- Service charges
- Support and advice
- Disagreeing with your Council Tax Banding
- Housing Benefit
- If you don't pay your rent
- Income Management Team
- Universal Credit

How to pay your rent

You can pay your rent in a number of different ways. You decide which is best for you.

By direct debit

A direct debit is a payment we take direct from your bank or building society account. You can choose to pay every week or every month, and on any working day of the week. Just give us a call on **01274 771144** and we will set this up for you. The benefits of direct debit are that we do all the calculations and paperwork for you and the money comes out of your bank account regularly, even if the amount of rent you pay changes.

MHA Online Portal

If you have registered for MHA's Online Portal, you can make a payment directly through the App. If you have not yet registered, please contact the office on **01274 771144** and we will walk you through the process.

By Standing Order

If you have a bank account, you can pay by standing order. To set up a standing order is easy but done directly with your bank. Please call us on **01274 771144** so

we can advise you on the process and details to provide.

By using PayPoint/Post Office

We have given you an Allpay swipe card that holds your tenancy reference number. You can use the card to pay your rent at any post office and shop outlets displaying the PayPoint symbol or logo. Take your rent payment card with you and ask for a receipt for your payment.

Pay via Allpay Online or Phone

You can pay online at www.allpay.net and follow the instructions to make a payment.

Alternatively, you can pay over the telephone by calling Allpay's automated phone line on 0844 557 8321.

You will need an Allpay payment card to pay on this number. It's easy and can be done at any time of the day:

- Dial the number
- When prompted input your 12-digit Allpay reference number with the phone keypad
- When prompted again input your card details and make the payment

Your Rent Account

We will keep you informed of how much rent you have paid us, and whether you owe us any money, by:

- sending you a rent statement when you request it;
- giving you four weeks' notice in writing if we decide to change your rent.

We know you might sometimes have problems paying your rent. If you do, let us know as soon as possible so we can try to help you.

Service Charges

Depending on where you live you may have to pay a service charge on top of your rent. A service charge is a payment you make to cover the areas and services you share with your neighbours. For example, if you live in a block of flats and share a hall and stairway with other people, the cost of cleaning this area is covered by your service charge.

Service charges cover the costs of things such as:

- maintaining communal lighting, lifts, TV aerials, door-entry systems and fire equipment;
- rubbish chutes and wheeled bins; and
- caretaking and environmental services.

Support and Advice

If you think you're entitled to Housing Benefit/Universal Credit to help you pay your rent, or you want advice on managing your money, we can:

- talk to you in private, at our office or at your home.
- give you support so you can get the benefits you're entitled to.
- put you in touch with other organisations that will help you get benefits or give you independent advice on managing your money and dealing with debts.
- agree a reasonable payment arrangement for you to clear any rent you owe to us.

Remember, we all have money problems from time to time. If you are having difficulty paying your rent, please talk to us as soon as you can. Don't ignore our letters, phone calls or visits. We want to help you and can give you advice.

Housing Benefit

If you are a Pensioner, you may be entitled to Housing Benefit that may pay all or part of your rent.

You will not get this automatically, even if you are on Pension benefits. You must apply for Housing Benefit separately.

You should make your claim as soon as possible. If your situation changes after your claim, you must tell your local authority's Housing Benefit department.

Do not forget that you must pay any part of your rent that is not covered by Housing Benefit.

Our Benefit Support Officer and a member of the Association's Income Management team can give you advice on and help with applying for Housing Benefit.

Universal Credit

Universal Credit is a payment for people under State Pension age and on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers and people too ill to work.

Universal Credit is replacing the following benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

26

To be eligible for Universal Credit, you usually need to:

- be 18 or over
- be under [State Pension age](#)
- live in the UK
- have under £16,000 in savings and investments
- earn less than a certain amount each month.

There are exceptions, like being able to claim from age 16 if you have a disability, are leaving care or are responsible for a child.

UC is paid to you in arrears. It takes at least 5 weeks for you to get any money when you first claim. After the first payment, you should get your UC on the same day each month.

Housing Element

You usually get the housing element as part of your monthly UC payment.

You should pay the full rent to your landlord. You can do this by setting up payments as described in Section 23 of the Handbook.

Direct Payments to Landlord from UC

The Government want people to be more responsible for the management of their income and so Universal Credit will be paid directly to each person or family making a claim.

The direct payment will be paid into your bank account each month and will include the amount you are entitled to towards your housing costs.

It will be possible to have your housing costs paid directly to MHA in the following circumstances:

- People who are classed as ‘vulnerable’ will be able to have their housing costs
- Secondly, those people who fall behind by eight weeks with their rental payments will have their housing costs paid direct to us.

If you don't pay your rent

If you do not pay your rent, we will talk to you about Housing Benefit/Universal Credit (if applicable) and how to manage your money. If you continue to fall behind with your rent, or if you ignore our letters, phone calls and visits we may have to take court action against you.

We don't want to evict anyone, but if you don't pay your rent, and don't try to sort out the problem with us, we will have no option but to commence legal proceedings which could result in you losing your home.

If you have problems paying your rent, you can talk to:

- us (phone the Association's Income Management team on 0127477114.
- your local citizens advice bureau; or
- your local council's housing advice centre.

Income Management Team

We set up this team to provide you with advice as well as be responsible for collecting and recovering most of our income and arrears including:

- Service charges for all customers
- Re-chargeable work (repairs caused by damage or neglect)
- Rent and service charges for shared ownership
- All leasehold charges
- Former tenancy arrears (money still owed after a resident has vacated a property)

The team also:

- Monitor all rent accounts
- Send letters, and provide assistance through home visits, appointments at our offices and over the phone
- Provide help with claiming Housing Benefit & Universal Credit.
- Provide basic debt advice and put you in touch with other agencies
- Set up affordable payment agreements
- Prepare and present cases to Court for legal action
- Monitor agreements including Court Orders
- Carry out evictions where necessary

28

Benefit Support Officer

Our In-House Benefit Support Officer will.

- Assists individuals in applying for welfare benefits, pensions, or financial assistance programs.
- Provides guidance on eligibility criteria and required documentation.
- Processes applications, reviews claims.
- Responds to inquiries from claimants, offering support and resolving issues.
- Liaises with government agencies, charities, and other organisations to facilitate support.
- Inform individuals on available benefits and how to maximise their entitlements.

For more information about ways to pay, managing your rent payments, and our procedures for collecting overdue rent, visit our website at www.ManninghamHousing.co.uk.

Repairs

This section tells you what need to know about MHA's Repairs and Maintenance service. This includes what repairs MHA are responsible for and what repairs you, as an MHA customer, are responsible for.

What's covered in this section?

- How to Report a Repair?
- Repairs: Who is responsible for what?
- Gas Safety
- Adaptations
- Planned work and large scale repairs
- Satisfaction
- What to do in emergencies?

30

You are responsible for some repairs to your home, including decorating inside your home, gardening, and minor repairs such as clearing blocked sinks and toilets, and replacing your toilet seat and shower curtain.

Your tenancy agreement gives you more information about who is responsible for different repairs.

In all cases, the earlier you report a repair, the better.

How to Report a Repair

You can report a repair to us by:

- visiting your local office (see page 5 for addresses);
- phoning us on **01274 771144**; or
- visiting our website at www.manninghamhousing.co.uk and logging into MyMHA portal.

If we are responsible for the repair we will put it into one of the following three categories.

Emergency – these are repairs such as when you have a total loss of power. They will be carried out within 24 hours.

Urgent – these repairs include repairs to joinery, plastering, plumbing and glazing. They will be completed within five working days.

Routine – these repairs include fixing kitchen units, bath panels and fencing panels. They will be carried out within 22 working days.

If you have an emergency outside office hours, phone **01274 771144**.

Our out-of-hours team will make sure that your home is left safe. However, they might not be able to complete the full repair on the same day.

It is important to remember that this service is for emergencies only.

Emergency Repairs

These include:

- flooding;
- complete loss of power;
- dangerous wiring and lack of lighting;
- making your home secure (for example, after a break-in);
- a faulty heating system (only during the winter).

We aim to deal with all emergency repairs within 24 hours.

Urgent Repairs

Urgent repairs include:

- replacing missing roof tiles;
- repairing faulty guttering;

31

- stopping minor leaks and water overflows; and
- faulty heating systems

We aim to deal with all urgent repairs within 5 working days.

Routine Repairs

Routine repairs include:

- repairing electrical switches/sockets;
- minor leaks in roofs; and
- repairing floors, doors and windows.

We aim to deal with all routine repairs within 22 working days.

Our contractors

Your repair will be carried out by our approved contractors. All our contractors will:

- carry and show you their photo ID card;
- be happy to wait while you phone and check who they are (phone on **01274 771144** if you're worried);
- respect you and your belongings;
- be polite;
- clean up when they have completed the repair.

They will not:

- use or move your belongings;
- smoke in your home;

- use a radio or personal stereo;
- use your toilet or sink without asking you first;
- use your phone;
- leave materials in your home or areas you share with your neighbours;
- eat or drink in your home.

If you are not satisfied with the way a contractor behaves in your home, please contact us on **01274 771144**.

Waste blockages	Including basins, bath and toilets

Repairs: Who is responsible for what?

The table below details the repairs **you** are responsible for:

Repairs 'YOU' are responsible for?	Details
Bathroom fixtures and fittings	Toilet seats, bathroom cabinets, mirrors, shower curtains, unheated tower rails, toilet roll holders, sink plugs and chains.
Blockages	Baths, basins and toilets.
Decoration	Decoration inside your home.
Door furniture	Including internal locks, handles, letterboxes and door bells.
Electrical	Security alarms and appliances such as cookers, fridges, washing machines and dishwashers.
Fixtures and fittings	Such a coat hooks, curtains, curtain rails.
Floor covering and carpets	Including adjusting doors to accommodate carpets.
Front and back door	Replacing keys. Door Furniture (Locks Handles letterboxes doorbells
Garden to individual home	Including turf, repair or replacement of dustbins/ wheelie bins and recycling refuse areas. Sheds.
Glazing	If broken into, you must get a police crime number
Infestations	By ants, wasps, bees, cockroaches, mice, rats or bedbugs
Light fittings	Light bulbs, fuses, fluorescent tubes 2/3 d lights
Locks	Including loss of keys and repairs to forced entry if you are locked out.
Pilot lights to boiler	Including resetting any heating controls
Telephone points	Cover plates and connections
Toilet seat	Replacement
TV Aerials and Points	For houses only
Washing lines	Including rotary lines

The table below is an example of repairs the **Association** are responsible for subject to fair wear and tear:

What repairs are MHA responsible for?	Details
Baths and Wash basins	Excluding blockages
Boilers, fires and other appliances owned by MHA	Annual safety checks and repairs
Joinery	Windows(including sill, catch and frame) Doors (including door and frame)
Communal areas	Including lighting, doors, door locks, door entry phones, bin stores, recycling area, cleaning, lifts, communal heating and grounds maintenance
Decoration	Decoration external to your home (e.g. fascia, soffits, fence lines, etc.)
Doors	Including frame and door
Drains	Outside, blocked or damaged
Hot water heaters	Including immersion heaters
Kitchen units	Including worktops
Paths	Including steps, footpaths and ramps
Stairs	Treads and Risers
Switches	Single and Double
Sockets	Single and Double
Ventilation systems	Including heat recovery systems
Wall tiling	Bathroom/ kitchen
Water Leaks	Including sealant around sinks and baths
Windows	Including sills, sash cords, catch and frames

Gas Safety

Manningham Housing Association has a legal obligation to carry out an annual gas safety check on its gas appliances in your home in order to ensure they are operating safely. MHA requires all customers to co-operate with us to **provide access to your property.**

Our responsibilities are to:

- make an appointment with you for the test;
- be flexible when agreeing the appointment time;
- provide you with a gas-safety certificate after the test; and
- carry out any other work to make sure the boiler remains safe to use.

You must:

- let us in on the day we said we'd carry out the safety test;
- make other arrangements with us if the appointment is a problem for you;
- keep the area around your boiler free from clutter so the test can be done quickly; and
- keep a copy of the gas-safety certificate in your home.

Your tenancy agreement states that you must provide access to MHA and or MHA's nominated agents in order to carry out a gas safety check. If you do not provide us with access to your home to allow us to carry out the annual gas

safety inspection we will consider commencing legal proceedings which will involve costs which MHA will seek to recover from the customer.

If you believe a gas appliance is faulty, please turn it off and let MHA know immediately.

Installing your own gas appliance

If you would like to install a gas appliance in your home, you must prior to commencing these works notify MHA. We ask you take the following steps in order to ensure the correct and safe installation of the appliance:

- Always notify and get permission from MHA in advance if you are considering arranging for a gas appliance to be installed or replaced.
- Ensure you have an annual gas safety check to all appliances which you own.
- Notify MHA that you are fitting your own gas appliance such as a Gas Cooker/ Fire
- Only use Gas Safe Registered Engineers
- Request sight and details of the engineers Gas Safe Registration Number and Identification before allowing any works.
- Following the installation request a copy of the Gas Safety Certificate from the engineer before any payment is made.

- Provide a copy to MHA so we can place a copy of the certificate on your property file.
- Customers must carry out an annual gas safety inspection to confirm the safety of the appliance.

Please note: It is a criminal offence to allow/ permit any person to work on a gas installation who is not Gas Safe Registered. Manningham Housing Association requires all its customers to follow the above safety advice.

To find a Gas Safe registered engineer go to www.gassaferegister.co.uk or call 0800 408 5500.

If you think you have a Gas leak

- turn off the gas supply at the meter;
- do not smoke or strike matches;
- do not turn electrical switches on or off;
- put out naked flames;
- ventilate your home by opening windows and doors;
- leave the property;
- and phone **0800 111 999** and notify MHA on **01274 771144**.

Adaptations

MHA commits to facilitating and supporting independent living by carrying out alterations to meet the special needs of individuals to enhance their quality of life and where appropriate enable them to remain in their current home.

Aids are additional equipment installed to assist the usability of and mobility around a customer's home. An adaptation is an alteration to an existing installation in a customer's home that assists the usability of and mobility around a customer's home.

Aids and adaptations are split into major or minor, with varying timescales, cost and the amount of actual work to be carried out. Some examples include:

Minor (cost up to £600)

- Grab rails
- Door alterations
- Handrails
- Lever taps

Major (cost over £600)

- Stair lifts
- Low access baths
- Provision of level access showers
- Raising electrical sockets
- Lowering switches

MHA assists eligible customers to secure aids and adaptations to their homes by

directly undertaking the work where the request is for a minor aid or adaptation or assisting the customer in applying for a Disabled Facilities Grant (DFG) from their Local Authority if the request is for a major aid or adaptation.

For minor work we will aim to complete the work within 5 working days however this may be dependent on the need to get advice and support from specialist organisations. Major aids and adaptations will be dependent on the approval of a DFG by the Local Authority; therefore timescales will be dependent on this. Furthermore, adaptations that require major building work are subject to planning permission and building regulations and therefore the timescales for completion will be longer.

MHA will service and maintain all adaptations and maintain all aids, where supplied by us. We will also replace these at the end of their economic life provided they are still demonstrably required.

Cyclical and Planned works

We aim to paint the outside of your home every five years. We will also regularly service and replace parts of your home before they wear out.

Sometimes, we have to carry out large-scale improvements to homes on our estates. When this happens, we will talk to you at least eight weeks before the

work begins. At least three weeks before it begins, we will tell you:

- the type of work we will be doing;
- the contractor who will be doing the work;
- how long the work will take;
- who you can talk to if you have any questions.

Appointments

Our contractors will ring you to make an appointment. Please let them know if you cannot keep an appointment.

Satisfaction

When you have a repair done, we will ask you whether you were happy with the work. For routine repairs, we may phone you or visit you to assess the quality of the work. For planned work, we will visit to check the work and will also leave a questionnaire for you to send back to us. By giving us your views, we can improve the repairs service where necessary.

What to do if your electricity doesn't work

- Check the trip switches on the main fuse board.
- If all the trip switches are on, check with your neighbours. If they don't have any electricity either, contact your electricity company.
- If all the trip switches are on, but your neighbours have electricity, phone us on 01274 771144.

- If a trip switch is off, check your own appliances and start with the one you used before the electricity went off.
- Reset the trip switch on the main fuse board. If your electricity comes back on, it's probably a faulty appliance.
- If your electricity still won't come on, phone 0800 783 2768.

What to do if you have a serious leak

- Turn off the water at the stopcock. (It's usually under the kitchen sink, in the airing cupboard or in your cellar.)
- Open all your taps to drain the water system.
- If water is pouring through the ceiling, don't turn the ceiling lights on in that room.
- Phone us on 01274 71144 to report the problem.

What to do if your roof is leaking

- Move things that could be damaged, such as furniture and carpet, out of the way. Place a bucket under the leak.
- Don't touch anything electrical in that room.
- Phone us on 01274 771144 to report the problem.

What to do if you're going away in winter or for longer than a month

- Leave the heating on very low if it is winter.
- Make sure we have details of who we can contact in an emergency.

Moving

This section details all the available options open to you if you are thinking about moving home.

What's covered in this section?

- Transfers
- Downsizing
- Exchanging
- Moving out

Transfers

If you want to move home, you will need to go through the same process as you initially did when applying for your existing home. Please visit our website www.mhahomeconnections.org.uk to **register your interest**.

We will assess your application and will place you into either priority or non-priority categories.

Please refer to our Choice Base Lettings Policy for further details. This policy can be found on our website.

Downsizing

To be eligible for downsizing, you must:

- have at least one spare bedroom;
- want to move into a smaller property; and
- If you have arrears you will need to clear all your arrears. If you have been affected by the bedroom tax you will need to make an agreement to clear these arrears.

Exchanging

If you want to move, the quickest way is often through a mutual exchange. This is where you exchange your home with that of another housing association tenant or council tenant, as long as you both have an assured tenancy or a secure tenancy.

You can find someone to exchange your home with through websites such as www.homeswapper.co.uk.

Once you have found someone to exchange your home with, you must ask us for permission to exchange. We will make a decision on your application within 42 days. If the person you are exchanging homes with is not a tenant of ours, we will have to contact their landlord for a reference.

We will only refuse to give you permission if:

- we have started legal action against you because you have not paid your rent or you have broken a condition of your tenancy agreement;
- one of the properties is too big or too small for the other household; or
- one of the properties has been adapted and the household moving into that property does not need that adaptation.

39

If we give you written permission to exchange homes, you will have to sign a legal document called a 'deed of assignment'. This will transfer your rights and responsibilities to the new tenant. When you exchange, you may lose some rights, such as the Right to Buy. You will also have to take responsibility for any damage or alterations the person you are

exchanging with has made to the property you are moving into. You may also be charged for any damage you have caused to the property you are leaving.

Moving Out

If you want to move out and end your tenancy, you must give us four weeks' notice in writing. After receiving notice, we will inspect your home and identify any work you have to do before you leave.

You must leave the property and garden in a clean and tidy condition. We will charge you for us doing any repairs, cleaning or clearing that you did not do before you moved out.

At the end of the four weeks' notice, you must return your keys to us no later than midday on the Monday you want your tenancy to end. If you don't, you will have to pay another week's rent. You must make sure that nobody is left living in the property.

When moving out please make sure that you:

- give us details of the address you are moving to and your gas and electricity suppliers there;
- ensure all repairs that you are responsible for are completed;
- leave the property well decorated;
- remove all your belongings and rubbish from the property, including the loft, sheds, outhouses, gardens and shared areas;
- leave the property in a clean and tidy condition;
- leave the garden neat, tidy and not overgrown;
- have your rent up to date and any amount outstanding is paid;

40

There are a number of things you must do before you move out, including telling your gas, electricity, phone and water suppliers that you are moving out, and taking meter readings on the day you move.

When you move out, you should also inform:

- your bank, building society and credit-card companies;
- your phone company (landline and mobile);
- any insurance, pension and healthcare companies;
- the DVLA;
- your dentist and doctor;
- TV licensing;
- the Department for Work and Pensions;
- HM Revenue & Customs;
- your local authority's council tax department and Housing Benefit department;
- any catalogue or mail order companies you use; and
- your children's schools.

You should also contact the post office and have your mail redirected to your new address.

Your Agreements

This section provides a record of all your customer agreements and important information you will need in regards to managing your tenancy and your home.

- The Assured Shorthold Tenancy: The Customer's obligations
- Good Neighbour Agreement
- Anti-Social Behaviour Agreement
- Disclosure of Information Agreement
- Gas Appliance Installation Agreement
- Appliance Responsibility Form
- Utility Readings
- Privacy Notice