# Tenant Handbook























# Welcome

On behalf of Ark Housing Association, we would like to take this opportunity to welcome you to your new home. We are committed to providing you with a high-quality affordable home with excellent support services. We hope you enjoy your new home and that the information contained within this handbook will assist and guide you during your tenancy with us.

Jim McShane, Chief Executive Ark Housing Association

Alternative Formats: As with all our leaflets, publications and written communications, the Tenant Handbook is available in a range of alternative formats free of charge. These include braille, large print, audio as well as other languages. Please contact us if you require the Tenant Handbook in an alternative format and we will be happy to assist.



## **Vision**

Making a positive difference by empowering people and communities.



## **Mission**

In partnership, provide quality homes and supported services to meet housing need and contribute to the wellbeing of communities.



# Your Handbook

#### **About Ark Housing**

Ark Housing Association, Northern Ireland Ltd. is a registered housing association and charity established to provide homes and support services to those in housing need. Our accommodation is situated throughout Northern Ireland and comprises of a wide range of house types and apartments, providing affordable and high-quality homes to families, couples and single persons.

In addition to general needs housing, we provide supported accommodation solutions for persons with more specialist or complex needs. Depending on the type of service, we either manage this directly or in partnership with others. Our range of specialist service provision includes residential care, supported living, sheltered housing, and homelessness.

Ark Housing Association is registered with, and regulated by, the Department for Communities (DfC 50), the Financial Conduct Authority (IP306) and the Charity Commission for Northern Ireland (NIC104547).

This handbook contains information about what it means to be our tenant and sets out our respective obligations and responsibilities. It should be read in conjunction with your Tenancy Agreement which forms the legal and contractual relationship with Ark Housing.

The content of this handbook is liable to revision due to changes in legislation and regulations or because of changes to Ark Housing policies and practises. If there are any new changes, we will advise you of these accordingly.

You should keep this handbook in a safe and accessible place for reference. An electronic version is also available to download from our website, **www.arkhousing.co.uk**.

If you have any comments or suggestions about this handbook or its contents, we would be happy to hear from you. Please contact us at Head Office or email us on housing@arkhousing.co.uk

# **Useful Contacts**

## **Ark Housing Association**

#### **Head Office:**

Hawthorn Office Park Unit 1, 43 Stockmans Way, Belfast BT9 7ET





Website: www.arkhousing.co.uk

Follow us on Twitter: https://twitter.com/arkhousing

Follow us on Facebook: https://www.facebook.com/arkhousing

Report a Repair: 028 90 752310

> **Out of Hours Emergency Repairs:** 0800 7313081

## **Emergency**

Fire, Police, Ambulance: 999

**PSNI Non-Emergency:** 101

NHS: 111

Gas Emergency: 0800 002 001

Calor Gas Emergency: 0345 744 4999

**Northern Ireland Electricity:** (NIE) 0345 764 3643

Northern Ireland Water Leakline: 0800 028 2011

Flooding Incident Line: 0300 2000 100

#### **Useful Numbers**

Advice NI: 0800 083 8018

**Consumer Council:** 0800 121 6022

**Housing Rights:** 028 9024 5640

Law Centre NI: 028 9024 4401

NI Housing Executive (NIHE): 0344 8920 900

**Universal Credit Helpline:** 0800 328 5644

**Utility Regulator:** 028 9031 1575

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# Your Tenancy







#### **TENANCY AGREEMENT**

When you move into one of our homes, you will be asked to sign a Tenancy Agreement. The Tenancy Agreement is a legally binding document between you and the Association.

When you sign the Agreement, it means that you agree to all the terms and conditions listed within it. Any breach of these terms may result in the Association acting to end your tenancy and asking you to leave your home. Your Tenancy Agreement is a very important document. Please keep it in a safe place.

If the Association decides it is necessary to change any of the conditions in your Tenancy Agreement (apart from rent, rates, and service charges), you will be notified in advance explaining the changes.

Tenants will be invited to submit written comments on the proposed changes, which will be considered before a final decision is made.

A letter known as a Notice of Variation will be issued to advise you of any changes in your Tenancy Agreement and will become effective following 4 weeks notification.

#### TYPES OF TENANCY

There are two different types of tenancy:

- ★ Introductory
- ★ Secure

#### **Introductory Tenancy**

This applies to all new tenants who have not held a secure tenancy with the Northern Ireland Housing Executive (NIHE) or another housing association previously. An introductory tenancy applies for 12 months, during which time the tenant will not enjoy the same rights as a secure tenancy and could be evicted more easily and quickly if the terms and conditions of the Tenancy Agreement are breached.



As an introductory tenant, the law does not give you the right to:

- ★ Buy your home during the introductory year;
- ★ Take in lodgers;
- ★ Sub-let part of the property;
- ★ Make improvements;
- ★ Exchange your home with another tenant; or
- ★ Join the transfer list

This probationary period will allow us to assess your suitability to become a secure tenant of the Association over the 12-month period. This means that, as a new tenant, you will have to demonstrate fully that you can keep to the terms of your Tenancy Agreement, look after your home and live peacefully with your neighbours.

If there have been no problems at the end of the Introductory Tenancy period, you will automatically become a Secure Tenant with all the rights of a Secure Tenancy, in accordance with the Housing Order 2003.

#### Ending Your Introductory Tenancy

If the terms of your Introductory Tenancy have been broken, the Association will issue you with a 'Notice Seeking Possession'. This means that we intend to seek a decision from the court to obtain an order for possession and this could lead to you being evicted from your home.

You should seek independent advice on the 'Notice Seeking Possession' by contacting Advice NI, Housing Rights or access legal advice.

#### **Secure Tenancy**

If you are transferring from a Northern Ireland Housing Executive (NIHE) property or another Housing Association, you will be given a secure tenancy automatically.

## Your Tenancy



#### SUMMARY OF TENANT RESPONSIBILITIES

#### Tenant: What You MUST DO:

- ✓ Pay your rent, as per the conditions of your tenancy agreement;
- ✓ Live in your home as your only main/principal home;
- Provide access for planned maintenance inspections and statutory boiler servicing, where applicable:
- ✓ Report any repairs promptly and allow access so they can be completed:
- ✓ Keep your home and garden, clean and tidy;
- ✓ Put all your rubbish in the bins and put your bin out for collection;
- ✓ Ask us if you want anyone else to live with you or inform us of any change in circumstances;
- ✓ Obtain written permission from us before you move in your pet;
- Respect your neighbours and behave in a way that is considerate of your neighbours;
- Advise us immediately if you will be absent from your home for a period of exceeding one month;
- ✓ Advise the NIHE or Universal Credit of any periods of prolonged absence if you are in receipt of benefits.



#### **SUMMARY OF TENANT RESPONSIBILITIES**

#### **Tenant: What You MUST NOT DO:**

- X Put up a shed or outside building without obtaining written permission;
- X Change the structure of your home in any way without obtaining written permission;
- X Paint kitchen units;
- X Replace bathroom/kitchen without seeking written permission;
- X Run a business from your home without obtaining written permission;
- X Use the property for anything illegal;
- X Smoke in any shared/communal areas;
- X Anything which is likely to cause nuisance, annoyance or disturbance to neighbours. This applies to both family members and visitors to your home;
- X Assign, sublet or give away the tenancy or part with it without the written consent of Ark Housing Introductory tenants cannot exchange;
- X Park or allow any other person to park commercial vehicles or trailers on the property, nor any untaxed or unroadworthy domestic vehicles;
- Verbally or physically abuse staff or contractors;
- Not have any liquid or petroleum gas (LPG) cylinders, paraffin heaters or cookers in your home if you live in a block of 2 or more storeys.

# Your Tenancy



#### SUMMARY OF ARK HOUSING RESPONSIBILITIES

- ✓ To give you possession of a clean property at the start of the tenancy:
- ✓ To keep the structure, exterior of the property and any communal parts in a good state of repair, including the water supply, sanitation facilities and installations for heating, hot water, gas and electricity;
- ✓ To consult you about any matter which may affect you or your tenancy:
- ✓ Address and deal with anti-social behaviour and nuisance efficiently and promptly:
- ✓ Deal with complaints in a timely manner;
- ✓ Offer all tenants an excellent level of customer service;
- ✓ Ensure you have a wheeled bin for waste disposal. If you lose or damage your bin, you will have to pay for the supply of a new one.



MOVING INTO YOUR HOME CHECKLIST:		
	Ensure that you have given notice to your previous landlord that you are moving;	
	Ensure that you have the appropriate plans in place to pay your rent e.g. Direct Debit set up, application made to Universal Credit or change of address form completed for Housing Benefit;	
	Redirect your mail-for example contact the Benefit Office, Bank/Building Society, Doctor, Dentist and Phone Company;	
	Contact the electricity and gas supplier or oil provider, if applicable to register;	
	Contact your chosen energy supplier (gas/electricity) to register the property in your name. At this point, you can decide your chosen payment method. This can either be a pre-payment meter (also known as a 'Pay As You Go' meter or a credit meter (monthly bills). Your supplier will change your meter on request, if required. For 'Pay As You Go' meters, your new supplier will provide you with a temporary top-up number and send out new top-up cards. Please note that gas suppliers do not provide you with a top up number;	
	The Association insures the structure of the building and fixtures, but it is not responsible for the contents of your home or your personal possessions. <b>Arrange home contents insurance to cover your possessions once you move into your home</b> .	

# Rent & Other Charges





#### **RENT**

The rent we receive is very important as it pays for all the services we provide and for the upkeep, repair and maintenance of our properties, including your home. It is your responsibility to pay rent, in advance, in accordance with the conditions of your tenancy. If you have a joint tenancy, both parties are equally responsible/liable for payment of rent.

Your rent is due on a **Monday.** You may pay weekly, fortnightly or monthly, as agreed with your Housing & Customer Services Officer, provided your account does not go into arrears. It is your **legal obligation** to ensure your rent is paid in full when it is due.

The Association's rent policy is determined by Ark Housing Associations Board, under the requirements of the Housing (NI) Order 1992. Rent is reviewed on an annual basis and tenants are given four week's written notice of any rent increases.

#### **Rates**

The overall rates are set annually by the NI Assembly whilst the district rate is set by local councils. Ark Housing collects these rates for Land & Property Services and pays these on your behalf. However, if you are entitled to Universal Credit, you must apply separately for a rate rebate from Land & Property Services.

#### **Service Charges**

In certain cases, the Association is required to levy a service charge on tenants to cover the cost of communal facilities such as heating, cleaning, laundry, helpline and gardening. Service Charges are reviewed annually.

#### **Supporting People Charge**

Certain tenants may be required to pay a support charge as part of the condition of taking up a tenancy with us. Normally, this charge is only payable in Supported Housing Schemes, where the Association employs staff to provide support to help tenants live independently.

# **Rent & Other Charges**

#### **PAYMENT METHODS**

We offer a range of payment methods for your convenience. We do recommend that, wherever possible, you pay by **Direct Debit**, as this is the most convenient way to ensure your rent is paid. Payment can be made by:



#### **Direct Debit:**

Tenants may pay their rent by direct debit from their bank account. A direct debit is the most convenient way to pay your rent and ensures that you cannot fall behind in your payments. A direct debit form is available from our office or, if more convenient, we can set up a direct debit for you over the telephone. If you wish to cancel your direct debit at any time, please contact your Housing & Customer Services Officer.



### **Rent Payment Card:**

You can use your AllPay Rent Payment Card to pay your rent at:

★ Any Pay-Point outlet - Pay Point services are usually found at newsagents, corner shops and garages, many of which are open outside of office hours and at weekends. Pay Point payments may take 3 days to reach your rent account, so please allow for this delay to ensure payments reach your rent account on time

- ★ Any Post Office
- ★ Online at https://www.allpay.net/ or over the telephone on 0844 557 8321
- ★ By smartphone, using the Allpay App. This app is free to download from the Apple App Store, Android Marketplace, Google Playstore and Windows Store.

If you lose your Rent Payment Card, please contact your Housing Officer who can order a replacement.



#### **Banking Online:**

You can also make direct electronic payments by simply using your personal online bank account. Our account details are:

- ★ Ark Housing Account Number: 68574449
- ★ Sort Code: 90-02-95
- ★ Payment Reference: Tenant Number





#### By Post:

The Association prefers not to receive any rent payments by cheque or cash and would discourage receiving such payments by post. Please do not send cash via post. However, if you find it necessary to send a cheque by post, it should be made payable to 'Ark Housing Association' and crossed A/C Payee Only. You must write your name and address on the back of the cheque.

#### PROBLEMS PAYING YOUR RENT

If you are having difficulty paying your rent or general affordability problems, **please contact us immediately**. We can help you and make sure you have the advice and assistance you need to deal with any issues and maintain your tenancy. We do not want to take legal action against anyone, which is why, if you are struggling to pay your rent, you should contact the Housing & Customer Services team as soon as possible on 028 90 752310.

#### **RENT ARREARS**

It is an essential requirement of your tenancy to pay rent. Non-payment of rent will lead to arrears. This in turn may lead to legal action being taken against you and could lead to repossession of your home.

In the event of rent arrears, Ark Housing will seek to put in place an arrangement to repay the outstanding rent due. Normally such arrangements can be discussed and agreed with your Housing & Customer Services Officer. However, if this arrangement is broken, Ark Housing will commence further debt recovery action, and this could include the issue of a Notice Seeking Possession of your home and the commencement of legal action.

In such circumstances, Ark Housing may also apply for direct deductions from Social Security Benefits or Universal Credit.

# Rent & Other Charges



#### **RENT STATEMENTS**

Ark Housing will send you a rent statement twice a year that will detail charges made and any payments received on a regular basis. If you wish to receive a statement outside of these times, please contact your Housing & Customer Services Officer.

You should check this statement to make sure that the amounts correspond to the payments made by you. It is important for you to keep any receipts received for payments made.

You should be aware that payments made around the same time that the statement is produced may not appear until the next statement. If you notice any discrepancy in your rent statement, you should contact your Housing & Customer Services Officer.

#### **Court Action**

If legal action is started, it may mean that:

- ★ You can be evicted from your home;
- ★ You will be responsible for all legal costs in addition to your arrears;
- ★ You may have difficulty getting credit or a loan in the future:
- ★ You may not be considered for rehousing by the NI Housing Executive or other Housing Associations;
- ★ We will not be able to give you a reference for mortgage lenders.

Please note that Ark Housing will be pleased to advise on independent debt counselling agencies who can provide you with help and assistance in any aspect of debt management.



#### **UNIVERSAL CREDIT & WELFARE CHANGES**

Benefits for working age claimants have changed recently and will continue to do so in the coming months and years. More information can be found on the Ark Housing website www.arkhousing.co.uk.

Previously, you may have been entitled to Housing Benefit to assist with the payment of rent and find that this is no longer the case. This will be replaced with Universal Credit payments.

### **Universal Credit will replace:**

- ★ Housing Benefit (rental)
- ★ Income-based Jobseekers Allowance
- ★ Income-related Employment and Support Allowance
- ★ Income Support
- ★ Working Tax Credit
- ★ Child Tax Credit

Universal Credit is a payment for people over 18 but under State Pension Age, who are 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.

Your Housing & Customer Services Officer will assist you with benefits, money advice or inform you of other independent advice services who can help.

It is very important that you let your Housing & Customer Services Officer know of any changes to your circumstances and/or benefit entitlement immediately.

# Rent & Other Charges



## SOCIAL SECTOR SIZE CRITERIA (sometimes referred to as 'Bedroom Tax')

If you currently receive or are considering applying for Housing Benefit and are of working-age, before deciding whether to accept an offer of accommodation, vou should take into account the Social Sector Size Criteria (SSSC), which came into force on 20 February 2017.

If your home is larger than your household requires, your housing benefit may be reduced under SSSC. A Welfare Supplementary Payment (WSP) will be automatically paid to make up the shortfall. This is a temporary measure and is currently under review.

However, if you are already a tenant of the Housing Executive or a Housing Association in Northern Ireland and are receiving the WSP for SSSC, or have never received it, you might not be entitled to another WSP. It will be your responsibility to pay the difference between your Housing Benefit and your rent.

If this is the case, you should contact your Housing & Customer Services Officer who will be able to provide you with further information, advice and guidance on paving this shortfall.







#### **REPAIRS & MAINTENANCE**

The Association aims to provide a quick and efficient repair service. We aim to do all necessary repairs to your home quickly and, whenever possible, complete the repairs in one visit.

We are responsible for keeping the structure, exterior of the property and any communal parts in a good state of repair, including the water supply and sanitation facilities and installations for heating, hot water, gas and electricity.

You are responsible for minor work and repairs like decorating the inside of your home, changing light bulbs, unblocking sinks etc. A more detailed list of responsibilities is included later in this section.

#### **RESPONSE REPAIRS**

Response Repairs that are the responsibility of Ark Housing Association are broadly categorised as either Emergency, Urgent or Routine.

# EMERGENCY: A response and repair will be carried out within 24 hours

These are defects and repairs which may endanger the health, safety and welfare of tenants or the public or could cause serious damage to the fabric of the building.

# URGENT: A response and repair will be carried out in 4 working days

These are repairs which affect the comfort and convenience of tenants. Examples include partial loss of electrical power, a minor leak, insecure external window or communal door lock.

# ROUTINE: A response and repair will be carried out in 20 working days

These are repairs which do not cause major inconvenience to tenants or staff or damage to the fabric of the building.



## **REPORTING REPAIRS**

There are several ways in which repairs can be reported:

## **Telephone:**

Property Services Team 028 90 752310

## **Email:**

repairs@arkhousing.co.uk

#### On-line:

www.arkhousing.co.uk/report-a-repair

#### Write to us:

Property Services Team, Ark Housing Association Hawthorn Office Park, Unit 1, 43 Stockmans Way, Belfast BT9 7ET.

## **REPAIRS SERVICE**

It is recommended that you should contact Head Office by telephone if you require an emergency repair to ensure that the repair is actioned as soon as possible.

## **What Happens Next?**

This will depend on the nature and severity of your repair. If the repair is obvious and straightforward to remedy, the job will be recorded on the computer system and a works order issued to the contractor.

Where the repair is more difficult or extensive to rectify, it may be necessary for a member of staff to visit the property to assess the problem to confirm what work needs to be carried out.

Once this has been done, the work will be recorded on the computer system and a works order issued to the contractor. At the same time as the order is issued to the contractor, confirmation will be sent to you.



#### **Timescales**

How long a repair will take will depend on the urgency of the repair. You will be advised of the priority of your repair when you report it. We will endeavour to meet our obligatory target times for all repairs.

However, due to many factors and, in exceptional circumstances, it will not always be possible that repair response times will be met. For example, particularly unseasonable weather, holiday periods, contractor and material availability, may result in a reduction of service. However, the Association strives to ensure our service levels are maintained.

#### **Tenant Access & Availability**

For the Association to meet the target times for repairs, it is essential that access for repairs is granted. You must ensure that you are available at pre-arranged times to ensure that an efficient repair service is carried out.

Aborted calls or restricted access may result in unnecessary charges to Ark Housing which will be payable by you.

If more than 2 access requests are denied or ignored and Ark Housing needs to perform essential inspection or servicing works, e.g. gas boiler servicing, the Association may seek access by way of legal action.

It is important that you update Ark Housing of any change in contact details as the contractor will phone ahead to arrange access for any repair of maintenance.

It is essential that you have an adequate supply of gas or oil within the heating system to ensure that testing can take place following a breakdown or service.

If contractors attend a breakdown and you do not have any gas or oil, then you may be recharged. It is also important that you do not prop up your oil tank as this can cause oil leaks. Any damage caused by the action may be recharged.

#### **Rechargeable Repairs**

The rent you pay each week covers the cost of repairs unless they are due to damage or neglect by you, your family, visitors or pets. If the repair is the result of neglect or damage, we may do the work and charge you for it.



#### **OUT-OF-HOURS REPAIRS SERVICE**

Out-of-Hours or during bank holidays, please ring 0800 7313081 to report an emergency repair. In the event of an emergency repair, provide as much detail as possible about the repair as well as a contact telephone number. Please note that Emergency Repairs may only 'make safe' the problem and the final repair may then be completed during normal working hours. If the contractor has only made safe, contact the office as soon as it opens to ensure staff are aware of the issue so it can be followed up with the contractor as soon as possible.

For Out-of Hours Emergency Repairs, ring 0800 7313081

## **Other Emergency Contact Numbers**

In case of any emergency, you can dial **999** or **112** from mobile or landline to speak to the operator who will then connect you to the requested service.

- ★ GAS If you smell gas call Phoenix Natural Gas directly on: FREEPHONE - 0800 002 001
- **★ Water Service** 0845 440 088
- ★ National Gas Emergencies 0800 111 999
- **★ Northern Ireland Electricity** 03457 643 643
- ★ Flooding Incident Line 0300 2000 100



#### **RIGHT TO REPAIR SCHEME**

The government's Right to Repair Scheme gives tenants with a secure tenancy, additional rights when requesting repairs to their home.

The scheme covers small urgent repairs, costing up to £250, that are likely to put a tenant's health, safety or security at risk. If qualifying repairs are not carried out within the specified timescale, compensation may be payable. A list of qualifying repairs can be supplied on request.

#### How does it work?

A tenant reports a repair: if the repair has not been completed within the target time stated the tenant can ask the Association to appoint a second contractor to complete the repair.

#### What happens then?

The second contractor has the same amount of time to complete the repair as the first contractor. If the second contractor fails to complete the repair within the time limit, the tenant is entitled to compensation of £10, plus £2 a day until the repair is carried out. The most compensation you can get for any one job is £50. We will pay you compensation unless you already owe the Association some money, for example, if you are in rent arrears. If you do owe money to Ark Housing, we will take away the amount you owe from your compensation.

#### How do I know when the repair should be completed?

Under the Right to Repair scheme, housing associations are required to notify tenants of the appointed contractor and the target time when a qualifying repair is reported.



REPAIR RESPONSIBILITIES			
Repair	Description	Responsibility	
Bath	Bath unit	Ark Housing	
	Bath wastes including blockages	Ark Housing	
	Bath taps excluding washers	Ark Housing	
	Bath tap washers	Tenant	
	Plug and chain	Tenant	
Bathroom Fixture & Fittings	Not including: towel rails, toilet roll holders etc	Ark Housing	
Chimneys		Ark Housing	
Chimney Sweeping		Tenant	
Communal Areas		Ark Housing	
Decoration	External (excluding gardens)	Ark Housing	
	Internal	Tenant	
Domestic Appliances	E.g. cookers (including servicing of gas cookers) washing machines, dishwashers, fridges	Tenant	
Doors	Internal & External	Ark Housing	
	Including frames, hinges, locks, door jambs, thresholds and handles	Ark Housing	

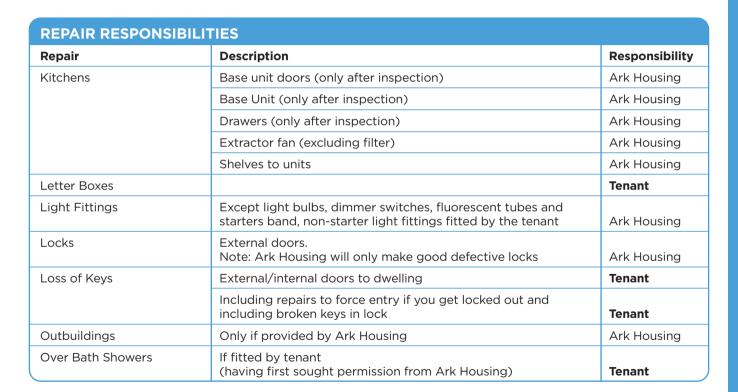
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REPAIR RESPONSIBIL	ITIES	
Repair	Description	Responsibility
Doors (continued)	Adjusting doors after new floor covering installed	Tenant
Downspouts		Ark Housing
Draught Proofing		Tenant
External Stores		Tenant
Floor Boards		Tenant
Floor Covering	Including adapting doors to accommodate carpets	Tenant
Fences & Gates		Ark Housing
Fire & Grate Surrounding		Ark Housing
Fixture & Fittings	E.g. coat hooks, curtains, curtain rails	Tenant
Fuel Supply	Run out of oil or gas	Tenant
Fuses		Tenant
Garages	Including doors (but only after inspection)	Ark Housing
Garden Maintenance	Including dustbins & the supply of replacement dustbins and refuse areas	Tenant
	Maintaining Trees/Hedges Clearing paths of moss and algae	Tenant

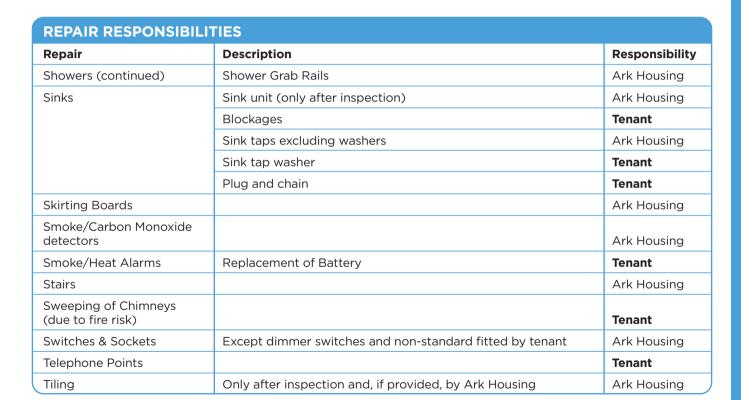


REPAIR RESPONSIBILITIES		
Repair	Description	Responsibility
Gas	Leak - Phone Phoenix Gas if there is a suspected leak	Ark Housing / Phoenix Gas
Glazing	Re-glazing is a tenant's responsibility	Tenant
	In an emergency, Ark Housing will board up damaged windows pending replacements. This may be reviewed in exceptional circumstances	
Guttering	Cleaned every 3 years	Ark Housing
Handrails	Where fitted by Ark Housing	Ark Housing
Heating	Including storage heaters and fitted electric fires	Ark Housing
	Bleeding Radiators	Tenant
Hot Water Cylinders	Including cylinder insulation	Ark Housing
Internal Plastering	Minor Plaster crack on walls including ceilings	Tenant
Immersion Heaters		Ark Housing
Kitchens	Wall cupboards, re-secure	Ark Housing
	Wall cupboards, refit doors (only after inspection)	Ark Housing
	Worktops including burns, scratches, chipped melamine	Tenant





REPAIR RESPONSIBILITIES		
Repair	Description	Responsibility
Paths - Communal Footpaths	Including steps, footpaths and ramps	Ark Housing
Paths - In curtilage paths, driveways and hard surface areas	Garden paths & hard surfaces and driveways within Tenants Property. Tenants responsibility to ensure the garden is free from moss and algae. If not treated/cleaned tenants or visitors could potentially slip on the path. In the event that a person is injured due to this, Ark housing will not be held liable for any insurance claims	Tenant
Plastering	External (only after inspection)	Ark Housing
Plumbing Repairs and Leaks	Except for washing machines, dishwashers and radiators	Ark Housing
Porches		Ark Housing
Rain Water Gullies		Tenant
Re-lighting gas pilot lights	Including resetting of any heating controls or programmes	Tenant
Roofs		Ark Housing
Showers	Shower units and trays (where fitted by Ark)	Ark Housing
	Shower wastes	Ark Housing
	Shower curtain including fittings and rail	Tenant
	Shower Doors (where fitted by Ark Housing)	Ark Housing





REPAIR RESPONSIBILITIES		
Repair	Description	Responsibility
TV Aerial	Unless communal	Tenant
TV Sockets	Except non-standard fitted by tenant	Ark Housing
Wash-hand Basins	Wash-hand basin unit (only after inspection)	Ark Housing
	Blockages	Tenant
	Taps excluding washers	Ark Housing
	Tap Washers	Tenant
	Plug and chain	Tenant
Washing Lines		Tenant
WC, Cistern and Seat	WC and cistern (only after inspection)	Ark Housing
	Blockages to WC and waste pipe (dependent on cause)	Ark Housing
	WC seat	Tenant
Windows	Including window sills, catches, sash, cords & frames (only after inspection)	Ark Housing



#### PLANNED AND CYCLICAL MAINTENANCE

In addition to response repairs, the Association undertakes a comprehensive Planned and Cyclical Maintenance Programme to maintain the quality of its homes. Replacement works are scheduled when a building element, such as windows, wiring, boilers, bathrooms or kitchens, has reached the end of its life expectancy.

Works that become necessary because of legislative change are also included in the annual programme of planned maintenance, when required.

#### **Health and Safety Testing /Inspections**

Whilst we want you to be able to enjoy your home, we also want your home to be a safe place for you and your family to live. As a landlord, we are required by law to carry out certain inspections and servicing. You will be contacted in advance to make a convenient appointment for our inspectors or contractors to visit. You must comply with any request to inspect, test or service as these are legal requirements and are there for your safety. Failure to allow access on or before the service due date will result in the Association acting through the courts to gain immediate access to your

home which will involve either an Injunction Order or a Court Warrant. Any costs incurred by Ark Housing in gaining access will be recharged to you.

#### Gas

As a landlord, we are required by law to carry out an annual gas safety inspection to ensure gas heating appliances in your property are working correctly. We also carry out a service to these appliances to ensure they run efficiently and are cost effective. It is your responsibility to ensure you provide access for our contractor. If repeated access is denied, the Association may take legal action as per the Tenancy Agreement due to the Health & Safety risk this poses.

#### **Electrical Test and Inspection**

As a landlord we are required by law to carry out, on a regular basis, electrical testing and inspection of our properties to ensure the electrical system remains safe. A full test will be carried out every 5 years and again it is vital that you provide access to our contractor to allow this test to be undertaken. It is your responsibility to ensure you provide access for our contractor. If repeated access is denied, the Association may take legal action as per the Tenancy Agreement due to the Health & Safety risk this poses.



## Oil Fired and Air Source Heating Appliances

It is our policy to have all oil fired and air source heating appliances inspected and serviced annually to ensure they are safe and efficient. It is your responsibility to ensure you provide access for our contractor.

#### **Solid Fuel Safety**

All solid fuel heating appliances will be serviced annually, which will include sweeping the flue servicing the appliance. Sweeping of individual flues not serving a solid fuel appliance is the responsibility of the tenant. Every room containing a solid fuel appliance will have a carbon monoxide alarm in it. If you think there may be a problem with the alarm, please contact us as a matter of urgency.

- ★ Do not use petrol, paraffin or any oil to ignite a solid fuel appliance. If you have an enclosed room heater or boiler follow the manufacturer's instructions and brush the smoke outlet every month;
- ★ Burn only the recommended fuels;
- ★ Ensure there is adequate ventilation and do not block or obstruct fresh air ventilators;
- ★ Draught proofing helps cut fuel bills but do not seal off the air supply to the room in which the fire is

located. Fumes may build up and cause you to become ill or, in extreme cases, can be fatal.

#### **DISABILITY ADAPTATIONS**

The need for minor adaptations, such as grab rails or stair rails may initially be identified to the Association in a number of ways, including the tenant, a tenant's relative or representative, or through Health and Social Services sources. Where the adaptation required is more complex – i.e., where the estimated works costs are likely to exceed £1,000 e.g. level access shower installation – specialist advice from an Occupational Therapist (OT) attached to the relevant Health & Social Care Trust must be obtained.

Recommended works can range from grab rails to level access showers and stairlifts. Major works would include extensions to properties, where feasible. All OT recommendations are subject to Adaptation Pre-Conditions and eligibility criteria.

Tenants would be required to be referred to an OT either via their Doctor or local hospital and the OT is required to visit the property to carry out an

## Repairs & Maintenance



assessment prior to sending their recommendation to Ark Housing, Applications for adaptations will not be approved if you are currently on the waiting list for a transfer to other accommodation

### **TENANT-LED IMPROVEMENTS**

As a tenant you have the right to make reasonable improvements to your home, but you must first ask and receive written permission from the Housing Association to do so.

The Association will assess each request on merit. Any alterations that would make your home less safe or would reduce its value will not be approved.

Improvements which may require written permission include:

- \* Any additions or alteration to the Association's fixtures and fittings or to do with the services provided, e.g. putting in a new kitchen
- \* Erecting TV, Radio Antenna, satellite receivers

- ★ Carry out external redecoration, laying a patio, erecting sheds or extensions, changing windows or heating system
- \* Removing internal walls
- ★ Erection of railings
- \* External decoration
- ★ Changes to electrical fittings
- \* Hard landscaping

The Association will not unreasonably permission to make improvements but may require that certain conditions are met. For example, that the work is carried out by a competent contractor to a proper standard, is supervised and that all statutory approvals such as Building Control and Planning Permission are obtained. Permission will not be given where alterations are deemed to make the dwelling unsafe, decrease the value of the dwelling or increase the cost of maintenance.

Where a tenant replaces items or carries out alterations, it will become the tenant's responsibility to maintain such items.



### Right to Compensation for Tenant Improvements and Other Circumstances

Compensation may be provided if you have completed improvements to the property but leave before you have gained the benefit of the improvements.

### **Qualifying Improvements**

The qualifying improvement must be on the list of eligible works which can be supplied by the Association, on request. Improvements must materially add value to the property and excludes security measures.

Tenants will not be eligible for compensation if:

- ★ The tenant is purchasing the property as the improvement will be excluded from the valuation;
- ★ The tenancy is terminated because of:
  - A Notice Seeking Possession
  - A Court Order for Possession
  - An Abandonment Notice

To qualify for compensation, the improvement must have the prior written approval of the Association.

In considering an application for compensation, the Association may set conditions on the approval such as:

- ★ Design, materials and quality of construction
- ★ Use of Contractors
- ★ Adequate Notice of Commencement works
- ★ The provision of invoices for the improvement work which itemises materials, cost and labour, provided by you to the Association.

Breach of any condition may render the application ineligible for funding.

## Repairs & Maintenance



### **Procedure for Claiming**

Qualifying tenants may claim compensation whenever their secure tenancy ends. Compensation is not payable for professional fees, statutory approvals or the Tenant's own labour and will reduce over the lifetime of the improvement.

If you believe you may be entitled to a payment under the qualifying improvements scheme, please contact us for information

### OTHER PAYMENTS TO TENANTS

### Home Loss Payments

This is a statutory payment made to tenants who lose their home because of renovation, redevelopment or demolition.

If you must move because improvements are being made to your home, this payment may also be available. You must fulfil certain statutory criteria before a payment can be made

### **Decant Payments**

Tenants who are moved temporarily to another house/ mobile home or to family members may receive a payment for moving.

### Redecoration Allowance

The Association may make payments to tenants whose decoration has been disturbed as part of a works scheme within their home. The payments are based on the number and type of rooms affected.

# Your Neighbourhood







### **ANTI-SOCIAL BEHAVIOUR**

We want all tenants to be able to enjoy their homes and live peacefully without fear of anti-social behaviour. It is important to be a 'good neighbour' and to show consideration to others. The Tenancy Agreement prohibits 'anything which is likely to cause nuisance, annoyance or disturbance to neighbours'. Ark Housing is committed to tackling anti-social behaviour and nuisance to create safer and better communities for all our tenants. Our Anti-Social Behaviour Policy is available on our website, www.arkhousing.co.uk.

An individual may be deemed to have acted in an antisocial manner if they have:

- ★ Been convicted of using the dwelling-house or allowing it to be used for illegal or immoral purposes:
- ★ Been convicted of an arrestable offence committed in. or in the locality of the dwelling house;
- ★ Directly or indirectly affected the management functions or matters relating to those functions.

Anti-social behaviour might include amongst other thinas:

- ★ Violence or threat of violence:
- ★ Hate behaviours that target members of identified groups because of their perceived difference (e.g. religion, political opinion, race, age, marital status, sexual orientation, gender, disability and dependant status):
- ★ Noise nuisance (rowdy parties, loud music/TVs, dog barking, etc.):
- \* Arguing and door slamming;
- ★ Environmental quality issues (e.g. litter, dog fouling, graffiti, fly tipping, nuisance vehicles);
- ★ Offensive drunkenness:
- ★ Using housing accommodation for illegal/immoral activity or other unlawful purposes, e.g. selling drugs/ drug abuse;
- ★ Intimidation or harassment.



Legal action may be taken against tenants who are found guilty of anti-social behaviour or nuisance as this may be deemed as a breach of the Conditions of Tenancy.

### What Ark Housing Will Do?

Ark Housing acknowledges that every individual is entitled to live in peace within their neighbourhood. We will seek to address the problem of anti-social behaviour and in doing so provide a quality and supportive housing service.

#### We will:

- ★ Quickly and formally acknowledge reports of antisocial behaviour;
- ★ Seek to investigate reported instances of anti-social behaviour in a timely manner;
- ★ Provide advice and support to tenants;
- ★ Identify, interview all interested parties and take appropriate and affirmative action within our remit as Registered Social Landlord;

- ★ Liaise with the Police Service of Northern Ireland (PSNI) as appropriate;
- ★ Establish inter agency working where appropriate;
- ★ Use legal action when all efforts at conciliation have failed. Action can include possession, injunction and applying to relevant authorities for an Anti-Social Behaviour Order;
- ★ Endeavour to act on behalf of Ark Housing tenants who are the victims of anti-social behaviour;
- ★ Seek to respond to instances of anti-social behaviour in Ark Housing schemes and properties whether the complainant is a tenant, private tenant or an owner occupier;
- ★ In the context of re-housing, take full account of any anti-social behaviour carried out by the housing applicant or their household.

Each case is regularly reviewed to determine when further action is required, and regular updates are provided to those involved.

# Your Neighbourhood



### **Tenant Responsibilities**

The tenant is responsible for the behaviour of every person (including children) living in or visiting their home. including responsibility for their behaviour in the home or on surrounding land, in communal areas (stairs, lifts, landing, entrance halls, paving, shared gardens, parking areas) and in the locality of the dwelling house.

Whether the tenancy is secure or introductory, a breach of any of the general conditions of tenancy or statutory obligations may result in the Association either issuing possession, injunction proceedings or applying to the relevant authorities for an Anti-Social Behaviour Order.

Furthermore, anyone who has been involved in antisocial behaviour may find they are ineligible for housing and homelessness assistance in the future.

Tenants who are experiencing any element of anti-social behaviour should report these incidents to their Housing and Customer Services Officer when they occur. If the issue is ongoing, tenants will be asked to complete an incident diarv.

If the incidents are of a criminal nature, then tenants should contact the Police Service of Northern Ireland (PSNI).

Any incidents relating to noise, dogs barking or any other environmental health issue should be reported to the local council.



### **TENANT PARTICIPATION**

Ark Housing Association strongly believes that one of the most effective ways of improving services is to provide more opportunities for tenants to become actively involved.

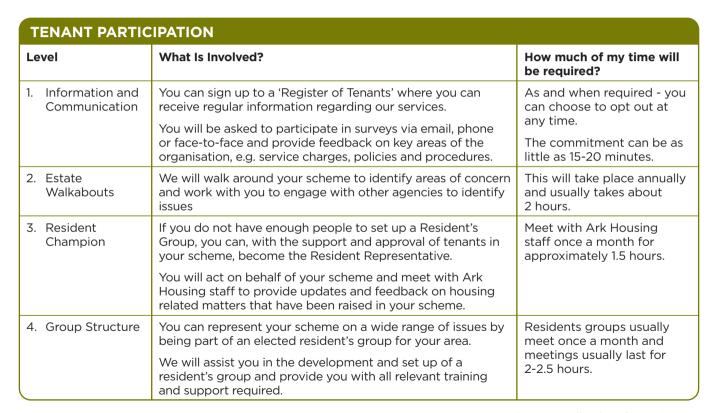
By being involved with the Association, you will have the opportunity to:

- ★ Influence and shape the services that the organisation provides;
- ★ Make positive and real changes to your home and the area in which you live;
- ★ Ensure that the services provided are people centred and meet needs;
- ★ Gain new skills;
- ★ Receive training;
- ★ Have a better understanding of how Ark Housing operates.

Participation can range from simply providing regular feedback to our satisfaction surveys or becoming more involved through Residents Groups, to engaging with the Association through a Tenants' Forum.

We recognise that it is important that there are a variety of ways in which you can be involved in shaping our services. Therefore, we have developed the following 'menu' of participation levels from which tenants can choose.

# Your Neighbourhood





TENANT PARTIC	CIPATION	
Level	What Is Involved?	How much of my time will be required?
5. Formal Based Tenant Group	You can participate at a more formal level with Ark Housing, together with other tenants of the Association, through a Tenants Forum  You will get the opportunity to scrutinise our services and	The Tenants Forum will meet on a quarterly basis and will last for approximately 2-2.5 hours.
	activities and actively review or policies and procedures to ensure that they benefit all tenants	The venue for these meetings will be agreed by Forum members.
	We will provide you with the relevant training and support to ensure that you can fully participate in this Forum	
6. Governance Structure	You will have the opportunity to apply to serve on the Board of Ark Housing	The Board meets on a quarterly basis and meetings last for approximately 3 hours.
	At this level, you will have the opportunity to influence the organisations strategic direction and how the organisation is governed	
	We will provide you with the relevant induction, training and support so that you can participate fully.	

If you would be like to get involved with Ark Housing, please contact your Housing and Customers Services Officer.

# Service Standards





### **SERVICE STANDARDS**

We are always looking for ways to improve our services and welcome suggestions or comments on how we can do better. We are committed to carrying out the following:

- ★ Treat you fairly and with dignity and respect regardless of age, gender, religion, political opinion, race, marital status, dependant status, sexual orientation or ability/disability in accordance with Section 75 of the Northern Ireland Act 1998;
- ★ Ensure our services are accessible to all;
- ★ Use language that is easy to understand;
- ★ Be open and honest;
- ★ Maintain and respect customer confidentiality;
- ★ Hold all personal information in accordance with the latest Data Protection Guidelines;
- ★ Listen to your views.

### When we visit you

- ★ We will advise you in advance of our visit, where reasonably practical;
- ★ Association representatives will identify themselves before entering your home;
- ★ All staff will clearly identify their name, job title and contact details in all correspondence and visits;
- \* Staff will wear name badges/photographic identification, where appropriate;
- ★ We will publish our performance standards on an annual basis.

### When you contact us

- ★ You will be offered the option to leave a message if the member of staff member you wish to speak with is unavailable:
- ★ You will not be transferred to other departments, unless necessary. If transferred, you will be informed of the reason why and who your call is being transferred to.

### Service Standards



### When we receive your letter/email, it will be:

- \* acknowledged within 3 working days; and
- \* responded to within 20 working days.

### **KEY PERFORMANCE TARGETS**

Ark Housing's key performance targets are reviewed annually by the Board of Management and Senior Management Team, Details of our performance are published in the Association's Annual Report which is available on our website, www.arkhousing.co.uk

### **Comparing our performance**

Ark Housing compares its performance against a wide range of other housing providers and regulators on an annual basis.

### **Tenant satisfaction**

Ark Housing carries out Tenant Satisfaction Surveys on a regular basis. The results are used to develop targets for continuous service improvement.

### **Complaints and compliments**

We aim to provide the best possible service for all tenants, but we know that, from time to time, things go wrong. We want to hear about those occasions where our service standards do not meet expectations.

Where complaints do arise, we adhere to our Complaints Policy which is available on our website. www.arkhousing.co.uk or is available in printed form, on request. If you wish to raise a complaint, please refer to Section 10 in this handbook.

There may be occasions when you wish to recognise exceptional customer service by Ark Housing staff or have ideas about how to improve services. We would be glad to hear from you and invite you to contact the Director of Housing at our Head Office or email info@arkhousing.co.uk



### **DATA PROTECTION**

Ark Housing is committed to keeping any personal information you give us safe and ensuring your privacy. This section contains information on how we do this and how to request information we hold.

The General Data Protection Regulation (GDPR) came into force on 25th May 2018 and replaced the Data Protection Act 1998 (DPA). It is designed to protect personal information which is collected in various formats. GDPR reinforces the principle that personal information remains the property of the individual who is giving their permission for an organisation to use that personal data. Individuals have rights over the personal data, including the right of access to any records of information held about them.

Ark Housing is registered with the Information Commissioner under the GDPR.

We are committed to the Data Protection Principles of collecting minimum personal data, controlling the access of personal data and keeping personal data for the minimum time necessary and will delete thereafter.

Information is not normally transferred to any other third party unless express consent is given by the person providing the information to the Association or under exemption of the Act. The Association takes data privacy and security very seriously indeed and aims to ensure that personal data is always held securely.

The Association will respond to requests for access to information held under the GDPR on receipt of the appropriately completed form or an appropriately completed letter requesting information.

### Service Standards

The Association will then collate the information and return that to you within 30 days of the request having been made.

Anyone seeking information should be aware that the GDPR relates to your personal information only. The Act does not cover information relating to a third person and the Association will not provide information to a third party unless they have gained consent of the owner of that information and provided that to the Association.

The Association aims to be an open and transparent organisation.



# ALL REQUESTS FOR INFORMATION AND QUESTIONS SHOULD BE DIRECTED TO:

The Data Protection Officer Ark Housing Association, Hawthorn Office Park, Unit 1, 43 Stockmans Way, Belfast BT9 7FT.

# Change In Circumstances







### LODGERS AND SUBLETTING

If you take in lodgers or wish to sublet part of your dwelling, you must inform the Association of the names of the persons involved and the rents you are charging. You may take in lodgers providing this does not result in overcrowding and you should also remember that a lodger is treated as a member of your household under the terms of your Tenancy Agreement and therefore may affect your entitlement to Housing Benefit.

You may only sublet part of your property but not your whole home if you have been given written permission from Ark Housing. Permission will only be given if you can prove you have a vacant room and subletting will not cause overcrowding. The sub-tenant will not gain any rights or security of tenure by living there.

Permission may be refused if you are planning to carry out any work that would affect the property to be occupied by the sub-tenant or if your house has been designed for a special use (for instance, sheltered housing).

If the Association decides not to grant permission to sublet, you will be informed of the reason in writing.

### SUCCESSION OF TENANCY

We understand and fully appreciate that coping with the death of a friend or relative is never easy and trying to deal with their affairs can be complicated and upsetting. If you are unsure how to bring the tenancy to an end in this circumstance, please contact the Housing & Customer Services team, who will provide you with assistance and advice on how to proceed.

It is important that we receive notice of ending the tenancy in the event of a death in writing. We will confirm the date when the tenancy will be ended. The weekly rental charge will continue to be charged until the tenancy has been ended and the property has been cleared of all possessions.

Please note that Housing Benefit/Universal Credit will cease to be paid once the tenant has died and will be recouped by the Northern Ireland Housing Executive (NIHE) if overpaid. If you are entitled under the rules of succession to take on the tenancy, you should contact us, and we will advise you on actions required.



### **ASSIGNMENT OF TENANCY**

Under no circumstances are you permitted to give or sell your tenancy to someone else. If you do this, your secure tenancy will no longer exist, and we will recover possession of the dwelling through the Courts.

If you leave your property, the secure tenancy also ceases, and any remaining resident will be treated as an unlawful occupier unless they have legal right to the tenancy.

An assignment of tenancy is where tenants have the right to transfer the tenancy to a member of the family who would be qualified to succeed them. For this to be granted, the following criteria must be met:

- ★ The person to whom the tenancy will be transferred must be a qualifying member of the family with the appropriate residency pre- conditions;
- ★ The assignee must pay the rent and keep all the terms and conditions of tenancy;
- ★ If the secure tenant wishes to assign their tenancy, they must seek and get written approval from Ark Housing who will not unreasonably withhold its consent.

### **TRANSFER**

Any tenant may apply for a transfer. If you wish to transfer to a different property or scheme of the Association or to another landlord, you must complete a Transfer Application Form, which can be provided by the Association.

Once a transfer application is received your Housing & Customer Services Officer will visit you to carry out an assessment of your housing need and rank your application against the Common Selection Scheme criteria.

To qualify for a transfer, you must:

- ★ have held a secure tenancy for at least 2 years;
- ★ have a clear rent account, (arrears to be less than 4 weeks gross);
- ★ maintained your property in accordance with the conditions of tenancy;
- ★ not be guilty or suspected of any serious breaches of the tenancy conditions.

## Change in Circumstances



Under some circumstances, the qualifying criteria for a transfer may be waived. These include:

- ★ where you have been deemed to be a Full Duty Applicant as assessed by the NI Housing Executive;
- ★ where you are eligible for points within a Health and Social Well Being criteria;
- ★ where it makes good housing management reasons to do so;
- ★ where you are required to be decanted due to major works:
- ★ where the current accommodation no longer meets the tenant's family needs;
- ★ where there is under-occupation by 2 or more rooms and there is substantial demand for this type of accommodation.

### **EXCHANGE**

A direct or mutual exchange is where you mutually agree to exchange property with another tenant from Ark Housing, NIHE or another Social Landlord. If you wish to exchange your home, you must first obtain written permission from the Association as well as the other tenant's landlord. Ark Housing will not unreasonably withhold permission to exchange, although we will need to be satisfied that the accommodation is suitable for the incoming tenant.

Should you wish to exchange, you must apply in writing to the Association giving details of the property to which you want to move. Exchanges by mutual consent are treated legally as 'Agreed Assignments'. This means that no new tenancies have been created but only the names on the tenancies have been swapped or exchanged.

Each exchanging tenant inherits the others' rights and responsibilities. This may include security of tenure, liability for any damage and arrears.



### **HOUSE SALES**

Ark Housing operates a statutory house sales scheme which provides secure tenants, in certain circumstances, with the opportunity to purchase their property.

### **Update**

On 28 August 2022, the statutory House Sales Scheme for Ark Housing tenants will permanently close. This change reflects legislation passed by the NI Assembly on 30 June 2020 and given Royal Assent on 28 August 2020.

Applications to the House Sales Scheme can be made **before midnight on 27 August 2022** and will be processed, and the sale may complete after this date.

Further information from the DfC is available on www. nidirect.gov.uk/articles/house-sales-scheme

### **Purchasing Your Home**

If you want to purchase your home, you must have held a social housing tenancy for at least 5 years tenancy, either with Ark Housing, the Housing Executive or another qualifying landlord.

If you hold an Introductory Tenancy, you cannot apply to purchase until such time as you move onto a Secure Tenancy. Time spent as an Introductory Tenant may count towards the discount entitlement.

### **Properties Exempt from Entitlement to Purchase**

Any Ark Housing property may be sold except for:

- ★ Sheltered dwelling units;
- ★ Dwellings which are part of a Group Housing Scheme;
- ★ Any single storey or ground floor (other than a flat) with no more than 2 bedrooms.

### **Tenants Exempt from Entitlement to Purchase**

Under the statutory House Sales Scheme, you will be ineligible to buy if any of the following circumstances apply:

- ★ The Association has served a Statutory Notice Seeking Possession at any time in the last 12 months;
- ★ The tenant is under investigation for Anti-Social Behaviour;
- ★ Any tenant who is obliged to give up possession of the dwelling in pursuit of a Court Order;
- ★ Any tenant who holds an Introductory Tenancy.

## Change in Circumstances



### **How to Apply**

Applying to buy your home is easy. Just contact our office in writing and we shall send you an application form which you should complete and return to us. We will then register your application, assess your entitlement to buy and advise you in writing if you are eligible to purchase your home under the scheme.

If you are eligible and wish to proceed with your application, you will be asked to confirm your intention in writing. Once your confirmation is received, we will assess your application, determine your discount entitlements, arrange a valuation and calculate your purchase price. You should note that you will be required to pay the valuation fee in advance to Ark Housing, which is refundable once the sale is completed.

### How is the Sale Price Calculated?

There are several factors which are considered when calculating the offer price of your home. The price will be the current market value as determined by an independent. professionally qualified Valuer, less any entitlement you may have to discount. The level of discount will be restricted if the sale price is below the 'Historic Cost' value. The Historic Cost is the actual cost of providing the dwelling, including the costs incurred by the Association on improvement work during the last ten years.

#### What Discount will I be entitled to?

- ★ Discount is calculated on the following basis:
- ★ After five years, 20%
- ★ Discount increases by 2% each year up to a maximum of 60% (for both flats and houses)
- ★ Discount is 'capped' at £24,000

You should note that any discount granted is repayable should you re-sell your dwelling within 5 years of the original purchase date.

### Can Joint Tenants Purchase their Home?

If you are joint tenants, you can purchase your home. However, special rules apply to joint purchasers. Discount will be calculated based on the longest tenancy period of one of the joint tenants only.



### What if I Do Not Agree with the Valuation?

If you do not agree with the valuation of your home, you have the right to a revaluation. All such requests must be confirmed in writing and the costs of all revaluations shall be paid by the purchaser to Ark Housing Association in advance of the survey taking place. All revaluations shall be carried out by the District Valuer from the Valuation and Lands Agency. The District Valuer's assessment will be final and there will be no further valuations made. You should remember however, that valuations can go up as well as down and you may wish to discuss the offer price with an Estate Agent or other such person, before deciding on whether a revaluation is required.

### **Legal Advice**

Buying your home is a complicated matter and because it is a legal transaction, you must ensure that you have engaged a solicitor to deal with your house purchase.

### **Mortgage Advice**

If you require financial assistance to purchase your home, you should contact a mortgage advisor who will assist you to arrange the best financial package for your circumstances. Banks, Building Societies and other financial institutions are available to assist you.

### **Insurance Advice**

You will need to consider adequate insurance cover when purchasing your home. This may include life insurance, building insurance, occupier liability insurance, and many other aspects of insurance cover. You should seek advice from a qualified insurance broker or other financial adviser.

### How Long will it take to Purchase My Home?

Buying a property is a complicated matter and involves financial and legal issues and sometimes problems do arise. Because of this it is difficult for us to determine the actual time it will take to complete a sale. However, we are committed to ensuring the best standards of service possible and would expect that completion of your application could be made within 3 – 4 months of receiving your initial application.

# Moving Out





### **TERMINATING YOUR TENANCY**

Under the terms of your tenancy, you are required to provide Ark Housing Association with 4 weeks' notice in writing. Notice to terminate your tenancy may also be submitted by email to your Housing & Customer Services Officer.

Once received, we will acknowledge your correspondence and confirm that your tenancy will end four weeks from the first Monday following receipt of that written notice. All tenancies will end on a Monday at midday.

A forwarding address will be required, and the property must be left in an acceptable condition with all items of furniture and personal possessions removed from the property. The Association will not accept any responsibility or liability for anything left in the property once you have moved out.

Any outstanding rent must be paid in full before the termination date. Unpaid rent will be subject to collection procedures and legal action, if required.

When we receive notice of your intention to terminate your tenancy, our staff will carry out an inspection of the property before you leave. They will inform you of any repairs or works required that are your responsibility under the terms of tenancy. If these are not completed before you leave and passed by our staff as acceptable and up to standard, Ark Housing will have no option but to charge you for any repairs or works required to bring it up to a lettable standard.

# Moving Out

The property must be left in a clean, tidy and safe condition with all keys returned before midday on the last day of your tenancy. If applicable, you must also hand over your gas card and electricity top up card for Pay As You Go Meters.

You will also be charged for any damaged items that are classed as a tenant's responsibility that are not repaired before the end of your tenancy. Your tenancy will not be terminated until the keys are returned and the weekly charge will continue to be applied until the tenancy has been terminated.

The Association must be given vacant possession of the property and no one should remain living in the property after the tenancy has been terminated. We will take whatever action deemed necessary to ensure we retrieve the property, including legal action if required.

When leaving the property, you should ensure that you also notify the following agencies:

- ★ Your electricity provider:
- ★ Your gas supplier:
- ★ Northern Ireland Housing Executive (if you are in receipt of Housing Benefit);
- ★ Social Security Agency (if you are in receipt of Welfare Benefits):
- ★ Telephone company (if applicable);
- ★ Post Office (to have mail redirected):
- \* Northern Ireland Water Service.

# Grounds for Repossession







The information provided in this section is a summary of statutory provisions and is for general guidance only. If we intend to act for the recovery of possession of your dwelling, we will discuss the reasons with you first. Four weeks before proceedings for possession begin, we will give you a written notice (Notice Seeking Possession) explaining why we intend to take this action. We will be prepared to meet with you, at any time, to discuss the matter and advise you of ways to remedy the situation.

### **LEGAL CONSIDERATIONS**

If your tenancy is a secure tenancy, we can only seek possession through the courts for the following reasons:

### Grounds for Repossession without an Offer of Alternative Accommodation

Not paying rent or other charges due or breaking any of the conditions of tenancy, as described in the Tenancy Agreement;

- ★ The tenant, or anyone residing in the premises, being a nuisance or causing annoyance to neighbours or being convicted of using the premises for immoral or illegal purposes;
- ★ The tenant, or anyone residing in the premises, damaging or failing to look after the premises, or the common parts also used by other tenants:
- ★ Damage by the tenant or anyone residing in the premises to any furniture/fixtures provided by the Association;
- ★ Obtaining a tenancy by false statement;
- ★ The premises were only provided as temporary accommodation while the tenant's principal home was being renovated and these works are complete.



### Grounds for the Association Obtaining Possession with Alternative Accommodation Being Offered

- ★ The premises are to be demolished or require major works which cannot reasonably be carried out without vacant possession;
- ★ The accommodation was designed for a physically disabled person and there is no longer such a person residing in the premises and it is required for letting to such a person;
- ★ The premises are in a group of dwellings let to persons with special needs so that they can be near a service or special facility and there is no longer a person with those needs in the dwelling and it is required for someone who has such needs:
- \* Where a person has legally succeeded to the tenancy, who is not a spouse of the former tenant, and the premises is larger than needed, the Association can seek possession between 6 and 12months after the previous tenant's death.

The Court will take into account the age and length of residence of the tenant and the support given by them to the previous tenant.

### Obtaining Possession on the Grounds that the Property Appears to be have been Abandoned

- ★ Where the premises are left unoccupied and the Association believes that the tenant does not intend to re-occupy them, the Association may enter the premises to them safe and send notice asking the tenant to clarify their intentions;
- ★ After 4 weeks, if the Association considers it appropriate, a further notice terminating the tenancy may be issued;
- \* A tenant, who is aggrieved by this action, may appeal to the court within 6 months after the date of termination.

### **INTRODUCTORY TENANCIES**

If we wish to terminate your introductory tenancy, we must first serve a Notice of Intention to Seek Possession and state the reasons why possession is being sought. If you request, within 14 days, we must carry out a review of that decision.

# Looking After Your Home





We hope that you will enjoy living in your new home and becoming part of your new community. There are a few things to bear in mind which will help you to keep safe, manage your tenancy properly and be kind to the environment too.

### **FIRE SAFETY ADVICE**

- ★ Plan an escape route and make sure everyone knows how to escape;
- ★ Always allow access for us to service your fitted smoke alarm;
- ★ Keep matches away from children. If you do keep matches in your house, make sure they are in a place where children cannot reach them;
- ★ If you smoke, make sure all cigarettes and matches are put out properly and ensure you check ashtrays before retiring to bed;
- ★ Do not leave pans on the cooker unattended, especially pans of oil;

- ★ Avoid using bottled gas heaters and paraffin heaters; they are not allowed at all in buildings which are more than three stories tall. If you do have to use these types of heater, follow the manufacturer's instructions. Store and dispose of gas bottles properly. Do not store flammable liquids in your property;
- ★ Do not dry or air clothes near heaters, cookers or open fires. Make sure that open fires have fireguards;
- ★ Switch off and pull the plug out of the socket of any electrical appliances that are not in use. Some appliances, such as freezers, are meant to be left on. Please refer to manufacturer's instructions;
- ★ Close doors especially at bedtime to prevent fire spreading;
- ★ Keep passages and hallways clear of obstructions, flammable material or naked flame heating, e.g. gas or paraffin heaters;
- ★ Do not store rubbish or belongings below the stairs;
- ★ Do not remove any internal doors as they are there to reduce the risk of fire spreading.

### Looking After Your Home



### WHAT TO DO IF THERE IS A FIRE:

- ★ Try to be calm and don't panic.
- ★ Get everyone out as quickly as possible. closing doors as you leave to prevent the spread of fire.
- ⋆ Do not use the lift under anv circumstances.
- ★ Call the fire brigade (999) from somewhere safe to do so, e.g. a neighbour's house, public phone or shop.
- ★ Do not re-enter the house for any reason until you are told it is safe to do so by the fire brigade.
- ★ Remember even if your 'pay as you go' mobile phone has run out of credit it will still allow you to call 999.

### IF YOU BECOME TRAPPED IN YOUR **HOME BY A FIRE YOU SHOULD:**

- ★ Close the door to the room you are in.
- ★ Try to seal any gaps under the door with clothes or a towel, to stop smoke entering.
- ★ Where possible, cover your face to prevent inhaling the smoke.
- ★ Shout for help from the window asking passers-by to call the fire brigade.
- ★ You should test your smoke alarm regularly.



### **ELECTRICAL SAFETY**

- ★ Know where your meter is located and ensure you have an access key;
- ★ Switch off any appliances when not in use and pull out any plugs;
- ★ Never take electrical appliances into the bathroom;
- ★ Do not overload sockets;
- ★ Do not touch electrical appliances with wet hands;
- ★ Get to know your fuse board and how it works;
- ★ Do not store any combustible material near electrical meter;
- ★ Avoid using extension leads, where possible;
- ★ Keep sockets safe from children by fitting socket covers;
- ★ Report all broken switches, plugs and light fittings or any exposed wiring to our Housing & Customer Services team.

### WATER SUPPLIES AND PLUMBING

### **Stopcocks**

- ★ All tenants should know where their mains stopcock is located in case of a major leak. It is usually located under the kitchen sink or near the front door. If you cannot find it or are unsure, please contact us;
- ★ When your water supply has been turned off you will not be able to draw off any hot water once your tank is empty. You should, therefore, damp down or turn off the boiler straightaway to prevent damage to the cylinder and boiler;
- ★ There are also other stopcocks/ servicing valves in your house and you should be familiar with what they do in case of emergencies;
- ★ Once a year, stopcocks and servicing valves should be turned once and then back again to stop them seizing up.

## Looking After Your Home



### **Taps**

Over-tightening of taps causes the washer to wear out more quickly than necessary. Remember to turn the water supply off at the appropriate stopcock before replacing the washer.

### **Frozen Pipes**

Winter weather can bring problems for all householders. Here are some simple steps you can take to protect your property from frozen or burst pipes.

### Before winter sets in:

- ★ test your mains stopcock;
- ★ check you do not have any dripping taps and replace the tap washers when necessary;
- ★ check that any pipes near outside walls and external taps are lagged.

### If you are away from home during the winter period:

- ★ turn off the stopcock;
- ★ turn on the bath/sink cold-water taps empty the toilet cistern by flushing it;

- ★ if you have central heating, leave it on a low or frost setting;
- ★ On returning home, make sure you turn off your bath and sink cold-water taps, before turning the stopcock back on. If you suspect a pipe has frozen, please contact our Housing & Customer Services team.

### **Burst Pipes**

To stop water flowing from a burst pipe, shut the main stopcock and open all taps to run off water from the pipes and tank. If you have a burst pipe you should:

- ★ turn off the electricity at the mains switch on the fuse board as long as there is no water near your mains switch; the fuse board or box will usually be located near the front door or under the stairs;
- ★ turn off the stopcock;
- ★ turn off the central heating/hot water boiler;
- ★ put a container under any leak to try to catch the water, if you can;
- ★ contact the Housing & Customer Services Team.



### **Overflow Pipes**

Overflow pipes remove excess water from your toilet cistern or heating/hot water system. These do not normally drip unless there is something not working properly. Therefore, please report any dripping overflow pipe.

### If you have a loss of water supply

If you discover that your water supply has stopped for any reason, make sure all your taps are turned off (clockwise) and inform our repairs service.

# KEEPING YOUR HOME FREE FROM DAMP AND MOULD

Damp conditions can cause mould to grow on walls and furniture. Damp cold housing encourages the growth of mould and mites, which can increase the risk of respiratory illnesses in some people. Some damp is caused by condensation and here are some tips on how you can keep it to a minimum, so reducing the risk of dampness and mould growth.

### What is Condensation?

It starts as moisture or steam that is produced by cooking, washing or drying clothes indoors. Condensation occurs mainly during cold weather as the moisture turns to water (condenses) on cool surfaces such as mirrors, wall tiles, windows and even some clothes. It appears in places where there is little movement of air such as corners as well as in or behind wardrobes and cupboards.

## Looking After Your Home



#### How to avoid condensation

These steps will help you reduce the condensation in your home.

### Produce less moisture:

- ★ Cover pans when cooking;
- ★ Dry clothes outdoors whenever possible, otherwise use well ventilated rooms:
- ★ Vent your tumble dryer to the outside;
- ★ Avoid using paraffin or flueless bottled gas heaters the gas produces a lot of moisture.

### Control excess moisture:

- ★ Close kitchen and bathroom doors to prevent steam going into other rooms;
- ★ Open kitchen and bathroom windows when cooking or washing (and for a while after) so that steam can escape; use an extractor fan if you have one:
- ★ Open some windows in other rooms for a while each day to allow a change of air;
- ★ Prevent mould forming by wiping down surfaces where moisture settles:

★ Do not block air vents.

### Keep your house warm:

- ★ If possible, keep low background heat on all day, with background ventilation;
- ★ Take steps to prevent heat escaping, taking care not to block air vents.

#### Is it condensation?

Condensation is not the only cause of damp. It can also come from:

- ★ Leaking pipes, wastes or overflows;
- ★ Rain seeping through the roof where a tile or slate is missing, spilling from a blocked gutter, penetrating around window frames, or leaking through a cracked pipe;
- \* Rising damp due to a defective damp-course or because there is no damp-course.

These causes of damp often leave a 'tidemark' and if your home is affected, please contact our Housing & Customer Services Team.



### **CRIME REDUCTION**

If you would like advice concerning the security of your home, there are crime reduction officers at your local police station. Telephone 101 for your local crime reduction officer. They will be able to give advice over the telephone and can visit you in your own home.

Most burglaries are committed by opportunist thieves. Remember one quarter of all burglaries committed don't use force to enter a property. Think like a burglar - would there be an easy way to break into your home?

### **ENERGY ADVICE**

We aim to make sure that our housing stock is energy efficient. Our top tips are:

- ★ Make sure you are using energy saving light bulbs;
- ★ Turning down your thermostat by one degree can cut your fuel costs by 10%;
- ★ Close your curtains at dusk to keep heat in;
- ★ Wait until you have a full load before using the washing machine;
- ★ Turn lights and other electrical items off when leaving a room;
- ★ Don't leave the fridge door open for longer than necessary;
- ★ Don't leave your TV and other appliances on 'standby';
- ★ Only boil the water you need in the kettle don't fill it up if you are only making one hot drink;
- ★ Another way to cut down your fuel bill is to check with other energy suppliers whether you can get a better deal. You can also look for suppliers who provide energy from more sustainable sources ('green' energy).

## Looking After Your Home



### WASTE AND RECYCLING

The average household produces over one tonne of waste a year, but most people should be able to recycle over half the contents of their bin. You can recycle a wide range of materials from the kerbside and at household recycling centres. This helps us to reduce the amount of waste sent to landfill.

### **VERMIN/PEST CONTROL**

Ark Housing does not take responsibility for eradicating vermin/pests from around or within our General Needs properties. The local council Pest Control Department should be contacted to deal with any instances of infestation. If any building defects are noted during the eradication, then the Association shall make good these faults to stop any potential future issues. We take full responsibility for vermin/pest control within our sheltered housing accommodation.

# Complaints Procedure







### **COMPLAINTS PROCEDURE**

For the purposes of definition, a complaint may be a written or verbal expression of dissatisfaction in regard to our performance. For example, you have a right to make a complaint if:

- ★ you are unhappy with the standard of service provided by Ark Housing; or
- ★ you have been unfairly or rudely treated by a member of staff: or
- \* Ark Housing has failed in its duty as a landlord, partner or public body.

If the complaint relates to the actions, inactions, perceived failures or behaviours of others, then this complaints process is not appropriate.

For example, if the complaint relates to a new case of anti-social behaviour or a failure attributable to other bodies such as the Police Service of Northern Ireland (PSNI) or the Northern Ireland Housing Executive (NIHE), Ark Housing staff will be happy to guide you to the appropriate agency, body or policy to which your concern relates to.

### Who Can Complain?

- ★ Tenants, residents, members of the public or their personal representatives;
- ★ Members of the legislative Assembly or other locally elected representatives who are complaining on behalf of a member of the public;
- ★ Officers representatives of partnering or organisations:
- \* Any other person who has a complaint to make about the standard of service provided by Ark Housing.

### **Complaint Time Limits**

There is no time limit for making a complaint. However, we advise that any complaint should be submitted as soon as is reasonably practical to ensure that it can be properly and fairly investigated.

### **Procedure**

There are two stages to Ark Housing's Complaints Procedure:

- \* Stage 1: The Informal Procedure
- ★ Stage 2: The Formal Procedure



### **Stage 1: The Informal Procedure**

The informal complaints procedure is intended to provide an opportunity for Ark Housing to address your concern at as early a stage as possible.

You or your representative should first raise your complaint informally with the relevant contact, i.e. a member of the Housing & Customer Services Team, a Homeless Services Officer or Scheme Manager. Our primary aim will be to consider if we can resolve your concern immediately.

You can complain in person, in writing, by phone or by email, through our website or through a third party.

The informal complaints process is designed to deal with matters of concern that can be addressed quickly by frontline officers and which do not necessarily require a formal investigation to take place.

In the event that the informal complaints process has failed to address your concern or if you feel that the informal process is not the appropriate channel to deal with your matter, then a formal complaint may be raised using the formal complaints procedure.

### **Stage 2: The Formal Procedure**

All formal complaints should preferably be made on an official Ark Housing Complaints Form and forwarded to:

The Chief Executive, Ark Housing Association Hawthorn Office Park, Unit 1, 43 Stockmans Way, Belfast BT9 7ET.

Complaint forms may be requested by emailing info@ arkhousing.co.uk, by telephoning Head Office and speaking to our Housing & Customer Services Team on 028 90 752310 or online through the Ark Housing website: www.arkhousing.co.uk

Upon receipt of your formal complaint, it will be recorded on our Complaints Register and an acknowledgement letter sent to you within 3 working days. Your complaint will be forwarded to the Chief Executive's nominee who will undertake an investigation.

A decision on your complaint will be taken within 20 working days and you will be informed in writing, normally within 3 working days of the decision being reached.

You will also be advised of your right to appeal if you remain dissatisfied with the decision.

# **Complaints Procedure**



### APPEAL PROCEDURE

On receipt of your appeal, it will be recorded, and an acknowledgement letter issued to you within 3 working days. The circumstances of your case and the grounds for appeal will be reviewed by the person appointed to consider your appeal (usually the Chief Executive or Director) and, if necessary, a further investigation may be undertaken.

A decision on your appeal will be made within 20 working days of receipt and you will receive written notification of the appeal decision within 3 working days of the decision being reached by the appointed person.

You will also be advised of your right to make a further appeal to the Northern Ireland Public Services Ombudsman.

### Northern Ireland Public Services Ombudsman

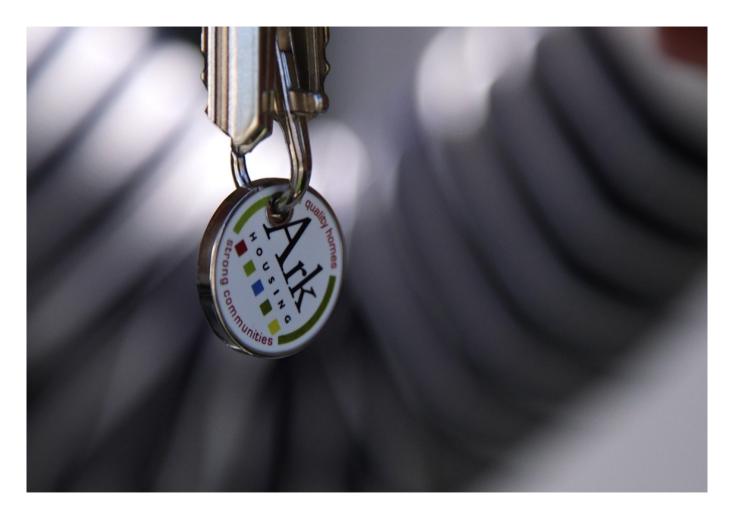
Once our internal complaints procedure has been completed, you have the right to take your complaint to the Northern Ireland Pubic Services Ombudsman.

The Ombudsman can be contacted by:

- ★ Writing to The Public Services Ombudsman, Freepost NIPSO. Belfast. BT1 6HN
- ★ Freephone: 0800 343424
- ★ Email: nipso@nipso.org.uk

It should be noted that the Ombudsman normally expects that a complainant will have exhausted the Association's internal complaints procedure before contacting the Ombudsman's office.

Further information on the role of the Public Services Ombudsman is available on www.nipso.org.uk



# MAKING A POSITIVE DIFFERENCE BY EMPOWERING PEOPLE AND COMMUNITIES



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Dept. for Communities (DfC50) and Charity Commission of Northern Ireland (NIC104547)

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