

Supporting BME Communities and Multi-Cultural Neighbourhoods

Addressing Inequalities

Tenants' Handbook

Welcome to Unity Housing Association. This handbook is designed to give you information about the following:

Providing Choice

- Your tenancy
- Your rights and responsibilities
- Our policies
- Your home
- What you can expect from us
- What to do if you have any problems



Improving Life Opportunities



Contents



Section 1 - About Unity

	/	
1.1 1.2 1.3 1.4 1.5 1.6	Who we are Boards & Committees Staff Equal Opportunities Communication Unity's Mission Statement	4 4 4 5 5 5
1.7	Unity's Values	5
Sect	ion 2 - Your rights as a tenant	
2.1	Your Tenancy	6
2.2	Your Tenancy Agreement	6
2.2	Security of Tenure	7
2.4	Succession	. 7
2.5	Assignment	7
2.5	How Unity can end your tenancy	, 7
2.0	Why we would go to court	8
2.7	Access to information	8
2.0	Complaints Procedure	8
2.9		9
	Right to compensation and right to repair	9
2.11 2.12	Right to acquire Communal areas	9
		9
2.13 2.14	Running a business	9
2.14	Right to consultation Leaving your home	9
Z.13		/

Communal areas
Running a business
Right to consultation
Leaving your home

Transfers (moving to a different Unity home) 2.16

Section 3 - Your Voice in Unity

Section 4 Paying your rent

Your rent	12
How your rent is set	12
Rent increases	12
Housing benefit	12
Supporting people	13
How to pay your rent	13
Your rent account balance	13
Rent statements	14
Utilities	14
	How your rent is set Rent increases Housing benefit Supporting people How to pay your rent Your rent account balance Rent statements

Section 5 - Living in your Home

5.1 5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.9 5.10	You and your neighbours Harassment Violence to staff Parking and garages Pets Leaving your home temporarily Fire Waste disposal No smoking policy Cellars	15 15 15 16 16 16 16 16		
Section 6 - Repairs and maintenance				
 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 6.9 	Reporting repairs Unity's responsibilities Your responsibilities Gas safety checks Out of hours When will the repairs be done? Repairs that cannot be done while you are living in your home Decorating inside your home Infestation	17 17 18 18 18 18 18 18 18		
Caption 7 Incurrence				
Section 7 - Insurance 19 Section 8 - Useful Contacts 20				



10

Welcome to Unity

Welcome to Unity Housing Association. This handbook is designed to give you information about the following.

- Your tenancy
- Your rights and responsibilities
- Our policies
- Your home
- What you can expect from us
- What to do if you have any problems

The handbook is split up into 8 sections, as follows:

- Section 1 About Unity
- Section 2 Your rights as a tenant
- Section 3 Your Voice In Unity
- Section 4 Paying your Rent
- Section 5 Living In Your Home
- Section 6 Repairs & Maintenance
- Section 7 Insurance
- Section 8 Useful Contacts

From time to time, we will need to update the information in the handbook. When this happens, we will let you know by:

- putting the new information in our quarterly newsletter for / tenants, 'Unity News', or
- sending you a new section to replace the old one.



If you would like us to translate any section of this handbook into another language, please contact us.

Our office is at: 113 - 117 Chapeltown Road, Leeds, LS7 3HY

> Phone: 0113 200 7700 Fax: 0113 200 7701

Email: uha@unityha.co.uk

Our offices are currently open at the following times.

Monday Tuesday Wednesday Thursday Friday 9 am to 5 pm 9 am to 5 pm 10 am to 5 pm 9 am to 5 pm 9 am to 5 pm

If we change our opening hours, we will let you know in our quarterly newsletter for tenants.

We have a wide range of leaflets, which explain our procedures in more detail. These are available in our offices. If you want us to send you some, just ask.

We hope you will be very happy in your home.



1. About Unity





1.1 Who we are

Unity Housing Association ('the Association') was established as a charitable, black-led housing organisation in 1987. Since then, we have grown to become one of the largest black-led housing associations and own over 1000 properties.

As well as housing, Unity's other business includes commercial property. Through our subsidiary company, Unity Property Services (UPS), we manage Unity Business Centre and the Chapeltown Enterprise Centre (CEC) which provides affordable workspace for small businesses and voluntary organisations.

The Association prides itself on its approach to the development of cohesive and sustainable neighbourhoods. Over the years we have developed a real community spirit, working with our own tenants and the wider community in Leeds where we have strived to improve the living condition of those in need and their access to the increasing prosperity of the city.

Unity continues to be a leading example of a multi-racial organisation that works, and works well. It is a factor that gives us the flexibility to meet differing housing needs of the people of Leeds, regardless of their background.

1.2 Boards & Committees

Unity Housing Association has up to 13 Board members, of which, up to one third can be tenants. The role of the Board is to ensure that Unity is well governed and complies with statutory requirements. The Board does this by approving plans and policies which ensure that existing and new services are properly managed and meet the needs of our current and future tenants.

Board members also join various committees which look at how the Association is run in greater detail. There is more information about the Board in our annual report. Please ask us for a copy if you would like one.

1.3 Staff

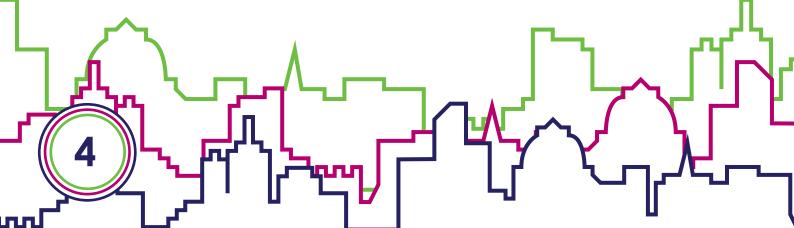
The Association is run by paid staff. Our Operations Team (including Housing Management and Repairs and Maintenance) will be the teams you speak to the most. They are responsible for day to day enquiries, rent arrears and arrears advice, lettings for empty properties, Housing Benefit verification and advice, repair request and planned maintenance such as kitchen replacements etc.

1.4 Equal Opportunities

Unity Housing Association is committed to the promotion of equality of opportunity and diversity.

- This commitment applies to:
- Our tenants, their families, friends and other visitors
- People applying for housing
- Staff and volunteers who work with us and people applying for employment
- Contractors (such as builders) who we use for repairs and other building work
- Board members
- The wider Black & Minority Ethnic communities in Leeds

We will ensure equality of opportunity and treatment for each person or group of persons without regard to race, colour, ethnic or national origin, religion, creed, age, sex, sexuality, HIV status, physical or mental disability or marital status.





We will positively and actively assist people from disadvantaged and minority groups to benefit from our services.

We will seek to identify the needs of disadvantaged and minority groups in where we work by establishing close relationships with them.

Unity will actively seek to recruit staff, contractors, consultants and other agencies from disadvantaged and minority groups. We will provide training to ensure that employed positions in the Association are open to all sections of the community.

We will ensure that everyone that we work with is aware of our commitment to equal opportunities. All members of the Association, Board members and staff have personal responsibility for keeping to and promoting our Equal Opportunities policy.

We will take action against anyone who discriminates against or harasses others. This includes physical or verbal abuse and any other kind of behaviour that stops people from peacefully enjoying their home.

1.5 Communication

The Association is committed to ensuring that communications are clear, plain and available for anyone to access. On request, we can provide translation services, large print or audiotape information for anyone who needs this. You can find information on our website at www.unityha.co.uk. Full details of alternative languages and options are available on request from our offices. Please let us know if you need help communicating with us.

1.6 Unity's Mission Statement

To provide housing choice, improve life opportunities and address inequalities

1.7 Unity's Values

Integrity

Being honest, transparent and sincere with strong principles

Respect

In the way we treat people, service users and each other

Flexible

In how we work for the benefit of our tenants, other people, the organisation and each other

Equality

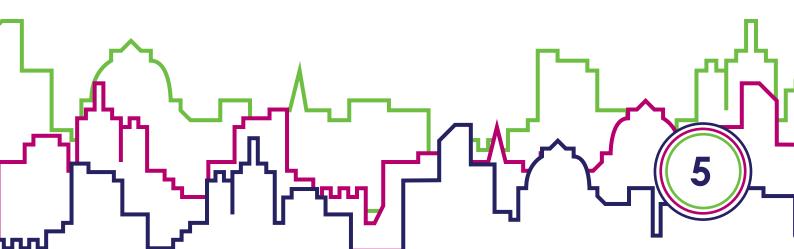
In the way we work and deliver our services

Commitment

To provide service to meet the needs of our tenants, local people and local neighbourhoods

We hope that people will be able to work out our values for themselves based on what we say and what we do.





2. Your Rights As A Tenant

2.1 Your Tenancy

As a tenant you have security of tenure and you can only lose your tenancy if you voluntarily end it, or you break one of the conditions in the tenancy agreement. Only a court can order that you leave your home.

If you have been a Unity tenant continuously since before 15th January 1989, you have a 'secure' or 'fair rent' tenancy. If you became a tenant after this date you will have either an assured or an assured short hold (starter) tenancy.

- Secure Tenancies: Secure tenancies have rights laid down in the Housing Acts passed prior to 15th January 1989 and have their rents set by the Rents Officer.
- Assured Tenancies: Assured tenants have rights set out in your tenancy agreement which offer the same security as a 'secure' tenancy. The main difference is that assured tenants have their rents set by Unity and not by the Rent Officer.
- ✓ Assured Short Hold (Starter) Tenancies: Starter tenancies have been used by Unity as an introductory tenancy. During the first 11 months of this type of tenancy with us, you will be visited by our staff to ensure that you are not breaking any terms of the tenancy. This type of tenancy does not offer you the same security of tenure as the other tenancies available. Unity can serve you 2 months notice to end the tenancy if you have broken the terms of the agreement. This means that you will have to leave and give up the tenancy. However, as long you follow the terms in the agreement, this tenancy will automatically change from an assured short hold (starter) tenancy to an assured tenancy after 12 months. You will be written to advising you if this is not going to happen and you will be given standards to reach if you want to stay in your home.
- Joint Tenancies: If we house two adults, we usually offer a joint tenancy. This means that each tenant is equally responsible for meeting all the obligations of the tenancy agreement. If one tenant dies, the tenancy automatically transfers to the remaining joint tenant. This counts as one succession. If one of the joint tenants decides that they no longer wish to be a joint tenant, then they must inform

Homes & Enterprise Supporting BME Communities and Multi-Cultural Neighbourthoods

Unity in writing. If a relationship breaks down, neither of the joint tenants can evict the other and stay in the property, unless a Court Order instructs otherwise. However, one joint tenant can give notice to quit on the property, which ends the tenancy for both of them.

The Housing Corporation, which is the Government body that oversees housing associations, has produced a 'Regulatory Code' to make sure that housing associations like Unity provide a good and fair service to tenants and housing applicants. Unity is monitored by the Housing Corporation to make sure that we meet the standards in the code. Unity's obligations are set out in the document 'A Charter for Housing Association Applicants and Residents', which is available on request from our offices.

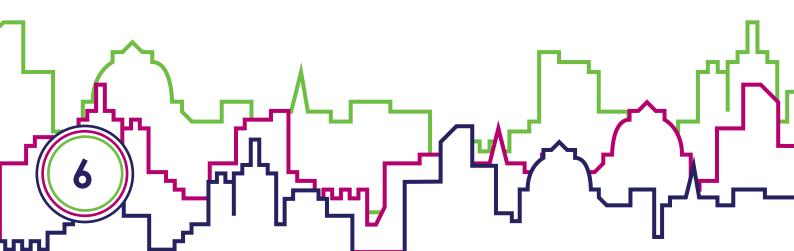
As a tenant of a housing association you have certain contractual rights. Some of the more important rights are listed below and are explained in more detail in the following pages.

- Long term security of tenure
- The right to exchange/assign a tenancy
- The right to succession
- The right to be consulted
- The right to have access to all information held about yourself in Unity's computer system
- $\mathbf{\nabla}$ /The right to repair
- The right to carry out improvements

2.2 Your Tenancy Agreement

The tenancy agreement is a legal document which you agree to follow at the start of your tenancy. This document sets out both your responsibilities as the tenant and our responsibilities as landlord. Keep your tenancy agreement in a safe place.

If you feel unsure about anything relating to your tenancy, you can find the most important items in this handbook. If you cannot find the information that you need, please contact us. You can also get independent advice to help you from organisations like Housing Advice, the Citizens Advice Bureau or a solicitor. Most agencies will offer advice to you free of charge, but be sure to ask this before you continue.





2.3 Security of Tenure

(not including Assured Shorthold (Starter) Tenancies)

You have what is known as 'security of tenure'. This means that you can stay in your home for as long as you like and are able to cope, as long as you follow the terms of the tenancy agreement.

You have the right to live in your home without interference from Unity except where it is necessary to do essential work to the property, access for gas servicing or where we have gained a possession order from the courts.

2.4 Succession

If you share your home with a spouse, partner or a friend, it is possible under certain circumstances for them to take over the tenancy and become the new tenant. If this happens they will have the same rights and obligations as you have as a tenant. You need our written permission for this to happen. Please contact us if you want to know more.

2.5 Assignment

You may assign your tenancy to somebody else in certain circumstances. An example of this is where you want to swap homes with someone else. This is called a mutual exchange.



Regardless of the circumstances, you must not assign your tenancy without first getting written permission from Unity.

2.6 How Unity can end your tenancy

Normally, we can only end your tenancy by getting a court order for possession of the property. If we want to apply for possession, we will let you know by giving you written notice. If you abandon the property, we can regain possession without a court order. We will give you 4 weeks written notice that we are going to do this.

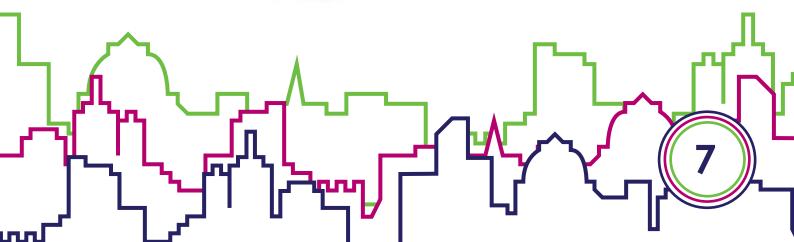
2.7 Why we would go to court

Our aim is to provide homes - not take them away. We will only apply to court to gain possession of your home as a last resort when we have considered all the alternatives.

The following circumstances are examples of ones which may lead us to seek a possession order. (This list does not include all the reasons we would apply for possession, but covers most areas.)

We may apply for a possession order where the tenant, their visitor or anyone living in the property has done any of the following.

- Not paid the rent (including service charges etc) when the four weeks notice is served and remains unpaid when any subsequent possession proceedings have started
- Broken one or more of the conditions of the tenancy agreement other than the payment of rent
- Failed to allow access for the servicing of the gas appliances
- Caused a nuisance or annoyance to neighbours, visitors, staff or contractors
- Committed an act of harassment on the grounds of race, religion, colour, sex or disability
- Been convicted of using the property for immoral or illegal purposes
- The tenant has died and no-one in the property has the automatic right to succeed the tenancy





If the court grants us possession on one of the following grounds Unity must provide you with suitable alternative accommodation whenever reasonably possible:

- Unity intends to demolish, reconstruct or refurbish the property or an adjoining property and cannot reasonably do so without obtaining possession and the tenant refuses to move
- When a property that has been specially designed or adapted for a person with a disability or an elderly person and is occupied by a tenant who does not need these facilities and there is a disabled or elderly person waiting for such accommodation
- The tenant, other than a partner, has succeeded to the tenancy and the accommodation is larger than could reasonably be required by the succeeding tenant

Where the tenancy is devolved under a will of intestacy of the tenant to someone other than the person entitled to succeed

2.8 Access to Information

You have the right (under the Data Protection Act) to have access to all information held about you on Unity's computer system. You can also ask to see any personal information held about you or your household in your tenant file, other than information provided in confidence by third parties. All information held by Unity is kept in locked cabinets and is only accessed by Unity staff.

We have a clear procedure to enable you to have access to any written or digital information held about you. We charge an administrative fee. Please contact us if you need any more information.

2.9 Complaints Procedure

We aim to provide the best possible service to all our customers. With your help we can continue to improve. If you are dissatisfied with the service that we provide and wish to make a complaint, then you will need to contact our office. We have a leaflet which explains how you can make a complaint and this can be sent you on request.

Unity defines a complaint as 'An instance where a tenant applicant or member of the public is dissatisfied with the initial response to their problem or enquiry.' Our complaints procedure has 3 stages.

Step 1: Informal Complaint - If you are dissatisfied with the service you receive, please raise it with a member of our Customer Services staff or Housing staff.

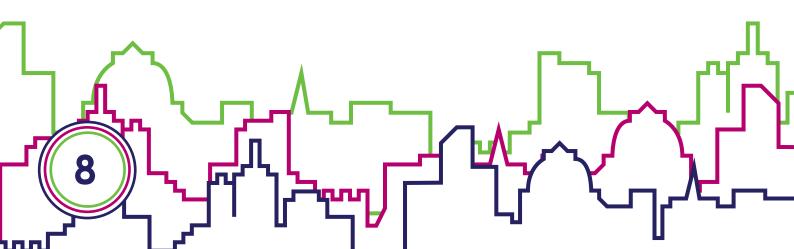
Step 2: Formal Complaint - If the response you receive is not satisfactory, you will need to write to the Complaints Co-ordinator at Unity. They will ensure that the complaint is reviewed by a more senior member of staff. They will respond to you within 10 working days. If they are unable to meet this deadline, you will be written to advising you when you may expect a response. We will always keep you informed and up to date.

Step 3: Review - If after our response you still feel dissatisfied, you should write again to the Complaints Co-ordinator at Unity. They will ensure that the complaint is reviewed by a Complaints Review Panel which is made up of our Chief Executive and members of our Board (one of whom may be a tenant board member). They will aim to meet with you within 28 days of your request. If they are unable to meet this deadline, you will be written to, to keep you informed and up to date.

Step 4: Independent Housing Ombudsman - Where the response and outcome of the review is still unsatisfactory, you can contact the Independent Housing Ombudsman. You can either contact our Complaints Co-Coordinator who will assist you in referring your complaint, or you can contact the Ombudsman directly.

The Independent Housing Ombudsman, 81 Aldwych, London , WC2B 4HN T: 0300 111 3000 E: info@housing-ombudsman.org.uk

The full details of this procedure are available in our complaints leaflet. Please contact us if you would like a copy.





2.10 Right to compensation and right to repair

Unity recognises that in cases where we have failed to meet our obligations under the terms of the tenancy agreement, or we have failed to meet our obligations in law, then compensation may be awarded.

In assessing any request for compensation, we will decide whether or not any payment is made in compensation or as an ex gratia payment as a gesture of goodwill. Compensation and ex gratia payments will be credited to the tenant's rent account. Where this results in a credit balance, then a cheque for the value of the net credit will be sent to you.

You are also entitled to compensation if you report a repair or maintenance problem that affects health, safety or security and we as your landlord fail twice to make the repair within the set timescales (except where you have not allowed, or been unavailable for our contractors to get in). The amount of compensation you are entitled to will vary depending on the circumstances. For further information on this policy, please contact this office and ask for our leaflet on compensation.

2.11 Right to acquire

Under the 'Right To Acquire', tenants have the right to purchase the property they live in, providing that it has been built, purchased or improved on or after 1st April 1997 using social housing grant. Most of our homes are not eligible. If you want to apply for the Right to Acquire your home, please contact our Finance Department who will be happy to help you.

2.12 Communal areas

If you live in a flat, please keep passageways and stairs clean and free from obstruction. Please keep doormats inside your flat, as if they are left outside in corridors, people may trip over them. Do not use electric sockets in the hallways or stairways for your personal use. Do not put cables across passageways - they can cause other tenants or visitors to fall.

You must be considerate and think of the other people and visitors in the flats, and you must not endanger others. If Unity asks you to do something because of health and safety, you must comply.



2.13 Running a business

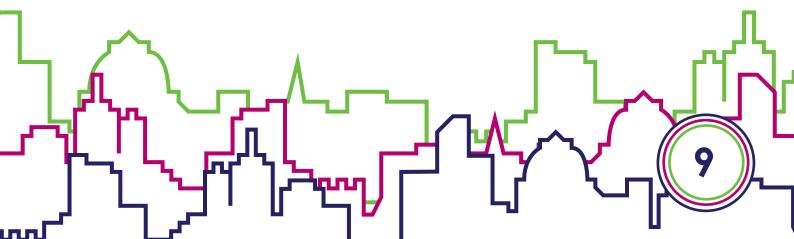
You must get Unity's written permission to run a business from your home and garage, and it must not cause a nuisance to neighbours. Most domestic properties are not suitable for running a business. Please send us full details in writing and we will assess your application. You may also need to contact the Council to see if you need planning permission.

2.14 Right to consultation

You have the right to be consulted about changes either in the practice and policy of management, or in the maintenance, improvement or provision of services and amenities that will be considered both individually and collectively before any changes are introduced. (This does not apply to changes in rents and other charges, although written advice will be given four weeks in advance.)

2.15 Leaving your home

If you move out of your home for any reason, you must give us at least 4 weeks notice in writing. The notice will begin on the





first Monday after we have received your written notice. We have forms available at the office to complete, so if you phone us we will send one out to you by first class post.

You have to pay rent until the end of the tenancy and until the keys to your home have been returned. It is essential that you contact us as soon as possible to let us know that you intend to leave, so that we can tell you what you need to do before you go.

In the event of your death, there are still 4 weeks required to legally end the tenancy and this can be given by your next of kin or the executors of your estate.

You need remove all your belongings and rubbish from the property when you leave, and make sure that everything is left clean and tidy. Any repairs carried out after you have left which are due to neglect or misuse will be recharged to you.

Remember to make sure that the telephone, gas and electricity authorities know in advance that you are leaving so that they can arrange to read the meters.

You will also need to get your post re-directed. We will always ask for a forwarding address in case we need to contact you. Any address will be treated as confidential.

2.16 Transfers

(Moving to a different Unity home)

If you want to move to a different Unity home, we will give you the information that you need to apply and look at your application sympathetically. We will normally refuse to transfer you if you are in rent arrears or have broken any other term of your tenancy agreement. Please contact us for further information or ask for our leaflet on transfers.





Please leave your home in good condition to give the next occupier a good start



3. Your Voice in Unity

3.1 Information

We recognise the right of all tenants to receive information about the services for which they are paying. We will give you this information in lots of different ways, including the following:

- Regular newsletters
- Annual performance reports
- Individual letters and information leaflets
- Meetings and get-togethers
- Regular news bulletins and posters
- Service charge schedules

3.2 Tenant involvement and consultation

We have a Resident Involvement Strategy, which aims to ensure that you have a recognised voice in the decisions affecting your home and the services provided by the Association.

As a landlord, it is important to us that you are happy with the services we provide. Any views, ideas or feedback from you as to how we can further improve on any of our services are a major part of the participation process and we are committed to listening to and taking these views into account before decisions are made. We aim to be accountable to you and the local communities in which we work.

The methods already in place to obtain feedback from our tenants include:

- Tenants' meetings
- Regular newsletters
- Consultation on major changes in services
- Access to information (locally and nationally)
- Tenant board members
- Complaints procedure
- Regular surveys
- Satisfaction surveys, e.g for repairs



We have funds available for tenant involvement. We pay for all reasonable travel and childcare expenses, as well as training and support for resident groups. If you want more information on getting involved, please ask for our leaflet on tenant involvement.

Homes & Enterprise

Supporting BME Communities

Resident

Involvement

Influence decisions about your

home and the service you get

4. Paying your rent

4.1 Your Rent

When you first sign up for your home, the rent (and other charges) payable are shown on your tenancy agreement. You usually pay rent for your home (known as the 'net rent') and you may have to pay a service charge for communal facilities you share with other tenants. Some tenants also pay a charge for support services. We charge rent for every week of the year and do not have any rent free weeks.

Rent is due every Monday in advance from the start of your tenancy. If you choose to pay weekly, your rent should be paid weekly in advance. If you choose to pay calendar monthly, your rent should be paid calendar monthly in advance.

4.2 How your rent is set

Secure (Fair Rent) tenancies: Your rent is set by the Rent Officer. We have to apply to the Rent Officer for a rent and service charge to be set on your property. The Rent Officer sets the rent with regard to the size of the property, the location and the facilities. The rent is re-registered every two years

Assured tenancies: We calculate what your rent should be, based on guidelines from the Housing Corporation. We look at the size and location of your home and compare rents for similar properties in the area. We have to charge enough to cover the repayments for the loan to buy, build, or improve your home and manage and maintain it. We try to keep the rents as reasonable as we can.

The Government has recently introduced a formula for the calculation of assured rents, based on the value of your home and average earnings in the area in which you live. This is intended to bring rents charged by Local Authorities and Housing Associations into line.

Service charges: Both secure and assure tenants may pay a service charge to cover the cost of services that they are provided with. Service charges are cost-based, which means that you only pay for what you get, plus an admin charge of 15%. Services may include the following:

Maintenance of landscaped gardens

- Communal window cleaning & cleaning of stairwells and corridors
- External lighting
- Lighting, heating and cleaning in communal rooms/areas
- Redecoration of communal areas
- Communal laundry
- Fire alarm systems
- Warden call/emergency call systems

We will make it clear when you sign for your tenancy what services are provided and the costs involved.

4.3 Rent increases

We usually increase rents on the first Monday of every April. We will give you four weeks written notice of any change to your rent.

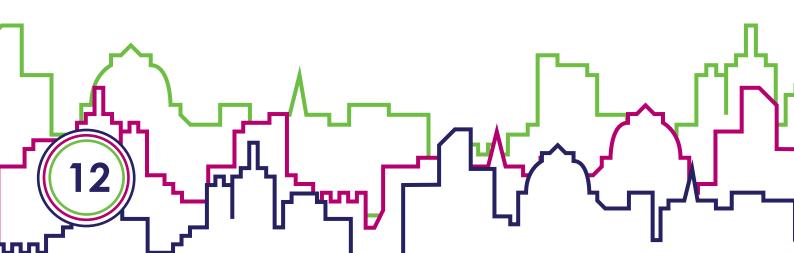
Secure (Fair Rent) Tenancies: Every two years, we apply to the Rent Officer to set a new fair rent for your home. The Rent Officer writes to you to let you know the figure they have set. You have the right to ask for a consultation with the Rent Officer if you disagree with the rent suggested. We will never charge a higher fair rent than the rent payable by an assured tenant in a similar property.

Assured tenancies: We look at your rent every year to decide if it needs to go up. Your tenancy agreement tells you how we will change it.

Service charges: These are reviewed each year. Future charges are set based on the previous year's income and actual expenditure and can go down as well as up.

4.4 Housing benefit

You may be entitled to Housing Benefit to help you pay part, or all, of your rent. When part of your rent is paid by Housing Benefit, you need to make sure that you pay the rest of it. Your Housing Benefit can be paid directly to Unity and most tenants prefer to do this.







Review forms: Your Housing Benefit claim will be reviewed regularly. They will send a review form to you for completion and return. You must return this form immediately. If you do not, your Housing Benefit claim will stop and you will have to pay all your rent yourself, **even if you are on a low income or on benefits.**

Ineligible Charges: Even if you are entitled to full Housing Benefit, there may be a small element which you need to pay yourself as it is not eligible for Housing Benefit. Such items include personal use of water, heating and lighting for your flat. When you sign up for a new home, we will let you know about any charges that are not eligible for Housing Benefit. They are also shown on your tenancy agreement.

Unity's Housing Benefit Verification Service: Unity staff are fully trained in Housing Benefit verification. If you bring your form and supporting documentation to our offices, our staff can verify the form and send this to the Benefits Office on your behalf. We are partners with the Benefits Office and forms verified by our staff will be processed quicker than if you send them directly to the Benefits Office. We can help you to complete the forms, so please make use of this service and see us first.

4.5 Supporting people

In addition to your net rent and the service charge, you may also pay a Supporting People charge. This is due each week along with your rent and other charges. The supporting people charge includes the following:

- The annual usage cost of the warden call system (emergency pull cord)
- Maintenance and depreciation costs of the warden call system.

Supporting People charges are not eligible for Housing Benefit. However, you may be entitled to help towards these costs from the Local Authority. If you are eligible, you will only get payments after you apply. They will not backdate any claim, so it is important that you claim straight away.

4.6 How to pay your rent

The rent (which includes the net rent, service charge, Supporting People and other charges) is payable every Monday for the coming week. You can pay in the following ways: **Direct Debit:** You are now able to pay your rent by direct debit. Just give us a call on 0113 200 7700 and we will set this up for you. The benefits of direct debit are that we do all the calculations and paperwork for you and the money comes out of your bank account regularly, even if the amount of rent you pay changes.

- Standing Order: If you have a bank account you can pay by standing order. Pick up a form at our office (address overleaf) or give us a call on 0113 200 7700 and we will send you a form. Payments will be made automatically from your bank account but if there is an increase in your rent you will need to tell your bank about the changes.
- Phone: If you have a debit or credit card you can pay over the phone - call 0113 200 7700. You can also pay by text from your mobile. You'll need to register on the Allpay website. Visit www.allpayments.net/textpay to do this or we can help you to do this at our office.
- Allpay: You can use your Allpay card to pay at the Post Office or any PayPoint outlet. If you would like an Allpay card, please contact us. We will send you one within 5 working days. You can also use your card to pay online at www.allpay.net.
- ✓ iPhone/Android app: If you are signed up with Allpay, you can download the app for free from the Apple App Store and Google Play, so that you can pay your rent from your Smartphone.
- Online: If you have access to the Internet, go to www.unityha.co.uk and click the link 'Pay Your Rent', which is at the top of every page, to pay your rent online.
- At our office: You can pay by cash, cheque or debit/credit card at Unity's office.
- By post: You can also send a cheque to our office. You need to write your tenant reference number and your address on the back of the cheque. Do not send cash in the post.
- Direct deductions: If you are on jobseeker's allowance or income support and you are more than 4 weeks in arrears, we will apply to have money taken from your benefits each week and paid to us direct.

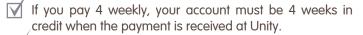




4.7 Your rent account balance

If you are on full Housing Benefit, your account must go down to ${\mathfrak L}0$ every four weeks.

If you pay rent yourself (either in full or in part), you must pay in advance as it says in your tenancy agreement, as follows. Your rent account should never go into arrears.



- If you pay weekly, your account must be 1 week in credit when the payment is received at Unity.
- ✓ If you pay calendar monthly, your account must be a month in credit when the payment is received at Unity. To work out how much you have to pay:

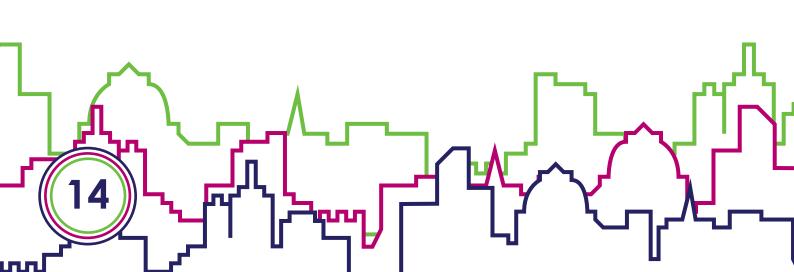
Take your weekly rent and divide by 7 to get the daily rent **then** multiply your daily rent by 365.25 **then** divide the gross annual rent by 12 to get the calendar monthly rent.

4.8 Rent statements

We will send you a rent statement every 3 months. We will also send you one if you ask for one or if we have to write to you for rent arrears. We have a leaflet explaining how to understand your rent statement. If you would like a copy please ask.

4.9 Utilities (Gas, Electric, Water, Telephone)

Generally all utilities are your responsibility. You will need to contact the supplier to register with them at your address and arrange to pay them.



5. Living in your home

5.1 You and your neighbours

Your tenancy agreement says that you must not cause any disturbance or acts likely to annoy your neighbours or others living nearby. If you make a lot of noise you may be breaking your tenancy agreement. Noise travels, especially in flats, so please remember to keep the volume of your television, radio or music equipment to a reasonable level. You should be especially careful between 11.00pm and 7.30am. This applies not only to you as a tenant, but to your family, friends and any other person visiting you.

If you have any problems with a neighbour, please talk to them first and try to improve the situation. It is usually best to try to reach a satisfactory agreement with them first.

If this fails to stop the problem, you will need to speak with your Housing Officer or Housing Assistant. They will make an arrangement to speak to all parties concerned and advise any tenants of their obligations under the terms of the tenancy agreement. They will tell your neighbour what they have to do to keep to their tenancy agreement, and what action we will take if they do not.

In some cases, we may not be able to help you. If this happens, we will tell you about any other options available. It is important to remember that Unity is your landlord, and that sometimes, you will be expected to deal with local problems yourself.

In extreme cases, you can complain to the Environmental Health Department at the Council. Environmental Health Officers have powers to deal specifically with noise nuisance and can, in some cases, take court action on your behalf.

5.2 Harassment

We take harassment very seriously and will respond positively to any alleged incidents of harassment. Your tenancy agreement prohibits you, your family or your visitors from carrying out any form of harassment. Harassment can include the following.

- Verbal or physical abuse
- Threatening or abusive language or behaviour
- ∇ Damage to property
- Graffiti



Anyone who harasses somebody else is known as a 'perpetrator'. If you are suffering from harassment and cannot resolve it with the perpetrator, you can contact your Housing Officer or Housing Assistant. They may need to ask for more details from witnesses. We will visit the perpetrator as part of the investigation.

We will not tolerate any form of harassment and may take legal action when there is proof of the harassment.

5.3 Violence to staff

We understand that people sometimes feel unhappy or frustrated about the service they have received or the way they have been treated. We encourage anyone who is not happy to make a complaint, as this helps us in the future to improve our services. Please ask us for a copy of our complaints procedure if you need one.

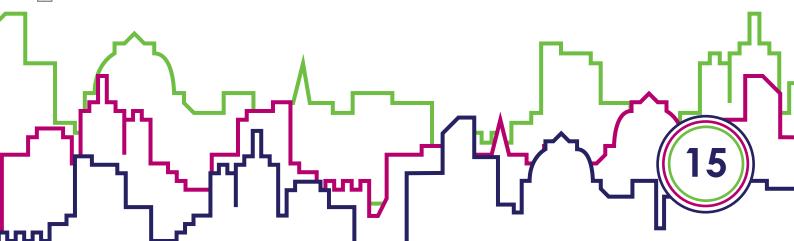
However, there may be exceptional circumstances in which people feel upset and angry about grievances. We will not, under any circumstances, tolerate threats (either verbal or implied), violence or abuse directed at members of staff, contractors, visitors, other tenants or any other person acting on Unity's behalf. If this happens, we may call the police or take legal action. This may result in eviction or prevent someone from entering any offices, properties or schemes owned by Unity.

Any form of harassment towards another tenant or their friends or family, Unity staff, contractors or any other person visiting on our behalf, is considered to be a serious breach of your tenancy. As a tenant, you are responsible for the conduct of your visitors.

5.3 Parking and garages

On many of our estates we have shared car-parking spaces that cannot be reserved. They are there for any tenant or visitor who wants to use them. Please park carefully so that you do not cause an obstruction to other drivers, pedestrians or the emergency services. If there are parking spaces for specific people, e.g. disabled bays, please discuss the access arrangements with your Housing Officer.

Our car-parking areas are not for certain commercial vehicles, unroadworthy vehicles, caravans or for carrying out major car





repairs. If you want to park your car on Unity land, then it must have a current MOT certificate (where appropriate), a current tax disc and current insurance. All vehicles are left at the owner's own risk. We have a small number of garages that may be available for rent. Tenants of garages should not cause a nuisance to other residents by carrying out major repairs or running a business from them. Any oil spills must be cleaned up and surfaces made safe immediately.

5.5 Pets

We recognise that pets can be a positive attribute to any household. If you live in a flat, you must get our written permission to keep a pet. We may withdraw this permission if the animal causes a nuisance to neighbours. If a pet causes a nuisance, you may be in breach of your tenancy agreement. If the nuisance continues, you may be evicted from your home.

5.6 Leaving your home temporarily

(more than 3 weeks)

If you are going to be leaving your home temporarily, you must tell us where you are going, when you expect to be back, how we can contact you and how your rent will be paid.

5.7 Fire

There are several things you can do to reduce the risk of fire in your home.

- Do not overload electrical sockets or extension leads.
- Make sure your appliances are switched off at night and unplug your television.
- Do not place clothes on heaters or cookers.
- Keep matches out of the reach of children.
- Do not prop open doors that are specifically designed to stop fire spreading.
- ∇ On no account use paraffin or calor gas heaters.
- Do not store flammable liquids or gases in your home, garage or shed.
- ∇ Do not remove fire extinguishers.
- Do not fit metal gates or bars to doors and windows, as this slows the fire brigade down. Any delays could result in loss of life.

If you live in a flat, you must not tamper with the fire detection and alarm equipment. If you do this, you will be recharged for any repairs needed, and you may be evicted from your home as a result. Remember the equipment is there for a reason. If you tamper with any part of the equipment, you could be responsible for someone else's death in the event of a fire.

5.8 Waste disposal

You are responsible for the bins provided by the Local Authority. If your bin goes missing, you will need to contact them to arrange for another to be delivered. You should report this to the police as theft.

Flats often have communal bin areas. Please make sure that you keep any bin areas as clean and tidy as possible. Untidy bin areas soon become a health hazard and can attract pests and vermin. If we have to arrange a special visit for someone to clean the bin area, you will have to pay for it in your service charge.

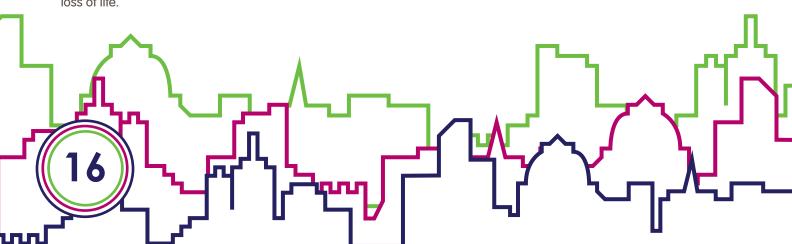
The council can collect large items of rubbish such as old furniture free of charge. The phone number is in Section 8 -Useful Contacts. If we have to remove bulky items of rubbish we will recharge the cost to tenants.

5.9 No smoking policy

We operate a no smoking policy in communal areas for flats. This means that tenants and visitors to the flats must not smoke in any of the communal rooms or corridors.

5.10 Cellars

If you have a cellar in your home, it is probably damp and should not be used for storage. You should only use an underground area as a living space when it has been converted, for instance a basement flat or a kitchen which has been installed in the basement area. If you are not sure, please ask your Housing Officer.



6. Repairs & Maintenance





6.1 Reporting repairs

Please report repairs to Unity during normal office hours. You can do this at the office, by telephone, via email or via our website. Our Customer Services Team will deal with your repair request. They have a set of questions they need to ask you and you need to give as much detail as possible about the problem. This will help us to order the right repair and make sure that it is done as quickly as possible. Problems arise when we cannot find out what the exact problems are and, as a result of this, order the wrong repairs from the contractors.

If a repair is an emergency, we expect you to stay at home and wait for a contractor to call. We will get someone there as soon as possible within 24 hours.

If the repair is not an emergency, we will make an appointment for you so that you know when the contractor will visit you. The appointments will be for morning or afternoon. When an appointment is made, we will send you written confirmation. You need to stay at home on the day of the appointment to make sure that you do not miss the contractor when they call. Remember, the appointments times are guides. Contractors have several appointments each day and it is possible that appointments will run over. Whilst they will do their best to stick to the appointments made, this is not always possible.

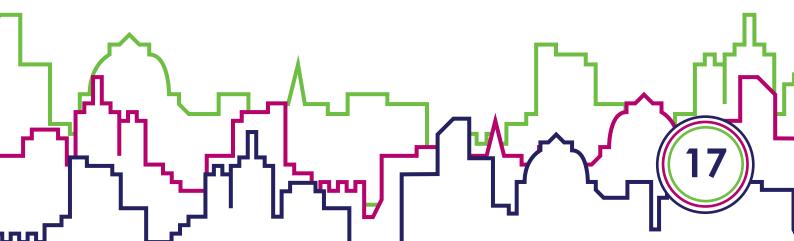
If you are not at home when the contractor calls, they will leave a card for you to telephone them to make another appointment. In some cases, we are charged for each unsuccessful visit. If you do not keep to the appointment, you may be asked to pay for any charges incurred.

In some cases, our staff may need to call and inspect the repair before we arrange for our contractors to carry out the work.

6.2 Unity's responsibilities

Unity is responsible for repairs and maintenance caused by wear and tear to the following:

- Drains, gutters and external pipes
- The roof (including chimneys)
- Outside walls, outside doors, window sills and frames, window catches (including external painting and /decoration)
- ✓ Internal walls, floors and ceilings (excluding laminate flooring, carpets etc), doors and door frames, door hinges and skirting boards (but not including internal painting and decorating)
- Pathways, steps or other means of access
- Plasterwork (excluding damage caused by redecoration /works)
- ✓ /Integral garages and stores
- Boundary walls and fences
- Basins, sinks, baths, toilets, flushing systems and waste /pipes
- Water heaters, fitted fires (installed and provided by Unity)
- Central heating
- Electrical equipment and circuits installed by Unity (but excluding satellite dishes, TV aerials, telephone cables etc.)





6.3 Your responsibilities

As a tenant, you are responsible for the following:

- Repairs to your own fixtures and fittings (curtain rails, cookers etc)
- Replacing light bulbs and fluorescent tubes
- Internal decorations
- Anything that belongs to you
- Blocked sinks, blocked waste pipes and blocked toilets (due to misuse)
- Any repairs to Unity's property (including your home) that have been caused by wilful damage, negligence or misuse either by you, your family or your visitors. Unity will expect you to cover the costs of these repairs.

In some cases, Unity may do some of the work for you, but will require payment in full and up front before we order the work.

6.4 Gas safety checks

Once a year, Unity will contact you to arrange to do a safety check on your gas appliances and to service them. You **must** make sure that you keep your appointment and let us carry out the gas safety check.

Unity has a legal obligation to carry out the gas safety check and it is for your own safety - faulty gas appliances can kill. If you do not allow us access, we will have to take legal action which could result in your eviction.

Faulty gas appliances can kill - make sure that you let us in.

6.5 Out of hours

There may be times when you need to report a repair when we are closed. Please call Unity on the normal number and listen to the recorded message. This will tell you what you need to do next and who to contact.

6.6 When will the repairs be done?

Emergency Repairs: We will make safe or secure within 24 hours of notification. These include gas leaks, major electrical faults, burst pipes, blocked main, burglaries, lift breakdown, failure to central heating system, hot or cold water failure, failure of emergency call system, failure of fire detection system/alarms, faulty front door locks.

Urgent Repairs: We do these within 7 calendar days of being notified. These include general electrical faults, minor water leaks.

Routine Repairs: We do these within 28 calendar days of notification. These include general roofing repairs, general plumbing and heating repairs, repairs to windows & doors, repairs to rainwater goods, repairs to fixtures and fittings.

6.7 Repairs that cannot be done while you are in your home

If it is unsafe for you to stay in your home while the repair is carried out, or there is a structural problem, Unity will offer you alternative housing, either temporary or permanent. If you have to move, Unity will pay for removals, reconnection charges and reasonable inconvenience costs.

6.8 Decorating inside your home

It is up to you to decorate the inside of your home. If your decorations are damaged by our work in your property (e.g. due to a water leak), Unity will do the repair and make good the affected area, but will not redecorate for you.

If you or your neighbour cause water damage (e.g. by letting a bath overflow), Unity is not responsible for redecorating or covering up stain marks. The person who caused the damage is responsible for the costs. Decorations are generally covered by contents insurance which you should have when you move into the property. For further information, see section 7 in this handbook.

Remember, insurance is there to cover accidents. This is a good reason to have contents insurance.

6.9 Infestation

If you discover rats, mice, fleas, cockroaches or any other pests in your home, you will need to contact a local pest-control company to treat them. You are responsible for arranging and paying for this.

If the infestation is serious, our contractors, staff or other representatives may refuse to visit you until it has been successfully treated. In serious cases, where an untreated infestation prevents us from carrying out our repairing or other responsibilities, we will take legal action against you which could result in you being evicted.



7. Insurance



Unity is responsible for insuring the building and Unity fixtures and Unity fittings where you live. You are responsible to insure your personal contents (furniture, clothing, decorations etc).

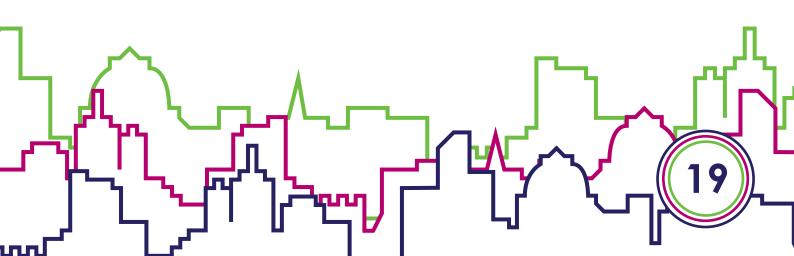
If a pipe bursts and damages your belongings (or that of a neighbour) Unity is not normally responsible. This means that you will need your own insurance to cover your belongings or those of your neighbour if their belongings are damaged.

Fire, floods and other accidents can be a financial disaster. Spend a few moments adding up the replacement value of your goods and you'll have a shock. Therefore we strongly recommend that you take out adequate contents insurance from a reputable company or through Unity.

Unity can offer a competitive contents insurance through an insurance policy underwritten by Allianz Cornhill Insurance. This can offer you the advantage of good quality cover, and at a reasonable cost. We have leaflets available in the office, so if you would like any further information, please just ask and we will send these out to you. Unity does not make a profit from this insurance - we promote it for our tenants' benefit.

Any insurance you arrange for your contents should include cover against theft, damage by fire, flood, storm, accident or other disasters, and any items which you own and that you are responsible for as a tenant.

Protect yourself from risk - ask us for a home insurance leaflet now.



8. Useful Contacts

You must give 48 hours notice for uncapping gas and removing metal sheeting.

Unity Housing Association:	0113 200 7700			
Citizens Advice Bureau:	0870 120 2450			
Transco Emergency Line:	0800 111 999			
To find out your gas supplier:	0870 608 1524			
CE Electric - to find out your electricity supplier:	0845 330 0889			
British Gas Home Movers:	0845 609 1133			
Yorkshire Water:	0845 124 2425			
NPower:	0845 675 0425			
Token and Quantum Meters:	0800 073 3273			
Leeds City Council				
Benefits (housing, council tax, school meals)	0113 222 4404			
Anti-Social Behaviour:	0113 222 4402			
Adult Social Care:	0113 222 4401			
Children & Young People Social Care:	0113 222 4403			
Customer Relations:	0113 222 4405			
Environmental Services (refuse collection, bulky houshold waste, pest control):	0113 222 4406			
Highways (street cleansing and lighting)	0113 222 4407			
Council Services				
Anti-Social Behaviour Hotline:	0113 398 4701			
Council Tax (billing rates and enquiries)	0113 222 4404			
Noise problems hotline (after 6pm)	0113 242 5841			
Housing Advice	0113 247 6919			

Home Supporting BME Communities and Multi-Cultural Neighbourhoods

Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us.

We can also provide this information in large print or on CD if you need us to.

Our contact details

Unity Housing Association Ltd 113-117 Chapeltown Road, Leeds, LS7 3HY

	0113 2
--	--------



200 7700



uha@unityha.co.uk

web:www.unityha.co.uk



INVESTORS Silver IN PEOPLE Silver business for neighbourhoods

