

MDH Tenant Handbook

A guide to your home



How to get in touch with us

It is important that our services are available to all our tenants and we want to make it easy for you to contact us. If you have difficulty accessing our services, we can visit you in your own home, or can provide information in a format to suit you.

General Enquiries:

Phoenix House

Phoenix Lane

Tiverton

EX16 6PP

Monday, Tuesday, Thursday, Friday 9am until 1pm.

Mid Devon Housing Services:

Tel: 01884 255255

Email: htenancy@middevon.gov.uk

Repairs:

Tel: 01884 255255

Our of hours emergencies: 01884 255255

Email: repairs@middevon.gov.uk



To make a payment:

Tel: 01884 255255

Devon Home Choice:

Tel: 01884 255255

Email: devonhomechoice@middevon.gov.uk

Alternative formats are available and requests will be considered on an individual basis. Please telephone 01884 255255 or email customerfirst@middevon.gov.uk

To contact your local Councillor, his/her name and address can be obtained by visiting our website www.middevon.gov.uk/districtcouncillors or telephoning Customer First on 01884 255255

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Welcome to your new home

Our tenants are very important to us, so we want to make sure we provide you with first-class, cost effective services. This handbook gives you information about your home and your neighbourhood, including contacts that you may find useful.

Please keep this handbook in a safe place, so you can refer to it whenever you need to. If there is any information you need that is not covered in this handbook or in your tenancy agreement, please contact us. We will be happy to help.

The handbook is a guide not a legal document. If you have a legal question, you will need to refer to your tenancy agreement and seek your own independent advice through a solicitor or advice agency.

Moving into your home - things to remember

We appreciate that it can be stressful moving into a new home. Here is a handy checklist to make your move easier.

- ☐ Contact gas, water and electricity suppliers to set up or change your utilities account
- ☐ Take meter readings as soon as you move in
- ☐ Contact the Council to set up or change your council tax payments and to add your household to the electoral register
- ☐ Find out where your stop taps, fuse box and trip switch are located (contact your Neighbourhood Officer if you need help)
- ☐ Arrange contents insurance for your personal belongings. Buildings insurance is already in place for your home
- ☐ Redirect your mail from your previous address. Please contact your local Post Office® for advice
- ☐ Arrange a television licence, if necessary telephone 0300 790 6131 or online at www.tvlicencing.co.uk
- ☐ Remember to tell your doctor, dentist, bank, employer, school and DVLA about your new address
- ☐ If you install a telephone line, please let us know your number
- ☐ If you are on benefits you need to let Job Centre Plus know your new address

Your tenancy

When you signed up for your new home, you were given a copy of your tenancy agreement. This is a legal contract between you and us. It sets out what is required of you as a tenant and us as a landlord. It is important that you understand the terms and conditions of your tenancy. If you do something that breaks the agreement, we could take action against you. Similarly, if we break the agreement, there are actions you can take. Please keep your agreement in a safe place, as you may need to refer to this in the future.

Types of tenancy

The types of tenancy we can use as a local authority landlord are set out in law. The type of tenancy that you have depends on your circumstances but it will be one of the following:

Introductory tenancy

This is usually given to people who are new Council tenants. Introductory tenancies are for a 12-month probationary period where you need to demonstrate you are able to keep to the agreement. If you fail to do this, for example by getting into rent arrears or causing a nuisance to your neighbours, we are able to evict you more quickly than secure or flexible tenants. We can extend the introductory tenancy period by a further six months if we feel you need this. At the end of your introductory tenancy, usually after 12 months and provided you have kept to the terms of the agreement, your tenancy will become a secure or flexible one. This gives you more security in your home and more rights.

Secure tenancy

If you have been a tenant with us since before April 2013, you could hold a secure tenancy. This means that you can remain in your home for as long as you like if you keep to the terms of your agreement. There are some circumstances, for example redevelopments, where we may need you to move to another property. If this is likely to happen to you, we will give you plenty of notice.

Flexible tenancy

Mid Devon District Council decided to use flexible tenancies from April 2013. The tenancies are for a fixed term of five years although a two-year term can be offered in some circumstances. Our Tenancy Policy explains this in more detail and can be found at www.middevon.gov.uk

Demoted tenancy

If you do not keep to the conditions of your secure or flexible tenancy and you or your visitors behave antisocially, we may apply to the court to remove some of your rights. You will then have a demoted tenancy. If you break the conditions of your demoted tenancy, we can apply to the courts to evict you.

A demoted tenant loses a number of tenancy rights, including the right to buy, the right to exchange your home, the right to take in lodgers and the right to sublet part of your home. A demoted tenancy lasts for one year. If we are satisfied with your behaviour during that time, you will go back to a secure or flexible tenancy.

Joint tenancy

You may have signed one of the types of tenancies described above as a joint tenant with someone else. If you are a joint tenant, you are both responsible for keeping to the tenancy agreement until the joint tenancy has ended. If you start with us as a sole tenant, you may later request that we give you a joint tenancy with someone else. It is our decision whether we grant this. We will consider factors such as whether you have any rent arrears, how long the other person has lived with you and whether the person owns property or holds a tenancy elsewhere. If one of you no longer wants to be a joint tenant then you need to take independent advice from the Citizens Advice Bureau or a solicitor.

Your rent

Your rent, and any other charges, is due on Monday of each week. You can also pay your rent fortnightly, four-weekly or monthly.

How to pay your rent and other charges

Your rent, and any other charges, is due on Monday of each week. You can also pay your rent fortnightly, four-weekly or monthly.

You have a choice of ways to pay your rent or any other charges, which makes paying simple and convenient:

- Direct debit – download an application from www.middevon.gov.uk or call 01884 255255. This is our preferred method of payment. The benefit to you is that it is easy to set up and we deal with any changes with your rent charges
- Online – you can pay online using your payment card and a debit or credit card. Click on the 'pay' tab on the front page of our website www.middevon.gov.uk and select 'council rent payments'
- Over the telephone – during office hours please ring 01884 255255 to make a payment by debit or credit card. We also operate a 24 hour automated telephone payment line – 01884 255255 you will need your 10-digit rent account number
- Salary deduction – if you work for the Council you can have your rent payment deducted direct from your salary
- Post Office® or Payzone outlet with a rent payment card

If you are claiming Housing Benefit, this will be paid straight to us. This may change with the introduction of Universal Credit.



Extra advice

Get a receipt – if you are paying by any method other than direct debit or telephone, you should always ask for a receipt. Please keep this in case there is a query. This will help us to trace any missing payments

Pay on time – remember payments can take between two and seven days to reach us depending on how you pay

Stay in touch – if you have any questions about your account, please contact us. If something changes or you are struggling to pay your rent do not ignore the problem

For further help or advice please contact your Neighbourhood Officer.

Sewerage charges

If you are a tenant who has a septic tank we will charge you annually for the emptying and administration costs.

Your rent

Rent reviews and statements

The rent you pay is reviewed each year and may change annually. We will give you a minimum of 28 days' notice in writing about any changes. We will also send you a clear and simple quarterly rent statement. Please check these statements and contact us if you have any queries.



Rent arrears

What happens if I cannot pay my rent?

Paying your rent on time is one of the most important conditions of your tenancy. You are responsible for making sure that your rent account does not get into arrears. We do understand that sometimes our tenants experience a change in circumstances that may cause financial difficulties. You must let us know immediately if this happens. The sooner we know about any problems, the easier it will be for us to help you.

What should you do?

What happens if I cannot pay my rent?

- Do not ignore any letters or calls about your arrears
- Know your household budget, your income and spending
- Contact your Neighbourhood Officer, we will do all we can to help you
- Claim any benefits that you are entitled to. For more information go to www.turn2us.org.uk

- Get independent advice - Citizens Advice Bureau (08444 111 444 or www.cab-bideford.co.uk) or National Debt Line (0808 808 4000 or www.nationaldebtline.co.uk) to help you.
- If you think you may be entitled to housing benefit, make an application now. You can do this online at www.middevon.gov.uk. Make sure you provide all the information needed or your claim will be delayed or will not be paid.
- Keep us up-to-date with information about your claim
- Make an agreement with us to pay your arrears at a rate you can afford and stick to it
- We take rent arrears very seriously, so if you fall behind with your rent we will take prompt and firm action. We will take all reasonable steps to make personal contact with you as soon as possible, if you have not already contacted us.

If you do not pay as agreed and the arrears are not cleared, the next step is to serve a legal Notice on you to tell you that we will apply to the court for possession of your home. If you do not pay, we will take you to court and you could be evicted.

Housing Benefit

Housing Benefit is the government's scheme for helping tenants who are on a low wage or whose income may be below a certain level. The Council administers Housing Benefit. Claiming is your responsibility and although we can give advice, it is up to you to make sure that you get the amount you are entitled to. If your circumstances change, for example you change jobs, take in a lodger or your benefits change or stop; you must let the Benefits team section know immediately. For further information please contact 01884 255255 or see www.middevon.gov.uk/housingbenefit

Managing your money

If you are experiencing money problems and cannot afford to pay your bills, please talk to us. We want to help, but can only do so if you keep in touch. Many agencies can give free advice and help if you are in debt, including the National Debtline and Citizens Advice Bureau. Visit www.moneysavingexpert.com for free advice about ways to save money and get better deals with all your daily costs and outgoings.



Budgeting

When it comes to budgeting, it often helps to write down all of your monthly outgoings to get a clear picture of your financial situation. Budgeting helps you to:

- Keep a track of your money
- Show you where your money is going
- See where you can make savings
- Avoid debt or help you get out of debt
- Save a little money each week or month

To make a budget

- Make a list of all your income from wages, benefits, tax credits, maintenance or any other source
- Check you are getting all of the benefits and tax credits you are entitled to – visit www.turn2us.org.uk
- Make a list of all your outgoings

Making a budget will give you a better idea about how much money is coming in and how much is going out. If you only have a little money left over and you find you struggle to make ends meet, you could try:

- using your budget to look at ways you can make savings on things that are not essential
- checking the annual percentage rate (APR) on any loans or credit you have. If you shop around you may get a better deal elsewhere
- Looking to switch gas and electric companies may give you a discount if you pay by direct debit. If you are not paying by this method, see if you can change the way you pay

You may wish to consider saving some of your leftover money, as this would give you a buffer to fall back on if you are faced with any unexpected costs. It also lets you save for something you want rather than buy it on credit. You may find it easier to pay most of your bills by direct debit or standing order. You will need a bank account to do this.

Bank accounts

Credit unions are financial cooperatives, owned and run by their members. They are a safe place to save, offer affordable credit, encourage good money management and help the local economy. Plough & Share Credit Union covers Devon and can be contacted on 01837 658123, www.ploughandshare.co.uk or email info@ploughandshare.co.uk

Most high street banks will give you advice on the types of accounts that may be available to you.

Managing your money

Borrowing money

Before borrowing, think about:

- is borrowing money the only option?
- Where are you going to borrow from?
- Avoid expensive credit and loans such as doorstep lenders or store cards
- Can you afford the repayments? Use your budget to make sure you can
- Are you borrowing to pay off debts? Borrowing more to pay off debts often causes more problems. There is free, independent help available and other ways to manage your debts

Loan sharks are illegal moneylenders who often charge very high interest rates – check if a company is licensed and how to report one that is not.

If you spot a loan shark, or have borrowed money from one, you can report them anonymously, call 0300 555 222 (local call rate) or email reportaloanshark@stoploansharks.gov.uk



@SLSEngland @StopLoanSharksEngland
#SLSEngland #StopLoanSharksEngland

STOP LOAN SHARKS
Intervention . Support . Education

Tips for borrowing money

- always read the small print – check the agreement as there may be hidden charges you did not know about
- store cards – check the interest rates (APR) as they are often high
- when you apply for a loan or credit, the company you are borrowing from will check your financial history with a credit reference agency. You usually need to be on the electoral register, as lenders will check this
- think again – do you really need to borrow?
- could you save up for what you need?

Debt

Top tips:

- do not panic, talk to us
- do not ignore the problems – they will not go away and the longer they are ignored the worse they will get. Help is available free of charge
- check you are legally responsible for the debts as they may not be yours
- check you are getting all the benefits and tax credits you are entitled to
- try not to borrow more money to pay off your debts as this can make matters worse

do not use fee charging debt management companies. Free advice and assistance is available from a number of recognised organisations

Managing your money



Priority debts

Priority debts are those that could result in you losing something such as your home if you do not make the payments.

Priority Debts	Result of not paying
Rent	Loss of home
Secured loan	Loss of home or other item
Council tax	Bailiffs, imprisonment
Income tax or VAT arrears	Bankruptcy or imprisonment
Fines - such as driving offences	Bailiffs, imprisonment
Maintenance or child support	Bailiffs, imprisonment
Fuel - gas/electricity	Disconnection of supply
Hire purchase (car)	Loss of item (car)

Non-priority debts

Priority debts are those that could result in you losing something such as your home if you do not make the payments.

- Credit cards and store cards
- Catalogue arrears
- Overdraft and unsecured bank loans
- Overpayment of benefits
- Money owed to family and friends

You cannot be imprisoned for not paying non-priority debts and you are unlikely to lose your home or goods. However, creditors can take you to court. The court will then order you to pay. If you do not keep up with the order, the creditor can apply for another court order to send the bailiffs to collect your belongings to sell and recover the debt.

What to do if you are in debt and owe us money
It is important that you:

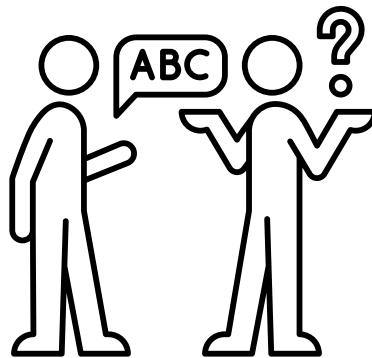
- Do not promise to pay more than you can afford
- Make sure that you stick to the arrangement that you have made with us
- Contact us and seek free independent advice such as Citizens Advice Bureau (CAB)

Managing your money

Creditor – the company or person you owe money to.

Income – all the money you have coming in from work, benefits or elsewhere.

Debtor – the person that owes money.



Jargon buster

Expenditure/outgoings – how and where you spend your money.

Credit – like a loan, it can be in the form of cash or goods.

Charges – these can be added to the amount you owe, like interest. Some charges can be added on as a penalty - for example if you miss a payment.

Financial Statement – a copy of your income and outgoings showing how much income you have spare (or not) and a list of all the other debts you have.

Interest – this is a charge made by someone who lends you money or gives you credit – it is added to the amount you owe.

APR – the annual percentage rate, or APR, is the interest rate charged on the amount borrowed. It reflects the annual cost of borrowing money. APR makes it easier to compare different loans and credit cards, because you can easily see which loan/credit card would be cheaper.

Your home and neighbourhood

What are our responsibilities?

As your landlord, we will:

- Help you to live peacefully in your home
- Undertake any necessary repairs to your home within the timescales we promise, see your Repairs Handbook for more information
- Inspect the communal areas and keep them maintained
- Allow you to exchange homes with a tenant of another council or housing association, as long as your tenancy agreement allows and you have our written permission (secure and flexible tenants only)
- Provide general information on the housing services we provide
- Listen and respond to your complaints
- Protect your personal information
- Conduct a tenancy home check with you
- Being respectful to our staff, contractors and agents
- Keeping your home and communal areas in good order and reporting anything needing repair
- Giving us access to your home, when necessary
- Maintaining your garden and fences (if you have them)
- Giving us written notice (at least 28 days) if you want to give up your home
- Contacting us for permission first, if you would like to improve or alter your home (secure tenants only)
- Contacting us for permission first, if you would like to take in a lodger or sublet part of your home. (secure and flexible tenants only)

What are your responsibilities?

Please make sure you read your tenancy agreement carefully, so you know exactly what your responsibilities are. As a tenant, your responsibilities include:

- paying your rent and any other charges on time
- Accepting responsibility for your behaviour and that of anyone living with you, including pets and any invited visitors
- Not causing a nuisance



Your home and neighbourhood

Tenancy home check

Every three years we will carry out a tenancy home check with all our tenants to make sure you are receiving the help you need to maintain your tenancy. When we visit, we will:

- Ask you a range of questions and carry out a brief inspection of the inside and outside of your home
- Ask you for two forms of identification so that we have proof that you are the legal tenant of the property. One will need to be a document with your photograph on and one with your address on it



Carrying out improvements and alterations

If you have a secure tenancy agreement, you may carry out improvements to your home provided you get our written permission. Typical improvements include putting up extra kitchen cupboards, building a driveway or carport and installing a shower.

We will usually only refuse permission for reasons of safety, damage to the property or if the alteration could cause nuisance to a neighbour. For example, we no longer allow the fitting of laminate flooring in upper floor flats as it may cause a noise nuisance to a downstairs neighbour.

It is best to discuss your plans with us beforehand. You will need to submit full details and plans, if appropriate, to us, together with details of who will carry out the work. If you would like to discuss your plans, please contact us. You must not start work before you have the necessary written permissions.

If you remove any of the fittings, or carry out alterations without permission, we may require you to put things back to how they were originally. If we have to do this after you have left, we will recharge you for the cost involved.

Decorating

You are responsible for keeping the inside of your home well decorated and clean. You are responsible for:

- Painting and/or wallpapering walls and ceilings
- Filling in cracks or small holes in walls, particularly where shelves or pictures have been hung
- Painting woodwork inside your home, including timber windows and sills every few years

We are responsible for:

- Carrying out decoration works to external wood and metal surfaces approximately every five years
- External wall painting or power washing approximately every five years depending on the condition of the painted surface

Your home and neighbourhood

Home contents insurance

We insure the structure of your home but not the contents. We strongly advise you to take out home contents insurance to cover loss or damage to your belongings caused by fire, theft or water. Insurance can also cover decorations within the home and broken glass that we do not replace. If a pipe bursts, we will not normally be responsible for any damage to your belongings, only for repairing the burst pipe.

Energy efficiency

Cutting your energy usage will help save you some money as well as care for the environment. Here are some top tips:

- Use energy-saving light bulbs
- Turn down your thermostat by one degree can cut your fuel costs by about 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 not in use
- Do not leave the fridge door open for longer than necessary
- Do not 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
- 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)
www.energyhelpline.com



Gas safety

Around 50 people die in the UK every year from carbon monoxide poisoning due to faulty gas appliances. By law, we must service our gas heating systems and appliances and safety check tenant-owned appliances every 12 months. We have an excellent system for carrying out gas safety checks on all our properties to ensure your health and safety. The only time we cannot carry out these safety checks is when a tenant refuses access to their home.

We can take legal action to gain access to our property to carry out safety checks. If we do this, you will be recharged any costs that we incur. Help us to help you stay safe – let us in when we need to check for gas safety.

Smoke alarms

You should test your smoke alarm weekly by pressing the test button firmly until the alarm sounds.

If it does not sound, change the battery and retest the alarm. You should vacuum the dust off your smoke alarm at least once a year and wipe the cover. Always test it after you have cleaned it.

Cooking can sometimes cause an alarm to go off: open a window or fan the air under the alarm to stop it – never remove the battery from the smoke alarm.

Your home and neighbourhood

Fire

Death by fire could be prevented by taking a few simple precautions:

- Never leave a chip pan on the cooker unattended
- Do not leave candles burning unattended
- Keep matches and lighters out of children's reach
- Do not overload electrical power points
- Do not smoke in bed. Empty ashtrays last thing at night making sure nothing is still burning
- Do not obstruct halls, corridors, stairs or balconies
- Do not wedge open fire doors
- Plan an escape route and know where your door and window keys are. Keep these areas free of personal items that may cause an obstruction

If there is a fire in your home

- Alert everyone in your home and get everyone together
- Make your way out as quickly as possible. Do not collect valuables or possessions as this could cost you your life
- Dial 999 immediately and ask for the Fire Service
- If you are trapped in your home close all windows and doors. Use a damp cloth to seal the bottom of the door to stop smoke coming in

- If the room starts to fill with smoke, stay as close to the floor as possible and cover your mouth with a damp cloth, taking short breaths

If there is a fire and you could have prevented it you may have to pay to put right the damage in your home.

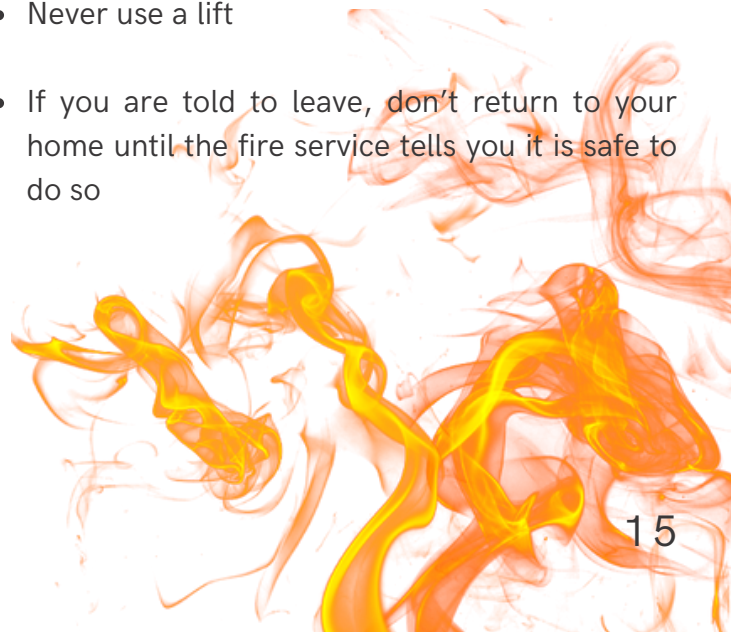
Fires in blocks of flats

The walls and doors between flats, stairs and corridors have been specially designed and constructed to resist fire, stop the spread of smoke and keep the building safe. You can help prevent fires by:

- Not placing items that could catch fire easily, such as rubbish or old furniture, in communal areas
- Keeping fire doors closed
- Keeping access/escape routes clear

If a fire starts

- Stay calm; and if necessary call 999 and ask for the fire service
- Pack the bottom of your door with a damp cloth to prevent smoke getting into your flat
- Never use a lift
- If you are told to leave, don't return to your home until the fire service tells you it is safe to do so



Your home and neighbourhood

Asbestos

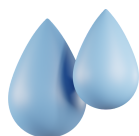
Asbestos was widely used in the construction of many buildings between 1900 and 1999 because of its strength and fire resistance. Asbestos materials are unlikely to release fibres into the air, or cause any threat to your health if they are undisturbed. There is only a risk to health if they are damaged by building work.

The sorts of places where you might find asbestos in your home include:

- Artex (usually found in ceiling and wall coatings)
- Plastic floor tiles
- Fire protection linings
- Some gas central heating boiler units
- Ceiling and roof tiles
- Pipe insulation coverings (not the foam type)
- Flue ventilation pipes to internal bathrooms
- Soffits and fascias

As these materials may contain asbestos: they should not be broken, sanded, cut or drilled.

Condensation and damp



Cooking, bathing, washing and drying clothes are all common causes of condensation, which happens when there is too much moisture in the air.

If condensation occurs regularly, it can cause damp and mould.

You can prevent condensation by:

- Keeping your home heated and well ventilated
- Closing the kitchen or bathroom door when you are cooking, washing or bathing
- Drying clothes outside; if you must use radiators, open a window

Damp forms when a fault in the structure of the building lets water in from the outside. The usual signs of damp are mould, a musty smell and in some cases tidemarks and wet patches on the wall or ceiling.

There are two types of damp:

- Penetrating damp – water comes in through the walls or roof. This may be due to cracks in the plaster or loose roof tiles
- Rising damp – problems with the building's dampproof course

Most properties have a damp-proof course, a membrane built into the outside walls to stop moisture from the ground rising through the property. You can help to prevent rising damp by ensuring your damp-proof course is not covered by soil.



Your home and neighbourhood

Security in the home

Most burglars strike when they see an opportunity. Do not make it easy for them. It is your responsibility to keep your home secure.



You can take a few simple precautions to make your home more secure:

- Lock windows and doors when you go out
- Never leave notes on your door saying that you are out or when you will be back
- Never leave valuables lying around where they can be seen through a window
- Leave lights on when you are out to make it look like somebody is in
- If you're going out and will not be returning until after dark, close your curtains
- Cancel your newspaper and milk deliveries before you go away and ask somebody trustworthy to remove post that is building up
- Keep sheds locked and tools out of sight
- Keep keys in a safe place, well away from doors and windows

Door entry systems

Door entry systems are generally found in blocks of flats with communal entrances. They increase security and control who has access to the flats. You can operate the main external door simply by pressing the door entry button in your flat.

Communal doors must be kept closed at all times including those without door entry systems. We will give you a communal door key or fob when you sign up and will show you how the system works. Contact your Neighbourhood Officer if you need a replacement key, although you may have to pay for this.

Aids and adaptations

We want to help our tenants to be able to stay living at home for as long as possible but we also need to make the best use of our properties rather than adapt them.

This may mean helping the tenant move to a more suitable property or one that is more adaptable for their long-term needs.

Examples of adaptations include:

- Grab rails or additional stair rails
- Lever taps to sinks or baths
- Level-access showers
- Ramped access
- Stair lifts



Keeping your neighbourhood clean and tidy

Your garden

You are responsible for looking after your garden, including boundary fencing. This also means pruning shrubs and hedges, so that they are not a danger or nuisance to others.

You are responsible for looking after any trees in your garden, unless you have been advised in writing that it is our responsibility. In some cases, we may ask you to pay for the removal of any trees if they cause damage to the property.

If you need advice or are worried about a tree in your garden, please contact us. Let us know before planting a tree in your garden. We will check that the tree and location are safe.



Communal areas

We maintain these areas and inspect them on a monthly basis. Please keep them clean and tidy. Not doing so is a breach of your tenancy agreement.

Neighbourhood walkabouts

We visit each area at least every six months to meet tenants and check for repair needs. Tenants are welcome to join us as we walk around their area to raise any concerns and share ideas for improvement.

If you would like to know when we are next in your area, the details can be found on our website

www.middevon.gov.uk

Environmental budget

We want you to enjoy living in your home and your area. As our tenants, you know more than we do about things that need improving where you live. Each year, we set aside money for environmental improvements that benefit all tenants in their local area. Any tenant can make an application for funding from the environmental budget.

There is no restriction on what the budget is for but we do insist that it benefits the wider tenant community, not just an individual tenant. Previous projects include improved parking facilities, benches, wildlife areas, community fruit orchards and improvements to grassed areas.

Parking

When most of our properties were built, fewer people owned cars than they do today. As a result, many properties do not have their own garage or off-road parking. We expect neighbours to show consideration towards one another if parking is in short supply. We have garages available for rent in many areas and if you would like to apply for one, please contact us. We do not allow tenants to use car-parking areas to carry out repairs, as this can be a nuisance to other residents. These areas should not be used for storing caravans, boats or trailers.

If the Council believes that a vehicle has been abandoned, we will attempt to contact the owner to tell them to remove it. If we cannot contact the owner or the owner is unwilling to remove the vehicle, we will take steps to remove it. Any costs incurred will be recovered from the owner.

In some areas, parking enforcement measures have been introduced. This is to stop unauthorised parking by members of the public. The housing service cannot enforce parking restrictions on the public highway.

Keeping your neighbourhood clean and tidy

Household rubbish

To help keep your neighbourhood clean and tidy, please:

- Only place your non-recyclable waste in your allocated wheelie bin or seagull sack. If you share communal bins, put your rubbish in black plastic sacks and then into the bins provided
- Do not put hot ash in bins because a fire could start
- Clean your bins regularly after emptying to prevent them from smelling
- Do not leave sacks of rubbish outside your home – this may encourage rats and other pests. Wherever possible, please make use of the Council's recycling collections

Food waste

All food waste must be disposed of in the 23l blue kerb side bin.

Garden waste

Garden waste is a chargeable service. To find out more information please visit

www.middevon.gov.uk/residents/recycling-rubbish/what-can-you-put-out/garden-waste/

Bulk rubbish

If you need to dispose of any household items that do not fit into your bins, the Council operates a bulk collection service. Contact 01884 255255 to arrange a collection. Please note there is a charge for this service.




If bulk refuse collection is not available and you have items that are too bulky or awkward for normal collection, you should use public refuse sites.

Recycling

Recycling cuts down on the need to send rubbish to landfill. It also reduces the use of new materials and saves energy, helping to tackle climate change.

The Council is committed to ensuring that we increase the amount of recycling done in the district.

You can do this by following our recycling separation guidance below. For further information on waste and recycling please visit www.middevon.gov.uk/residents/recycling-rubbish/bin-it-123/

Container	Material
	<p>Using one or more box(es), the following materials can be loose and mixed:</p> <ul style="list-style-type: none">• Plastic drink bottles• Other plastic bottles• Plastic pots, tubs and trays• Food and drink tins and cans• Sweet and biscuit tins• Foil• Carrier bags and white pedal bin liners
	<p>Either using one box by stacking the materials at each end, using plastic carrier bags or two boxes to separate the following:</p> <ul style="list-style-type: none">• Glass bottles and jars• Paper• Newspaper/ directories• Magazines/ junk mail• White envelopes• Shredded paper (please place in a clear plastic bag not black in colour)
	<p>Using one box only, the following materials can be loose and mixed:</p> <ul style="list-style-type: none">• Cardboard packaging• Cereal and egg boxes• Brown envelopes• Brown paper gift wrap and plain cards• Cardboard cartons for food and drinks• Mobile phones, ink and toner cartridges (place inside a carrier bag not black in colour)• Small Electricals

Fly tipping

Fly tipping is the illegal dumping of waste. It can vary in scale from a bin bag of rubbish to large quantities of waste dumped from trucks. Fly tipping poses a risk to people and wildlife, damages our environment and spoils our enjoyment of our towns and countryside. It also costs a lot of money to clear up.

If you come across any fly tipping, please contact your Neighbourhood Officer for advice.

Keeping your neighbourhood clean and tidy

Dealing with pests

The Council only provides a pest control service to households for the treatment of:

- Rodents (rats and mice)
- Hornets
- Fleas
- Bedbugs
- Cockroaches



We are able to offer this service free of charge if you are currently receiving one of the following benefits:

- Income Support
- Housing Benefit
- Council Tax Relief
- Pension Credit Guarantee

If you are NOT in receipt of any of the above benefits, there will be a charge. Please call on 01884 255255 to arrange or check www.middevon.gov.uk/pestcontrol for details.

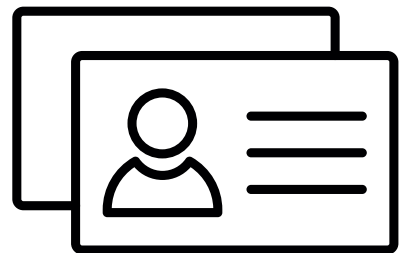
Keeping a pet

If you want to keep a pet in your home, please complete a pet application form which you can find on our website. If we do give you permission, please make sure that your pet does not cause a nuisance to others.



Running a business

You must not run a business from your Home without first obtaining written consent from MDH. If we give you permission and the business creates a nuisance or annoyance we reserve the right to withdraw our permission giving you twenty eight days' notice. You must then cease to run the business from your home.



Getting involved

We are committed to listening to residents, we offer a wide range of opportunities to have your say using different communication methods and at a level that suits you.

We want residents to be at the heart of everything we do, making sure you are involved in our policy and decision-making processes. We offer a wide range of opportunities for you to have your say, scrutinise our performance, comment on service improvements, and any proposals that may affect you.

Here is a list of opportunities we have available:

- **Social Media** - Like and follow our Facebook and Twitter pages to keep up to date with housing news.



@MidDevonHousing

- **Consultations** - A great way to be involved in any future changes that may have an impact on your home or neighbourhood.
- **Website** - We will signpost to relevant pages on our website using social media platforms.
- **Neighbourhood Walkabouts** - Meet with our housing officers twice yearly and join them on an estate walkabout. It is a great way to engage in your local area and address any concerns in your area.
- **Annual Report** - Every year we produce and publish a report which reflects on our performance and achievements over the year.
- **Communal Inspections** - Communal inspections are conducted on a monthly basis to ensure that areas are clean, safe and free from potential fire hazards.



- **Champions** - Our champion roles provide tenants with the opportunity to drive service changes, from personal experiences or from their desire to promote positive service development.
- **Opportunities to Scrutinise Performance** - Residents would have an opportunity to undergo training in order to effectively scrutinise performance and make recommendations for improvements to the service.
- **Focus Groups** - This is an opportunity for residents to review specific policies and topics. We will hold focus groups with residents, when there is a topic or common theme identified, we will gather your feedback, develop an idea with you and make changes.
- **TPAS** - MDH are a member of TPAS, if you would like to join and take advantage of free support and training to help us continuously improve our housing service contact us.

Training and resources as well as ongoing support are provided.

We have the tenant engagement team on hand to help if you require further information or you have any questions. We are here to support you so please get in touch on 01884 255255, email tenantinvolvement@middevon.gov.uk or complete the contact us form.

Feeling safe in your home

Domestic violence and abuse

The definition of domestic violence and abuse is any incident or pattern of controlling, coercive, threatening behaviour, violence or abuse. This affects those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexuality.

The abuse can include, but is not limited to:

- Psychological
- Physical
- Sexual
- Financial
- Emotional

We promise to give support and assistance to those who experience domestic abuse. We will maintain strict confidentiality and provide information about other agencies that can help. The legal solutions can vary according to the circumstances. You should not give up your tenancy unless a solicitor, independent advice centre or the police have advised you to do so and you have somewhere else to live. We cannot provide temporary accommodation, although we can refer you to our Homelessness team.

If you are a victim of domestic abuse, we may provide additional security in your home, for example locks and door defenders.

Remember, domestic abuse is a crime – do not suffer in silence. If you are suffering from domestic abuse or you suspect that someone else is, please contact the National Domestic Violence Helpline on 0808 2000 247

www.nationaldomesticviolencehelpline.org.uk or www.mensadviceline.org.uk 0808 801 0327.

Anti-social behaviour

We want to make sure our homes and communities are pleasant and safe places to live. We will not accept any anti-social behaviour (ASB) by our tenants, members of their household, their invited visitors or their pets.

ASB covers a wide range of unacceptable activities, including:

- Verbal abuse
- Graffiti
- Fly tipping
- Dumping rubbish
- Threatening or intimidating behaviour
- Nuisance driving or parking
- Pets fouling in public spaces
- Racial, sexual and other harassment

We take reports of ASB very seriously and the necessary steps will be taken to protect our residents and to resolve the problems. This may involve working in partnership with other agencies.

I am experiencing anti-social behaviour – what should I do?

If you feel comfortable, try talking to the person first to see if you can resolve the situation. They may not even be aware that they are causing a problem. Or try using a 'dear neighbour card'.

If you want to report ASB or need confidential advice, please contact your Neighbourhood Officer on 01884 255255. We will always deal with your situation sensitively and explain what action can or cannot be taken.

If you are threatened with violence or witness something illegal, please contact the police straight away.

Feeling safe in your home

Anti-social behaviour

What can I do to avoid annoying or disturbing my neighbours?

Please be considerate to your neighbours by:

- Keeping noise within a reasonable level at all times and respond in a positive way if neighbours ask you to reduce the noise
- Giving your neighbours notice when you know there is going to be some noise, for example a party or major repair work
- Making sure your pets do not cause a nuisance to others

Do you own a dog?

Do not allow it to:

- Stray outside of your home and garden
- Bark for long periods
- Be aggressive or threatening to other people or animals

As a responsible dog owner you must clean up after your dog when it fouls in your garden, shared areas or public places.

Sharing and passing your home

Occupying your home

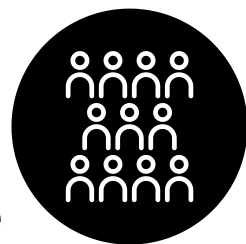
You should live in the property from the start of the tenancy and keep it as your only or 'principal' home.

You must tell us if you intend to be away from the property for one month or more. If you do not we may consider that you have abandoned it and start legal action to take back your home. In case of emergency we need the contact details of someone who has the keys to your property so we can gain access.

If you would like your partner to move in please contact your Neighbourhood Officer for advice.



Overcrowding your home



It is a condition of your tenancy not to allow your home to become overcrowded. The legal definition is called the 'permitted number'. This number is calculated using the number and size of rooms in the property and can be found on your tenancy agreement.

It is an offence to allow overcrowding, unless family growth or a child growing older causes the overcrowding. This does not include temporary arrangements such as at Christmas time when members of your family or friends come to stay with you for a short time. If you become overcrowded, please contact your Neighbourhood Officer to discuss your housing options.

Sharing and passing your home

Joint tenancies

A joint tenancy is when more than one person is named on the tenancy agreement. We will consider granting joint tenancies in the following circumstances:

- Initial applications for tenancy made in joint names
- Requests to add a spouse or civil partner to the tenancy. We will need a request in writing and a copy of the marriage or civil partnership certificate
- Requests to add unmarried partners to the tenancy – we will need evidence that your partner has been living at the property for at least the previous 12 months up to the date of changing the tenancy

There is no right to a joint tenancy. If a joint tenancy is granted, both parties are jointly and individually responsible for the conduct of the tenancy. This includes paying the rent.

Where one of the joint tenants wants to leave the property and take their name off the tenancy, it is necessary for both tenants to sign a formal document called a Deed of Assignment. This will transfer the tenancy to the sole name of the tenant remaining in the property.

We cannot take a joint tenant's name off the tenancy, even if the person is no longer living at the property, unless the tenants have signed a Deed of Assignment or we have a court order instructing us to do so.

Joint tenants have equal rights to stay in the property but either one may end the tenancy. We may consider offering a new tenancy to the remaining tenant, but we do not have to do so. Please speak to your Neighbourhood Officer if you need further advice on this.

Other assignments of tenancy

You may be able to assign your tenancy in the following circumstances:

- If you find another tenant to swap or mutually exchange your home with (secure and flexible tenants only)
- If you are transferring the tenancy to someone who would have the right to take over the tenancy if you had died

Whatever the circumstances, you must not assign or 'pass on' your tenancy without first getting our written permission. This would be a breach of the tenancy agreement and we will be entitled to apply to court for possession of your home.

The only exception to this is if there is a Court Order transferring the tenancy following divorce or relationship breakdown.

Tenancy rights after a relationship breakdown

The courts have powers to transfer the tenancy to either party following a divorce or separation. The court may order one party to assign or 'transfer' the tenancy into the sole name of the other party. As the landlord, we must comply with the conditions of the Court Order. If you need further advice on your tenancy rights following a relationship breakdown, please contact your Neighbourhood Officer.



Sharing and passing your home

Lodgers and subletting (secure and flexible tenants only)

If you have a spare room in your home, you may want to take in a lodger to boost your income and help pay your rent. Lodgers usually live with you as a member of your household, sharing the facilities of your home such as the kitchen and bathroom, but they do not have any rights of tenancy in your home. It is a good idea to discuss your plans for taking in a lodger with your Neighbourhood Officer before finding the person you hope will move in.

Just as you will want to be sure that the person is right for you, we need to know who is living in our properties. Once you have found your lodger, you should then write to ask for our permission and provide their name and previous address.

You may also want to sub-let your home. This means that you let part of your home to someone who will live separately from the rest of the household. As with a lodger, you must ask for our permission to sub-let and you will have to show that:

- It does not cause overcrowding
- You will not create a sub-tenancy
- You will remain living in the home and not sub-let all of it

We can apply to the court for possession of your home if you are in breach of your tenancy:

- By sub-letting the whole of the property and living elsewhere
- If the property does not remain your principal home

Taking a lodger or sub-letting may affect any Housing Benefit you receive and it is important that you notify the Benefits team of any changes in your circumstances.

Succeeding to a tenancy

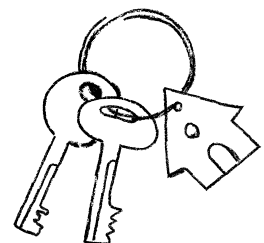
There is only one legal right of succession to a tenancy:

- If you are joint tenants and one of you dies, the tenancy will pass to the other joint tenant who will become the sole tenant. This applies even if they no longer live at the property
- If you are a sole tenant, then on your death, the tenancy will pass to your spouse, civil partner, or other partner as long as he or she was living at the property at the time of your death. This can only happen if there has not been a previous succession.

Under some of our older tenancy agreements, a close member of the family can sometimes succeed to the tenancy. Only if they can prove that they have lived in the home for at least 12 months before the death and there have been no other previous successions can they reside in the home. If the property is larger than the remaining household members need, or if it has significant disability adaptations that are no longer needed, we may ask the household to move to a smaller or more suitable property.

Where the tenant dies and there has already been a succession, or the household members have no right to succeed to the tenancy, we will talk to them about their housing options. In such cases, we may:

- Offer a new tenancy of the property
- Offer a tenancy of a more suitable property
- Ask them to leave the property after a reasonable period



Moving home

If you want or need to move from your current home, there are a number of ways to do this. Your home may have become too small or too large for you and your family or you may need to live nearer to your relatives or employment.

You may consider making an application for transfer or you may want to look for an exchange of properties with another tenant. You could also explore the options for a move to a home ownership scheme, or to a private sector letting.

Devon Home Choice

Devon Home Choice is a choice-based letting scheme. You can apply to online through

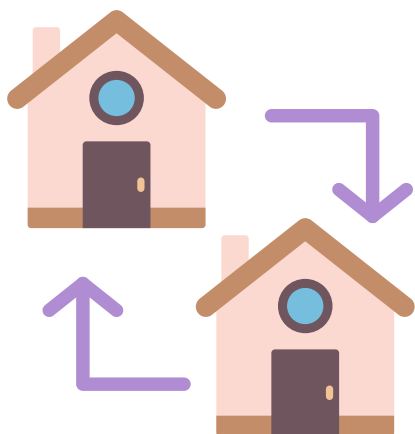
www.devonhomechoice.com

Your application will be assessed and you will be currently placed in one of five bands (A – E) based on an assessment of your housing need.

Each week, all available council and housing association homes in Devon are advertised on the Devon Home Choice website. The advert will tell you about the property, for example how many bedrooms it has, what the rent is, who the landlord is and if any restrictions apply. Homes are usually offered to those assessed as the most in need of a move.

Can I exchange or swap my home?

If your tenancy agreement allows it you can apply for an exchange, or swap homes with someone from Mid Devon District Council, another council or housing association tenant.



The following conditions apply to any exchange:

- You must have our written permission and that of the other landlord (where appropriate)
- The exchange does not result in overcrowding or substantial under-occupation
- You have no rent arrears
- No action is being taken against you for breaking the terms of your tenancy
- You cannot exchange if specific adaptations have been made to your home and these are not required by the other tenant (for example adaptations for someone with a disability)

What if I want to move to another area?

You may want to move to another part of the country. House Exchange may be able to help. The home swap service is free to Mid Devon Housing tenants. It allows you to arrange a home swap with other tenants around the country.

You can simply sign up to the service on the House Exchange website, giving details about your current property and the type of accommodation you are looking for. House Exchange will then search for all possible matches. By signing up to the service and with our permission, you can swap your home with tenants from other councils and housing associations. You will have access to a community of over 85,000 tenants looking for a move. To apply or for more information please visit www.houseexchange.org.uk

Please remember that your rent account must to be up-to-date before moving.

Buying your home



If you are a flexible or secure tenant then you may be able to buy your home from the Council.

You will not normally be able to buy your home if:

- You live in sheltered accommodation
- Your home is only temporary accommodation
- The Council does not own the property we have rented to you
- Your home is provided with your job (that is, you live in tied accommodation)
- There is a Court Order saying you have to leave the property

Discounts

The amount of discount you will get when you buy your home depends on the number of years you have been a secure or flexible tenant of a public sector landlord. The discount increases for each year you have been a tenant and goes up to a maximum of 60% for houses and 70% for flats. The maximum discount under the Right to Buy scheme in our region is £75,000.

Any time you spend as a tenant of a public sector landlord will count towards your discount. In certain circumstances, you may also be able to claim a discount for the time your wife, husband or parent was a tenant of a qualifying landlord.

Repaying the discount

If you sell your home within the first year of purchase, the whole discount will have to be repaid. Four fifths must be repaid if you sell in the second year, three fifths in the third year, two fifths in the fourth year and one fifth in the fifth year.

After five years, you can sell without repaying any discount. If you put your property on the market within ten years after buying it, you will have to give the Council the option of buying it back.

Repairs and the right to buy

If you apply to buy your home, the Council will not include it in most improvement schemes and may cancel any major works already ordered. If you buy a house, you will be responsible for all repairs to it.

If you buy a flat, you will be responsible for all the repairs inside it. You will pay service charges, which will include a proportion of the cost of any repairs or improvements we carry out to the block. If you would like to know more about this scheme then please contact your Neighbourhood Officer.



Ending your tenancy

How to end your tenancy

If you intend to leave your home, you must give us four weeks' notice in writing to end your tenancy in accordance with the terms of your tenancy agreement. We will need details of your forwarding address and all the keys to the property must be handed in no later than midday on the Monday the tenancy ends. We will tell you how to return the keys when you give us your notice.

If the keys are not returned by this Monday you will be charged extra weeks rent until they are.

When you move out, the property must be left in good repair and decorative order and be left free from belongings. Before you move out, we will inspect your home to check if anything needs to be done before it can be re-let. When you move out of your home, please follow this checklist:

- Inform the gas, electricity, water and telephone companies and arrange for your electricity and gas supply to be turned off and left in a safe condition when you move
- Take meter readings
- Ensure there is no debt left owing on the meters
- Ensure the property is clean
- Ensure that all your furniture, carpets and belongings have been removed
- Do not leave any rubbish in the property or garden
- Arrange redirection of your mail with the Post Office®
- Make sure all fittings and fixtures you have installed that you are leaving in the property are in good working order

You will be recharged for any work that is your responsibility or if you fail to leave the property in a good condition. Typical things that you could be recharged for include:

- Broken glass to windows or doors
- Damage to doors, walls, plaster or the structure of the property
- Damaged electrical fittings
- Cracked WC, wash hand basin or bath
- Redecoration not as a result of normal wear and tear
- Putting back walls, doors and other fixtures which have been removed without our written permission
- The removal of any rubbish or belongings and cleaning of the property

If you return the keys without giving the proper notice we must end the tenancy through the courts. We will still charge you until the tenancy ends. All costs will be borne by you including any rechargeable repairs.

What will happen if I end my tenancy while I owe rent or other charges?

- The debt will not disappear. We will ask you to pay what you owe in full before you hand in your keys.
- If you are a flexible tenant, your tenancy will not end if you give notice during the term if you owe rent or there is any other breach of tenancy. If you have any questions, please contact us.
- If you do not arrange to pay off any money owed at the end of your tenancy, we may refer this to a debt collection agency or take legal action against you.
- This could affect your future credit rating.

Comments, complaints and compliments



We want to provide the best service possible for you but we know that from time to time things can go wrong. We want you to tell us if you think we have let you down so that we can put things right.

Alternatively, you may have ideas about how to improve our service or you may be pleased about the service you have received and wish to tell us.

If you want to make a complaint, a detailed complaints policy is available on our website www.middevon.gov.uk You can submit your comments/complaints and compliments online at www.middevon.gov.uk comments. You can also contact your Neighbourhood Officer. All feedback is appreciated.

Data protection

We take our responsibilities towards collecting and recording personal data under the Data Protection Act 1998 seriously. We will only hold data that is relevant, accurate and related to the purpose for which it is held, and will not keep it longer than is necessary. You have a right to access personal data held about you. You can request this by completing a Subject Access Request form, available on our website www.middevon.gov.uk/dataprotection or local offices. There is a £10 fee chargeable.

Useful contacts



GOV.UK - Information on all government services

Website: www.gov.uk

Citizens Advice Bureau

Devon Advice Line: 0800 144 8848

Website: www.citizensadvice.org.uk

National Debtline

Tel: 0808 808 4000

Open Monday to Friday 9.00am to 9.00pm and
Saturday 9.30am to 1.00pm with 24-hour
voicemail.

Website: www.nationaldebtline.co.uk

Step Change Debt Charity

Mon – Fri 8.00am – 8.00pm and

Saturday 9.00am – 4.00pm

Tel: 0800 138 1111

Website: www.stepchange.org

Age UK

Tel: 0800 00 99 66

Website: www.ageuk.org.uk

Gas Emergency Services

(For gas leaks)

Tel: 0800 111 999