

# Getting your tenancy off to a good start

Your questions answered



## Pre-tenancy services

This leaflet explains what will happen if you are provisionally selected for one of our homes. The aim of our pre-tenancy services policy is to get your tenancy off to a good start, and to let you know about the services we provide. It is also important for us to understand your needs and make sure you understand the obligations of our tenancy contract.

### **I've been provisionally selected, so what happens next?**

Once you have been provisionally selected for one of our homes we will contact you to arrange to come and see you at your current home.

This allows us to assess your current housing circumstances and understand your needs. We will complete a housing details form and we will ask you to have available:

- proof of identification, such as driving licence, passport, birth certificate and a utility bill for your current address
- confirmation of your National Insurance Number
- details of your weekly income, for example recent payslips
- details of your entitlement to benefits and the weekly amount
- a record of your main outgoings
- your full address history for the past 5 years
- details of family members to act as an emergency contact.

If you don't have these documents available it may cause a delay in progressing your nomination.

This information is very important so that we can do all our checks on your application. It gives you the chance to check if you can afford the weekly rent. We can also advise on your eligibility for housing benefit.

We will normally allow you 3 working days to respond to our request for a home visit before contacting the next applicant.

### Your Tenancy Contract

When we visit you, we will explain in detail the terms of the tenancy contract, we will also explain our staged warning system which we use for breaches of tenancy conditions.

You should read the draft copy of our tenancy contract to make sure you can comply with our tenancy conditions.

Our tenancy contract does not allow pets to be kept in flats with communal entrances and restricts the number of pets you can keep in all other properties.

It also restricts the type and size of vehicles that can be parked on our land. We will discuss this and other tenancy conditions with you to check that you still wish to proceed.

### How can I pay my rent?

During the visit we will ask you how you want to pay the rent. This could be by:

- **Direct Debit** - a very convenient method where payments are made directly from your bank account
- **Swipe card** - using a swipe card you can pay your rent by cash or cheque at post offices and outlets with PayPoint signs.

Please contact our Income Team to find your nearest payment outlet

- **By phone** - you can use your swipe card and debit/credit card to make a payment over the phone. Just call Allpay which is an interactive voice response call centre on 0870 243 6040. This service is available 24 hours a day, 7 days a week. A recorded voice will guide you through the process of paying using your card. Your own bank may also offer a similar service
- **Internet** - allpayments.net is an online bill payment service. You can use this to pay your rent and any other bills online 24 hours a day, 365 days a year. You do not have to register on the website and you do not have to use the service regularly. Simply go to [www.allpayments.net](http://www.allpayments.net)
- **Housing Benefit** - if you are claiming benefit or on a low income, you may be entitled to claim full or partial Housing Benefit. You should make a claim to your local council as soon as you think you may be entitled to help towards your rent. Always ask for a receipt for any forms handed in to the Housing Benefit office. If you let us have your income details we can check your likely entitlement to benefit
- **Standing Order** - you can set up a standing order to pay your rent, however, if your rent or entitlements to benefits change you will need to change your standing order manually with your bank or building society.

For further details please refer to our fact sheet 'How to pay my rent'. Remember you should allow at least 5 working days for payments to show on your account.

### **I think I am entitled to Housing Benefit**

If you think you may be entitled to Housing Benefit we will take your current income details and complete a trial calculation. This gives us an indication of the amount you need to pay towards your weekly rent until the Housing Benefit department have assessed your claim. You may want to ask the Housing Benefit office to complete this check as well.

You should make a claim at your local council office and we will discuss this with you. If you go on to sign a tenancy contract with us we will ask you to bring a receipt confirming that a claim has been made.

### **When is my rent due?**

Your rent is due weekly in advance. We will discuss this with you and if you need to pay your rent fortnightly, 4 weekly or monthly we will make an agreement with you. However, payments will still need to be made in advance.

### **Will I be offered the property?**

During the introductory visit we will review your application to check it meets the requirements of our lettings policy. We may make a verbal offer subject to a satisfactory credit check and any other references that we take up, such as to your current landlord or support worker.

If the credit check shows you have County Court Judgements, we will ask you to provide proof of these within 3 working days.

If you have a housing related debt we will need to re-assess your eligibility for re-housing.

### **Will I be refused the property?**

If your credit check reveals housing related debt of more than £250 or our investigations conclude that you do not meet our lettings policy we may refuse your application. We will tell you the reasons why we have refused your application. If you disagree with our decision, you can appeal in writing to us, giving your reasons why you think we should not have refused your application.

### **What happens when I view the property?**

If one of our tenants decides to terminate their tenancy with us they have to give 4 weeks notice in writing.

Once we receive notice we start to find a new tenant for the property. Once we have received the keys we ask our contractors to carry out any repairs that are required before we can re-let the property.

We will arrange a viewing once the repairs to the property are underway or have been completed.

At the viewing we will explain:

- details of the repairs to be undertaken or completed
- details of any improvements to be carried out to the property in the future, including anticipated timescales
- details of any decoration allowance awarded (if known)
- the location of stop taps, electric consumer units, central heating time clocks and the boiler

- how to report repairs to us and what you need to do if you want to carry out any alterations to your home.

If after the viewing you are not sure whether you want to move to the property, we will allow you up to 3 working days to decide before contacting the next applicant.

### **Our Re-Let standard**

Enclosed with this leaflet is a copy of our Re-Let standard. This provides details of the condition we aim to meet when carrying out repairs to our empty homes. We do not provide carpets, curtains or white goods and it is your responsibility to furnish and decorate your new home.

### **When do I sign the tenancy contract?**

Once the repairs are finished we will arrange an appointment to complete the tenancy paperwork with you. This normally will be at your new home.

### **What do I need to bring with me when signing the tenancy contract?**

- **Proof of identity** - if this was not available at the introductory interview.
- **Your first rent payment** – we can use your debit/credit card to make a payment over the phone for your first weeks rent payment. If you do not have a debit/credit card then please make a cheque payable to Spire Homes. You will need to bring 2 weeks, 4 weeks or a calendar month rent payment if you made an arrangement to pay in this way.

- **Housing Benefit receipt** - if you are going to pay your rent through Housing Benefit, as well as your first weeks rent, you will need to bring a receipt to confirm you have made an application to the Housing Benefit department.

If you are awarded Housing Benefit from the start of the tenancy we will arrange for the amount you paid to be refunded.

### Help us to improve our service

Shortly after you have moved into your new home we will send you a questionnaire to complete. This gives you an opportunity to tell us about the quality of the service we provided to you as a new customer. We hope you will spare the time to complete and return this survey as we use the information collected to help us improve the service we provide.

### What happens after I move in?

We will come and see you or ring you, once you have settled in. We want to make sure your tenancy is running smoothly and arrangements have been finalised for payment of rent. We will also discuss any queries you have about the property or the services we provide.

This will include a full inspection of the property to confirm that you are happy the property meets our published Re-Let standard. If you do not feel it meets the standard we will ask you why. If this cannot be resolved at the time we will make arrangements for a member of our property services team to visit you to listen to your concerns.

We will also ask you to check for any damage or repairs that have gone unnoticed. We will allow you a further 28 days to check for any damage, after which you will be held responsible for any damage or

wilful neglect detected at the property. You will be charged for the cost of putting it right.

Finally, we will provide you with a welcome pack telling you about the services we provide.





This leaflet is available in various formats, i.e. different languages, braille, audio formats etc. Please contact us for further information.



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## **Rushden Office**

1 Crown Court,  
Crown Way,  
Rushden,  
Northamptonshire  
NN10 6BS

**telephone: 0300 123 66 11**

**text: 077 9780 0062**

**email: [spirehomes@longhurst-group.org.uk](mailto:spirehomes@longhurst-group.org.uk)**

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



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