

Tenant Handbook



Hello and welcome to your new home!

We aim to give you the highest possible level of service. We have produced this handbook to help you. It gives you lots of useful information about your tenancy with us and to make settling into your new home as easy as possible.

In the following pages, you'll find out what to do and who to turn to when you need help or advice on a whole range of things. You'll find out how to get involved with us and you'll learn some useful tips to make your home a very safe and happy one.

We have tried to include as much as possible in your handbook, but if you can't find what you are looking for, then please contact us.

We hope you will be very happy in your new home.

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Section 1

This section tells you all about Reside Housing Association

About Us

Reside was set up in 2002 and we want to provide good quality housing to make sure you get choice and control over your life.

Reside works with your support provider, who helps you with the things you need to get a great life. We also work with commissioners, who pay for the support you get from your support provider.

Reside provide everyday homes within the community, regardless of the support our tenants might need, with an emphasis on creating safe and homely environments. We have many properties located throughout the UK offering a range of accommodation including bungalows, flats, bedsits and shared houses.

Section 2

This section tells you all about how you can speak to someone at Reside

Contacting Us

Opening Times: Reside's offices are open from 9am - 5pm Monday to Friday

Head Office Telephone: 020 8255 5220

Head Office Address: Mason House, 18 Lower Teddington Road, Hampton Wick, KT1 4EU

Website: www.residehousing.com

Head Office Email: enquiries@residehousing.com

Emergency out of hours: 0844 940 0899



(For emergencies, please refer to the maintenance folder for specific details of who to contact or call the number listed above)

Section 3

This section tells you all about how you can be a part of the work we do with our tenants, and how you can tell us about what you would like.

Getting Involved

We welcome tenants getting Involved in the way we work, in managing your homes and the neighbourhood where you live. There are many ways you can have your say and influence decisions that are taken.

Getting involved could made a real difference for both you and other people living in your area.

Some of the ways you can get involved include:

- Being at home for the yearly visit by your Tenant Support Officer and talking to them about where you live
- Sending us your success stories to celebrate good news and achievements, which may then be put on our social media sites
- Participating in the annual Christmas card competition, with the winning card being used as Reside's Christmas card for that year, as well as being mentioned on our social media sites
- Taking part in the yearly Tenant Satisfaction Survey to make sure your views are heard
- Going to property inspections
- Contacting us with your ideas
- Visiting our website from time to time, to learn about what Reside does throughout the country
- Contacting us to keep us up to date of activities that you want to see happening or would like help with
- Suggest an article for our website and social media sites
- Joining our Facebook page and posting comments
- Following us on Twitter



Section 4

This section tells you all about your tenancy agreement, and what you should and should not do. An Easy Read Tenancy Guide is included in your welcome pack, where you can find more information about what it says.

Your tenancy agreement

Your tenancy

Your Tenancy Agreement sets out your rights and responsibilities as a tenant.

Your rights are to live in your own home, and to have control over it as described in the tenancy agreement.

Your responsibilities are to:

- pay the rent
- look after your home
- be a good neighbour

The rest of this section explains your tenancy agreement in more detail. An Easy Read Tenancy Guide is also available to you.

The main parts of your tenancy agreement

This part of the handbook looks at the main parts of your tenancy agreement and how they affect you.

Anti-social behaviour, violence and harassment

There are clauses in your tenancy agreement which require you to not take part in anti-social behaviour, including violence and harassment. There is more information about this in Section 9 - Getting on with your neighbours.

Ending your tenancy

You must give at least 28 days' notice in writing when you wish to end your tenancy (see Section 5 - Moving -in and ending your tenancy)

Pets and animals

You must get our written permission to keep pets. If you keep a pet, you must:

- always keep it under control
- not let it cause a nuisance or danger to anyone
- not let it damage the property, and
- not let it foul any communal or public area

It is your responsibility to keep your pet under control at all times and to make sure it doesn't foul any part of the estate or property. If your pet does foul the property, you must clear it up. If your pet is causing a nuisance all the time, we may ask you to find it a new home.

Rent & Bills

You must make sure your rent and bills are paid. Where you are allowed to get housing benefit, your Tenant Support Officer will help you to apply for this. A standing order can be set up to pay for your bills, or you can ask us for a paying in book. It is very important to do this, and we will take the failure to pay your rent and bills very seriously.

Using the premises

You must live in the property as your only or main home and you must not allow any illegal activities to happen in it or from it.

Work to your property

It is important that your home is kept in good repair. If you wish to carry out any changes or do anything to make your home better, you should contact us to get written permission.

Violence in the home

If you are the victim of violence or feel threatened by violence, please contact the police immediately. We will do all we can to help and discuss your options with you. You could also speak to:

- friends or family
- the Local Authority housing department
- your support provider

If you can't go home, phone your local police who will be able to contact the emergency duty team of social services.

Section 5

This section tells you all about what will happen when you first move into your new home, and what you will need to do.

Moving in to your property

After the last tenant has moved out and before you move in, we and/or your support worker will make sure your home is of a good standard and how you would like it to be. We want you to be very happy and comfortable in your new home.

Shared areas

If you live in a property where you share doors, stairs, gardens, rooms or any other areas with other people, then this is part of your home. It is your responsibility along with the other tenants living there, to keep these areas safe, clean and tidy. Some properties have cleaners and gardeners to help look after the communal areas. Please note all of the inside spaces are no smoking areas.

Costs of running a home

There are quite a lot of costs when running a home, which you are responsible for. Some of these are:

Council Tax

- If you live in a self-contained property, i.e. a flat on your own, you must make sure you pay your council tax, and would need to contact your local council to do this. You might be able to get Council Tax Reduction if you are on benefits. If you live in shared accommodation, Reside will pay the council tax for the property.

Gas

- If you live on your own, you need to find out who supplies your gas, so you will need to call the meter number helpline on 0870 608 1524. Your support worker will help you with this. If you live in shared accommodation, and have asked Reside to manage your gas, then you won't need to do this.

Electricity

- If you live on your own, you need to find out who supplies your electricity by calling your local electricity distribution company. Your support worker will help you with this. If you live in shared accommodation and have asked Reside to manage your electricity, then you won't need to do this.

Water

- Your water provider depends on where you live and can't be changed. You can ring Water UK to find out who provides your water on 0207 344 1844.

Telephone

- To connect a phone line, please contact a phone line provider.

TV Licence

- You can ring the TV Licensing company on 0870 241 6468 or go to www.tvlicencing.co.uk.

There are many different providers of most of these services, and it is up to you to decide which one suits you best.

Insurance

What insurance do you need?

- There are two types of household insurance - buildings insurance which protects against damage to the structure of your home and its fixtures and fittings, and home contents insurance that protects you against damage or loss of your belongings.
- We arrange building insurance but you should arrange your own home contents insurance. You should make sure you have enough cover for all of your things.

What does home contents insurance do?

- This information is only general guidance and will change from policy to policy. Please read any policy you have very carefully to make sure it provides you the cover you need.
- A contents policy covers just about everything you own in your home - furniture, furnishings, household goods, televisions, computers, audio equipment, clothes, personal belongings and valuables up to certain limits. There are a lot of different contents policies available.

Ending your tenancy with Reside

This section tells you all about what happens if you want to move out of the property, and what you need to do. It also tells you what will happen if we need you to move on from your home.

Ending your tenancy

You might decide that you want to end your tenancy. If you do, you should follow the instructions in this section. In some cases, we may want to end your tenancy. We can only do this in certain circumstances and we need to follow a set of rules.

By you

To end your tenancy, you need to:

- Give 28 days' notice in writing - you can get a sample letter from us
- Allow for any repairs to be done before your tenancy ends - please note that you will be recharged for any repairs that are considered to be your responsibility, i.e. due to any damage you have caused
- Leave the property in as good a condition as when you moved in. Reside may be able to give you an inventory of when the property was first taken on
- Leave the property clean and tidy
- Remove all your belongings and rubbish from the property and garden
- Make sure your rent and bills are up to date
- Arrange to return all the keys
- If you are leaving the property between October and April, please make sure the heating is left on a low setting to protect the pipes from freezing

When can we end your tenancy

The Housing Act 1988 explains the times when an assured shorthold tenancy might be ended.

The main reasons are:

- Not paying your rent
- Breaking the rules of your tenancy
- Damaging the property
- Being involved in anti-social behaviour
- Death of the tenant
- Not living in your home
- The owner wanting their property back

This is not a full list and only gives the main reasons.

Exceptional circumstances

In exceptional circumstances, for example if the property is redeveloped, we might need to end your tenancy. In this situation, we would make sure that "suitable alternative accommodation is available for you or will be available for you when the order for possession takes effect". This is a requirement of the Housing Act 1988.

The procedure

If there is a reason for us to end your tenancy, we will serve you with a document called a 'Notice'. If you do not leave the property, we may apply to the county court for a possession order.

Section 6

This section is all about how to stay safe at home

Living in your home

We want you to enjoy living in your home, whilst also keeping safe. This section looks at how you can do that.

Looking after your home

You have a responsibility to keep your home in good condition by:

- Keeping it clean and tidy both inside and outside
- Putting your rubbish out on the day of the bin collection, and keeping in line with local recycling arrangements
- Parking thoughtfully
- Reporting all repairs quickly
- Only making changes to your home with our permission
- Not damaging the property on purpose

Regular checks

You need to check your property often. Your support worker may also do regular checks on your property to make sure it is safe for you to live in. Reside will also do yearly visits to your property to an inspection. Some regular checks you need to do with the help of your support worker are:

- Test your smoke detector every week and change the battery every 12 months
- Check your main stop tap on heating systems every six months
- Check the water system (pipes, bathrooms, toilets, kitchens, water tanks, radiators) for small leaks every three months
- Check plugs and cords every month for wear and tear
- Allow access for the gas check every year

Safety

Here are a few tips to keep you and your home safe:

- Don't make any changes to your home without our permission
- Never run cables under carpets or overload sockets
- Take care when smoking to make sure you put cigarettes out (no smoking in communal areas)
- Make sure you know who is at your door before you open it. If in doubt, ask for proof of identity and check with their office
- Before you go to bed, turn off all appliances and close all doors
- You must not store bottled gas, paraffin, petrol or any other toxic or dangerous goods or substances in your home or any shared areas

Before you go out make sure that:

- You shut and lock doors and windows
- You close curtains at night
- You lock garden sheds
- You keep ladders securely locked away



When you are away

It is important that you tell us if you are going to be away from your property for more than two weeks.

- Make sure that all your windows and doors are closed and locked
- Reduce the heating so that you don't have to pay unnecessary costs, but are warm enough to stop your pipes from freezing
- Make sure that all taps are off

Smoking

New laws say that you are not allowed to smoke in a public area. This includes any shared areas, for example, stairways or entrance halls. Your tenancy agreement also says that you are not allowed to smoke in your own property.

Aids and adaptations in the home

Reside Housing Association may help tenants with some home aids and adaptations and we will work in partnership with local government and health authorities to make sure we find the most appropriate ways to meet your needs.

Section 7

This section is all about repairs and how you can look after your home.

Looking after your home

Repairs

Where Reside have given you furniture or fixtures, if something is broken or needs replacing, we need to know straight away so we can fix or replace it.

Repair Categories

We aim to deal with all repairs as quickly as possible. However, to keep costs down we give the following priorities:

- Emergency – within 24 hours of notification
- Urgent – within 10 working days of notification
- Routine – within 20 working days of reporting.

You can expect us to give you an estimate of how long it will take for the repair to be carried out. We will usually arrange for the contractor to call at a convenient time.

Some repairs may be much more complex, need replacement components or need to be carried out in conjunction with other works and so form part of the planned maintenance programme. This allows them to be managed more cost effectively and efficiently but also means that they fall outside the normal repair timescales. If you report a problem that forms part of this type of work we will advise you at the time.

Emergencies

An emergency repair is something that could cause an immediate hazard/danger to your health, safety or security. Once a repair has been reported, it will be completed or made safe within 24 hours.

Out of hours you can contact 0844 940 0899.

For example:

Security

- External doors that cannot be locked
- External glazing, if insecure or unsafe.

Electrical

- No lights or power, or wires are exposed.

Sanitary installation

- Blocked main drainage pipes outside your home causing loss of facility.

Gas installation

- Leak or suspected leak.

Structure

- Dangerous structure
- Serious storm or flood damage.

Central heating systems

- Failure of whole system (dependent on weather)
- No hot water (if no immersion heater installed).

Communal systems

- Alarm does not work
- Lift not working

Water services

- Fractured pipes.

Urgent repairs

An urgent repair is something which causes the loss of a facility or becomes a major inconvenience or could cause a hazard if not dealt with promptly. Once a repair has been reported, it will be completed or made safe within 10 working days.

For example:

Electrical

- Lights or electric sockets not working.

Sanitary installation

- Cracked bath or WC cistern causing water seepage.

Central heating systems

- Radiator or heater not working.

Routine repairs

A routine repair is something that can be left for a while without causing you too much of a disturbance or inconvenience.

For example:

Joinery

- Small repairs to doors, windows or kitchen units
- Sanitary installation
- Dripping taps.

Structure

- Cracked roof tiles.

Water services

- Leaking or blocked gutters.

Cyclical Repairs

A cyclical repair will include work such as painting or decorations to a property, which needs to be undertaken periodically. It will also include preparatory work such as repairs to woodwork before painting.

We will programme redecoration work to be done on a regular basis and you will be informed when this is planned to be carried out.

Planned Works

Planned works include major replacement works to properties such a kitchen or bathroom replacements. We aim to replace these items before they reach the end of their life and where repair is no longer a satisfactory option. You will be informed when this work is planned to be carried out.

Your responsibilities

You are responsible for repairing anything that belongs to you

Condensation and mould

Most reports of dampness are actually condensation. This is caused when moisture carried by warm air reaches a cold surface and makes it damp. Condensation can damage decorations, floor coverings, clothes and bedding. People who live in buildings with damp or mould are more at risk of experiencing health problems such as respiratory symptoms, respiratory infections, allergic rhinitis and asthma.

You can limit condensation and mould growth by producing less moisture. Try to reduce the amount of water in the air by:

- Using heating systems according to their design recommendations
- Keeping lids on saucepans
- Opening windows for ventilation and using trickle vents
- Not using paraffin or portable gas heaters
- Keeping kitchen and bathroom doors closed when these rooms are being used
- Trying to keep your home warm enough so you don't have cold surfaces
- Not blocking up any airbricks or vents
- Using extractor fans, where installed, in the kitchen and bathrooms
- Wiping surfaces which have become wet with condensation
- Cleaning off any mould with an anti-fungicidal solution
- Properly ventilating tumble dryers to the outside
- Drying clothes outside rather than inside
- Ventilating behind wardrobes and cupboards by leaving a space between the back and the wall

Frost damage

Cold spells in winter can cause problems such as burst or frozen pipes. There are things you can do to avoid this.

- Heat your home and try to maintain a minimum temperature at all times. If you have central heating with a thermostat, set it to at least 10 degrees.
- If you are going away for a few days, set the heating so that it is on for at least a short time every day. If you are going away for a longer time you should drain the pipes to prevent pipes from bursting.
- Let warm air circulate to unheated parts of your home

If your pipes freeze

- Turn off the water at the stop tap
- Turn your taps on
- Switch off your immersion heater, if you have one, or turn off the boiler
- Phone Reside for advice and help on 0208 255 5220



If you have a burst pipe

- Turn off the water at the stop tap
- Switch off your electricity at the mains if water is coming into contact with wiring or fuses
- Switch off your water heaters or central heating
- Turn your taps off
- Phone for advice and help
- If you are in a flat, warn your neighbours below that water might seep into their home

Section 8

This section is all about how the parts outside your home are looked after.

Areas outside your home

We always try to make sure that the shared area of your home and any gardens that we look after are kept to a high standard. We want your home to be a nice place to live.

How do I know if I should be receiving this service?

Many of our tenants who live in flats or an estate receive a cleaning or gardening service (or both). If you are entitled to receive this service, this will be included in your rent breakdown. If you want to check on the estate services that you should be getting, please contact us.

Bulk rubbish

If you have any large items of furniture, or domestic appliances (for example, beds, fridges or wardrobes) that you want to get rid of, you should contact your local council to arrange for them to collect it and get rid of it properly. Most local authorities offer either a free or low-cost bulk-refuse removal service. There are also some charities that will collect any unwanted furniture.

Please do not use any communal entrance halls, corridors and/or hallways to store any personal items. We may need to remove these items as they may be a hazard if there is a fire.

If you live in a shared house, please do feel free to make it your own by storing personal items in living rooms, bathrooms, kitchens etc., as long as they don't cause a nuisance or a hazard to other tenants, and the other tenants are happy for them to be there.

Property inspections

We will carry out a yearly Tenant Support visit to:

- See if there are any repairs that need to be done
- Make sure there are no health and safety issues
- Generally, make sure the area is being looked after
- Carry out Fire Risk Assessments/Fire Risk Checks

Gardening

Where we have responsibility for looking after communal gardens, we will:

- Mow any lawn areas regularly and keep them at an appropriate height during the growing season
- Make sure that any flowerbeds are planted with shrubs that are appropriate to the local environment and that will not normally need extra watering to grow well
- Remove or treat weeds on paths and other paved areas with an approved weed killer
- Clear leaves from paths and paved areas during the autumn months to reduce the risk of slips and falls

- Prune hedges to keep them at an appropriate height and to stop branches from blocking footpaths
- Check for and remove litter on each visit.

Parking

If you own a car or motorbike and park it in a car park or bay, you must make sure it is roadworthy, properly taxed, licensed and insured.

Section 9

This section is all about how you should behave with your neighbours, how to be a good neighbour, and what to do if you think someone isn't being a good neighbour.

Getting on with your neighbours

Anti-social behaviour

We expect you, people living with you and people visiting you to behave in a responsible way and to respect other tenants and residents in your local area. We will act if you or your household do not behave appropriately, cause a nuisance or annoyance to others or act in an anti-social manner. Unacceptable behaviour includes:

- Harassment of other residents
- Drug dealing
- Dumping rubbish
- Shouting, swearing, offensive gestures etc.
- Making too much noise
- Using parking areas for non-authorized use
- Letting pets be a nuisance
- Any other behaviour that causes or might cause harassment, alarm or distress to other people

What you should do if you are experiencing anti-social behaviour depends on the seriousness of the situation. Often it is best for you to try to speak to the person causing the problem because they may not realise the effect their behaviour is having. This may not be appropriate in some situations. If you are experiencing harassment, intimidation, actual or threatened violence, contact the Police straight away. Where you report anti-social behaviour to us, we will work with you and other agencies to resolve the problem.

There are a number of different approaches we may take but they will involve you and other agencies.

- Acceptable Behaviour Contracts (ABCs)
- Injunctions
- Possession action to evict the tenant

Violence

Every person has the right to be safe from abuse and fear. Violence is a crime and will not be accepted. We define violence as an actual or threatened act of harassment, assault or abuse (mental, physical or sexual) against any person.

To support and protect tenants experiencing violence issues, we will:

- Provide a supportive environment to encourage people to report it
- Give information and advice to help support victims

- Take action against those responsible where possible
- Provide a range of options to support victims
- Work with relevant agencies
- Always make sure tenants are safe and keep all information confidential
- Respect the tenant's choice

Harassment

We recognise that harassment may take place as a result of someone's (or a group's) race, religion, sex, disability, sexuality or age. Sometimes harassment can be for other reasons as well.

To support and protect customer's experiencing harassment, we will:

- Provide a supportive environment to encourage you to report it
- Give you information and advice
- Take action against those responsible if possible
- Provide a range of options to support you
- Work with relevant agencies
- Always make sure you are safe and keep all information confidential

We have a harassment clause in our tenancy agreement. There are a number of ways we can take action against those who carry out harassment.

When harassment is reported to us we will seek to make contact with you as soon as possible. We will work with you to agree an action plan for managing your case. This will include agreeing on how we will communicate with you throughout the case.

Section 10

This section tells you what to do if you are unhappy with the service you are getting from Reside.

Putting things right

Handling your complaints

We want to deliver a high quality service. We do recognise that sometimes things go wrong. When this happens, we will try to put things right and learn from this to keep improving our service.

What is a complaint?

If you are unhappy about:

- The standard of service you receive from Reside
- Our response to your request for a service
- Something we did or didn't do

And want to make a complaint, we will investigate.

Complaints should be made as soon as possible. The first request for a service (such as a repair) is not a complaint. It only becomes a complaint if you feel the service you have asked for has not been done or has not been done well.

Who can complain?

Anyone who uses our services: tenants, tenants' families, support staff, workers, applicants for housing, and members of the public affected by our services.

How to make a complaint?

You can make a complaint:

- By writing to us
- In person
- By telephone
- Email to enquiries@residehousing.com

Please tell us what your complaint is about, if you have already spoken to someone about it and what you would like us to do to put it right.

If you need help in making a complaint, your support staff will help you with this. You can also ask a family member or friend to help you.

How we deal with your complaint

- We will tell you we have received your complaint within 2 working days
- A manager will look at your complaint and what has happened before. They will get back to you within 14 days wherever possible

- If the complaint is likely to take longer to deal with, we will give a reasonable target time frame for us to get back to you

Review

If you are unhappy with our response, please contact us within 14 days and explain why.

- We will tell you we have received your complaint within 2 working days
- We will arrange for a director to look at the way your complaint was handled
- We will try to review your complaint and let you know the outcome within 28 days
- If the review is likely to take longer, we will give you a reasonable target time for response

Further options

If you are still unhappy, you can contact the Housing Ombudsman.

The Housing Ombudsman Service is a free service.

Housing Ombudsman Service

81 Aldwych

London WC2B 4HN

Telephone: 0300 111 3000

Fax: 0207 831 1942

Email: infor@housing-ombudsman.org.uk

www.housing-ombudsman.org.uk

For more information on complaints, please refer to our Complaints Policy.

Section 11

This section tells you what to do in an emergency

Emergencies

Gas leaks

If you smell gas or think you have a gas leak, contact the National Gas Emergencies number immediately on 0800 111 999 (in the phone book under Gas) and take their advice.

- Do not smoke
- Do not turn on any light switches
- Open doors and windows
- Check if a gas appliance has been left on or a pilot light has blown out
- Turn off the gas supply at the meter
- Inform your support staff immediately

Fire

If you discover a fire in your home:

- Call the fire brigade by phoning 999; and
- Make sure everyone leaves the property immediately

Water leaks or floods

If you have a water leak in your home:

- Tell your support provider and Reside immediately
- Turn off the water at the main stop tap

If you are at risk of flooding, call Floodline on 0345 988 1188.

Electricity failure

It is dangerous if water is leaking onto electrical fittings.

If you have an electricity emergency:

- Do not touch bare wires, sockets or switches
- Turn the power off at the mains; and
- Call Reside on 0208 255 5220

Section 12

This section is all about how to pay your rent, what you pay your rent for, and what happens if your rent doesn't get paid

Rents and charges

Your rent explained

The rent covers:

- The cost of providing the property
- The cost of looking after the property
- Our management costs

It is very important that your rent is paid. In some situations, you could lose your home if you do not pay, and possibly struggle to be rehoused by another local authority or housing association. Your rent will be reviewed once every year and we will give you at least one months' notice of any changes. The date of your rent review will be the last day in March.

Housing Benefit and Universal Credit

Housing Benefit is available from the council for all tenants to help with rent payments if you are on a low income or unemployed. Your Tenant Support Officer, or Financial Appointee, will make a claim to the housing benefit department on your behalf, or assist you to make your own application, and make sure that they are paying. In most cases, Housing Benefit is paid every four weeks in arrears.

If you are not entitled to full housing benefit, you must pay the rest of your rent in advance.

A new benefit called Universal Credit is currently being introduced. This brings together a range of benefits, including housing benefit and will be administered by the Department of Work and Pensions. Universal Credit is being applied in stages although over time will be introduced for all benefit claimants. Residents of supported exempt accommodation (which you are) will have help with their housing costs provided separately to universal credit and will be able to continue to receive housing benefit in the short term.

If you would like to discuss a benefit application, please contact your Tenant Support Officer.

If you are overpaid benefit, this will have to be paid back.

If there are any changes in your circumstances (for example your annual rent increase), your Tenant Support Officer or your Financial Appointee will contact your housing benefit office immediately to notify them.

If you are not entitled to housing benefit, you should pay your rent by standing order. You will be asked to complete a standing order form when you sign your tenancy agreement.

If you feel you will have trouble paying your rent by standing order, or you don't have a bank account, we can accept payments using the following methods:

- Paying-in book - we will issue a paying-in book on request to let you pay your rent at any Halifax branch
- Cheques - please make cheques payable to Reside Housing Association Ltd. Please put your name and address on the back of the cheque.

Please note we cannot accept payments over the phone.

Our bank details for your payment are: -

Bank of Scotland
Account Name: Reside Housing Association Ltd
Sort Code: 80-20-19
Account Number: 00426600

If for any reason you think you will have problems paying your rent, contact us. We will be able to give you advice and support to help you pay the rent and manage your money. For money advice you can also contact the Citizens Advice Bureau, which offers a free and independent service.

Service charges

Some properties have service charges included in the rent for services provided to your home.

These may be things like:

- Communal heating
- Lighting and cleaning communal areas
- Garden maintenance

Your service charge will also be reviewed every year and we will give you at least one month's notice of any changes.

Utility Charges

Your utility charge pays for things like gas, electricity and water charges.

If you don't pay your rent or bills

If you miss a payment you will be in arrears. Where an account is in arrears, we can take legal action. Please note that if payments are not made, this can lead to further action being taken against you.

Section 13

This section is all about the information we keep about you, why we keep it and what we do with it.

Looking after your privacy

Why we collect information

We collect information on you because you have entered into, or want to enter into a contract (tenancy agreement) with us. We need information to help us manage your tenancy and provide services to you.

We will collect various pieces of information from you (for a detailed list, please refer to our Privacy Notice which can be found in your welcome pack) when it is needed to manage your tenancy.

We collect information from you to help us to:

- Collect rent and service charge payments
- Provide a repairs and maintenance service
- Manage complaints and support you in making a complaint if you need to
- Provide an anti-social behaviour service

How we collect your information

We collect your information when you apply for one of our properties, complete one of our forms, write to us, phone us, email us, meet us or when you respond to a survey.

We may take photographs at events and in our communities to use for general marketing and publicity. However, your photographs will only be used for those reasons and with your permission.

We may also receive information about you from third parties relating to your housing.

What we do with your information

We may use your information to:

- Carry out lawful functions as your landlord
- Improve services based on your feedback
- Check with you that the information we have is accurate
- Assess your entitlement to a benefit
- Check your identity when you call us

How long we keep your information

We will only keep your information for as long as is reasonably necessary, and we will then securely dispose of your information. This is normally a maximum of six years after your tenancy with us has ended.

Sharing your information

We will only share your information where we are legally obliged to.

We may share your information with:

- The Police and law enforcement agencies to prevent crime
- Local Authorities
- Other companies to prevent fraud
- Social services where there are safeguarding issues
- Health professionals

Your rights

In certain circumstances, Data Protection legislation gives you a number of individual rights regarding your personal data. Please refer to our Privacy Notice for more information.