

TENANTS' HANDBOOK

VECTIS HOUSING ASSOCIATION LIMITED











INTRODUCTION

This handbook has been prepared with the help of a group of *Tenants*. It provides information and advice on all aspects of your tenancy, and we therefore recommend that you keep it in a safe and easily accessible place. A copy can be downloaded from our website www.vectishousing.co.uk

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ABOUT THE ASSOCIATION

Vectis Housing Association (VHA) is a small Registered Provider (Housing Association) working exclusively in the Isle of Wight for the benefit of the local communities it serves.

Our main objective (taken from its "Mission Statement") is to achieve an excellent standard of service in the provision,

management, and maintenance of quality, affordable rented accommodation for those members of the community who have the greatest need.

The Governing Body is a Board of Management made up of people with particular skills and experience, who give of their time voluntarily and without payment. The board looks to have two members who are tenants of the Association. The Board meets on a regular basis throughout the year.

There is a small team of staff who provide the service required to maintain the Association's activities on a day to day basis.

At the present time there are approximately 420 properties in management, of which 349 are actually owned by the Association, and a further 71 are leased from private landlords. All the properties are houses, bungalows and flats, for general needs purposes, and are distributed throughout the island.

Because of our size, we endeavour to ensure that there is opportunity for tenants to forge a close professional relationship with officers, so there is almost always direct access to the person best suited to deal with any particular enquiry. This is the cornerstone upon which the standard of service, which the Association aims to achieve, is based.

The Association is regulated by the *The Regulator of Social Housing*. This is a Government agency, which continually monitors the activities and performance of housing associations. It is a very strict and disciplined regime within which the *Association* is obliged to operate, and tenants should be reassured by the knowledge that such controls are in place.

September 2018



OFFICE HOURS

MONDAY - FRIDAY

From 9:00 am to 5.00 pm

ADDRESS

Vectis Housing Association Limited

Chapel House 30 Chapel Street Newport Isle of Wight PO30 1P7

CONTACT US

We welcome personal visits to the office, but there are a variety of alternative ways to make contact:

Direct contact relating to REPAIRS (01983) 520353

EMERGENCY REPAIR outside office hours (01983) 520353.

For all **OTHER** types of enquiry telephone *(01983) 525985*, or fax *(01983) 529956*

E-MAIL ADDRESS: enquiries@vectishousing.co.uk

WEBSITE: www.vectishousing.co.uk

TEXTING SERVICE 07554 654333

Use the following codes at the beginning of a text message to communicate with the office

BALANCE ENQUIRY BAL or BALANCE

DIRECT DEBIT ADVICE DD

NEW CARD REQUEST CARD

RENTS AD-HOC REPAIRS AD-HOC REPAIRS followed by free text

REPAIRS Followed by free text

An **ANSWERPHONE SERVICE** operates on *(01983) 525985* outside office hours.





WHO TO TALK TO

HOUSING MANAGEMENT TEAM

Yasmin White - Housing Services Manager
Jo Sandells - Senior Neighbourhood Housing Officer
Carol Coleman - Neighbourhood Housing Officer
Robyn Sanders - Neighbourhood Housing Officer
Sarah Crosbie - Customer Services Assistant
Jennifer Holford - Customer Services Assistant

You can contact the *Housing Team* direct on **01983 525985** if you have any enquiries regarding the following housing issues:

- · Your rent
- · Tenancy enquiries
- A transfer to alternative available accommodation
- A mutual exchange
- · Report anti-social behaviour
- Resident involvement
- · Housing benefit
- · Rent a garage
- Car Parking

MAINTENANCE

Grahame Law - Property Services Manager Steve Barnes - Property Services Officer Sam Tillett - Property Services Administrator Peter Thompson - Maintenance Officer

You can contact *Sam*, *Steve* or *Grahame* direct on *01983 520353* if you have enquiries regarding any of the following:

- Repairs requiring further explanation and investigation
- · Improvement projects
- Cyclical maintenance
- · Major Repairs
- · Gardens, and communal areas
- · New development projects



TENANTS' HANDBOOK - Vectis Housing Association Limited

Most of our repair work is contracted out to professional firms. Our *Maintenance Officer* will occasionally carry out minor repairs, investigate the requirements of other repair requests, and give general advice on the day to day maintenance of your home.

FINANCE

Sarah Coates-Evans - Senior Finance Officer
Lynne Freeborn - Finance Officer
Tom Ince - Finance Assistant



STRATEGY

Martyn Pearl - Chief Executive Officer Sara Pedrick - Finance Director

Our *Chief Executive* is responsible for directing the work of the *Association*, reporting to the *Board of Management* on all matters relating to policy, strategy, and general progress of the business objectives. The *Chief Executive* is also responsible for ensuring that the *Association* complies with the regulations laid down by the *The Regulator of Social Housing*, by which all housing associations are bound.

You should not find it necessary to be passed from 'pillar to post' with your enquiry. We believe in the personal touch, so we do not operate a call centre system, although very occasionally you may have to leave a message.

We believe very strongly in the importance of staff development, and once or twice a year the office will be closed for the day for staff development. On these occasions we will notify you in advance of such events.



TENANTS CHARTER AND YOUR RIGHTS

This is a booklet, available in full on our website, that sets out clearly and concisely the rights you have as a tenant of a housing association.

These rights go beyond those contained in the tenancy agreement.

The booklet is updated from time to time, and if you do not have a copy, please ask us for one.

YOUR OBLIGATIONS

The following are the main obligations placed upon you within your *Tenancy Agreement*. Some are expanded upon elsewhere in the handbook.



You must:

- Pay your rent regularly and on time;
- Look after the interior of your property;
- Maintain any garden;
- Allow our representatives access to your property when required;
- Respect neighbours' rights to a peaceful and undisturbed life.

You must not:

- Create, or allow dependants or visitors to create, nuisance in the neighbourhood;
- Threaten or abuse, either verbally or physically, any Officer of the Association, or any appointed representative acting on our behalf;
- Undertake any form of structural alteration to your property, either internally, or externally, without our express prior approval.
- Cause, or allow to be caused, wilful damage to your property, or its garden, or surrounds;
- Cause, or allow to be caused, similar damage to other people's property and gardens;
- Erect any form of structure (shed, aerial, etc) to the property, or in the garden of the property, without our express prior approval.
- Undertake any kind of business activity from your home without our express prior approval.

The *Association* can only take possession of your property through a *Court Order*, unless you vacate it voluntarily, in accordance with the terms of the tenancy.



TYPES OF TENANCY

It's very important to know what kind of tenancy you have, as it can have a big impact on your rights. *Housing Associations* that are registered with the *The Regulator of Social Housing* have to provide a written tenancy agreement for all new tenants.

Starter Tenancy

A starter tenancy is a trial tenancy. They are assured shorthold tenancies normally lasting for 1 year. However, is certain cases they may be extended for a further 6 months. At the end of the starter tenancy you will normally be issued with a 5 year fixed term tenancy.

Assured Tenancy

An assured tenancy gives you a legal right to live in your home for a period of time. Our tenancy agreement is initially for one week and then continues on a weekly basis. This means that as long as you keep to the terms of the agreement, you have the right to live in the property.



Fixed Term Tenancy

A fixed term tenancy is normally offered after the end of a *Starter Tenancy*. *Fixed Term* tenancies are issued for a minimum of 2 years but will usually be offered for 5 years.

Intermediate Tenancy

An *Intermediate Tenancy* is an *Assured Shorthold tenancy* normally granted for people in work as the rent is slightly higher at 80% of market rental.

Secure Tenancy

Secure tenants have relatively stronger rights than other housing association tenants. *Vectis Housing* has very few secure tenants. Details of the extra benefits are given in your tenancy *Agreement*.



Demoted Tenancies

If you behave anti-socially we may look to demote your tenancy to a less secure type for a certain period of time. A demoted tenancy gives you the same rights as an assured shorthold tenancy.

Joint Tenancy

Joint tenancies are offered to couples or adults wishing to share a home. Each tenant is jointly and equally responsible for meeting the conditions of the tenancy (including paying the rent) and each tenant has exactly the same rights and responsibilities.

Passing on your Tenancy

In some special circumstances you may be able to pass on your tenancy:

Succession - This is the right of a family member or other specified person to take over the tenancy on the death of the tenant. The rights given in law vary between secure and assured tenants. VHA policy is to give the same rights to both secure and assured tenants.



Assignment - This is the legal transfer of interest in a property from one person to another. Assignment can only take place in the following circumstances:

- by mutual exchange (with a tenant of a housing association or a local authority), with the consent of the landlord
- by means of Property Adjustment Order under Matrimonial Proceedings
- by assignment to a person who will be entitled to succeed to the tenancy.
 This includes assignments from joint to sole tenancies, and applies to both secure and assured tenants.



RENT COLLECTION AND ARREARS

You are required to pay your rent weekly, in advance or as otherwise agreed by the *Association*.

You may make payment in a number of ways:

- Direct Debit (our preferred method)
- By personal visit to the office (card, cash, cheque, or postal order)
- By standing order through your bank
- By payment through any Post Office or other PayPoint site, using a Girobank swipe card
- By post (cheques or postal orders only)
- By card payment over the phone
- Online at our website www.vectishousing.co.uk

The staff can help you set up any banking arrangement referred to above.

If you are entitled to housing benefit, payments should be made directly to the *Association* by the *Isle of Wight Council*. Although payment is made directly you are still responsible for your claim.

Please contact us immediately should you experience difficulty in paying your rent or other payments.



SERVICE CHARGES

Some tenancies will include a service charge in the total rent payable.

This will arise from the provision of services such as:



- Grass / hedge / tree cutting in communal areas
- Communal lighting and the repair thereof
- Parking control
- Maintenance of communal fire safety equipment
- Administration relating to these services

The charge may vary from year to year depending upon the level of work undertaken in that period, and the cost incurred by us.

MOVING HOME

TRANSFERS

A transfer is when you are offered an empty property which is owned or managed by us. Priority is awarded through a needs based system.

If you would like to move you will need to complete a transfer application form and have a clear rent account.

Please note that we have a very low turnover and limited numbers of homes in certain areas, therefore, there may be a longer waiting time.



EXCHANGES

If you have a permanent tenancy you may apply at any time to exchange with any other tenant of any other *Housing Association*, or *Council*, throughout the country.

You will need to register on *HomeSwapper* at www.homeswapper.co.uk. This is an independent national exchange register. We subscribe to the service so it **FREE** for your use.

Once you have found someone to exchange with **YOU MUST** contact us immediately. You should not agree a moving date without the written approval of the exchange.



HOW TO END YOUR TENANCY

Notice to leave

When you choose to vacate your property to move elsewhere, you should refer to your tenancy agreement for details of the notice period you need to give. In the majority of cases this will be 28 days and you need to provide this in writing.

Before you leave

An appointment will be made with your *Maintenance Officer* to inspect your property before you move out. This is also an opportunity to discuss any queries you may have before you leave your property.

Rent and Service Charge

You must make sure that your account is up to date before the end of your tenancy. If your account is in arrears when your tenancy ends we will pursue you for the debt.



Housing Benefit

If you receive *Housing Benefit*, please make sure that the *Housing Benefit* department is notified of your tenancy end date so they can stop payment for the property.

Electricity, Gas, Water and Cable/Satellite TV

You must close your accounts with the *Electricity, Gas, Water* and *Cable/Satellite TV* companies and give them meter readings (where applicable) on the last day of your tenancy. Any *Electric Keys* or *Gas* cards will need to be returned at the end of your tenancy along with your keys



Change of Address and Post

Advise your *Doctor, Bank, Insurance Company,* etc. of your change of address to avoid important mail being delivered to the wrong address. You can ask the *Post Office* to automatically forward your mail to your new address if you wish.





When you leave

Please leave your property as you would like to find it.

We will only agree to a move if you home will be left in an acceptable condition. We recognise that there will be reasonable wear and tear as a result of every day activity. But if your property is in an unacceptable condition this is likely to act as a barrier to you being granted a transfer to an alternative dwelling.

If you do move, you should make sure that the property is left clean and tidy and all rubbish is removed from the property (including loft spaces) and the gardens. If you leave unwanted items or rubbish inside or outside of the property after you leave, we have the right to charge you for the cost of removing the item. The cost will be added to your account.

Ensure all keys to your property (including gas keys/cards where appropriate) are returned on or before the date your tenancy ends. We have the right to continue charging you rent until the keys are returned.



RESIDENT INVOLVEMENT

Resident Involvement is about you deciding on and telling us what you want for you and your community. There are many ways in which you can be involved in our activities and shape the services we provide.

Below is a list of the current opportunities available to you.



Residents' Panel

Useful for Giving you the opportunity to be consulted and influence policy,

standards and service delivery.

Key Features Direct contact with Chief Executive and other members of staff.

Meetings every 3 months at our offices.



Communities Panel

Useful for Giving you the opportunity to be consulted and influence

community events.

Key Features Direct contact with the Community Events Team and other

members of the community, meetings 4 times a year



New Homes Panel

Useful for Giving you the opportunity to find out about new housing

developments and plans on the island.

Key Features Direct contact with the Property Services Manager and other

members of staff, meetings 4 times a year



Newsletters

Useful for Keeping you up to date with things happening at VHA and on

the Island. Sent three times a year to all tenants.

Key Features You can be involved in the newsletter by writing articles or helping

in production.



Information leaflets

Useful for

Finding out what is happening and about any issues affecting your home.

Key Features

A leaflet sent to all residents affected by a specific issue, e.g. Resident Involvement.



Estate Walkabout

Useful for

Officers out and about in your community giving you the opportunity to communicate any problems or issues you may be experiencing face-to-face.

Key Features

Opportunity to work with VHA to resolve particular issues and to be involved with the issues affecting your locality. Ideal way to promote community spirit.



Home Visits

Useful for

Residents who wish to discuss a matter on a one-to-one basis.

Key Features

At the request of a resident a member of staff will visit them at home



Focus Groups

Useful for

A group of residents to discuss a particular issue with staff on

a less formal basis.

Key Features

Groups meet on a one-off basis to discuss a specific topic.





Repair Satisfaction Forms

Useful for Supplying feedback on your satisfaction of our day to day repairs service.

Key Features A copy of the works order is sent requesting you to comment on

the standard of the service you experienced. Your feedback is used

as part of our policy and performance reviews.



SMS Texting

Useful for Keeping you up to date with your rent account, repair orders

or forthcoming events.

Key Features Text to receive an account balance, report a repair or request

a call back from a member of staff.



Board of Management

Useful for Tenants who have gained experience on the Tenant Forum

and wish to become involved with the governance of VHA.

Key Features Formal meetings held on a quarterly basis with the Chief Executive

and other staff members in attendance. Involvement in decision

making that effects all aspects of VHA work.



Vectis Web Site

Useful for Keeping you up to date with what's going on with VHA.

Key Features Opportunity for you to report a repair, pay your rent and contact

us online.





Development Planning

Useful for Helping us to spend money on improving and building homes

in which you want to live.

Key Features An opportunity for you to give us feedback on the design and

allocation of completed developments and or to be involved in the

planning and development of new homes.



Resident Open Days / Events

Useful for Residents have the opportunity to meet each other and to learn

about specific topics.

Key Features Local or central events held to discuss a current issue. Allows

officers to meet larger groups of residents to establish community-

wide views and issues.



Telephone Surveys

Useful for Direct contact with residents to find out views on specific issues.

Key Features Provides instant one-to-one feedback.



Any Other Ideas?

Contact us

If you have any other ideas of ways you or other residents could be involved please contact the office on 525985, write to us at Chapel House, 30 Chapel Street, Newport, Isle of Wight, PO30 1PZ or send us an email

enquiries@vectishousing.co.uk.



KEEPING PETS IN YOUR HOME

Responsible pet owners and their pets can contribute greatly to a community. Most owners will gain significant benefits from keeping a pet such as companionship, routine, exercise and even lower stress levels; therefore we will not discourage pets in properties where facilities for their proper care exist.

We will take a flexible view on allowing pets; depending on individual circumstances and decisions on allowing pets will be at the discretion of VHA. If you would like to keep a pet but are unsure whether your property is suitable please contact the office.

The responsibility for pets rests with the resident. You must make suitable care and veterinary arrangements and ensure that your pet does not cause injury or damage. You will be responsible for the cost of repairing any damage caused by the pets that you keep.

Some homes are not suitable for keeping pets and anyone moving into these homes will be advised before any offer of accommodation is made. Any new applicants for housing will be asked about any pets they own and existing residents are required to inform us if they wish to get a new pet. We will treat guide dogs hearing dogs and enabling dogs as special cases as such animals are essential for the quality of life of their owners. When granting permission for pets, we will look at the number and type of existing animals at a particular scheme or home.

Although pets can be loving companions, some animals can cause a nuisance.

Residents can ensure their animal does not cause nuisance by making sure they:

- keep dogs on a lead whilst on VHA's communal property
- remove any animal fouling from gardens and public areas and dispose of it appropriately
- make sure their dog does not bark excessively
- do not attract other animals and vermin by leaving food outside
- do not allow their animal to become aggressive
- do not breed and/or sell any animals

If an owner allows their pet to repeatedly cause a nuisance we may withdraw our permission for a pet to be kept at your home.

COMPLAINTS

We aim to provide high quality service to residents and members of the public. We recognise that sometimes things can go wrong, or that we may have taken longer than expected to respond to a query. When this happens, we will look to put them right, but we need to hear from you. Valuable lessons can be learnt from your complaint which may improve things for everyone.



How to Make a Complaint:

In the event of a *Tenant* or another party wishing to complain about a service delivered by *Vectis*, we will follow the procedure below:

- 1. The complaint should be made firstly to the relevant Officer who will endeavour to resolve the problem. The complaint should be submitted on a **Complaint Form** available on request or downloadable from our website. This will be acknowledged within five working days of receipt if made in writing. All complaints will be recorded on a **Complaint Record Form**.
- 2. If the matter is not satisfactorily resolved within ten working days the matter will be passed to the relevant Manager to resolve.
- 3. If Stages 1 and 2 fail to find a resolution, the complainant can write formally to the Chief Executive. The complainant should explain clearly the reasons why the complainant is not satisfied with the explanations he/she has been offered. The Chief Executive will consider the matter at respond within ten working days.
- 4. If the matter is still unresolved to the satisfaction of the complainant, the complaint may be referred to the Board of Management. The matter will be reviewed by the Board of management at its next meeting.
- 5. If the complainant remains of the view that the issue has not been resolved satisfactorily, they may approach the **Independent Housing Ombudsman Service**, of which the Association is an affiliated member. However, the complainant will have to wait 8 weeks to do this, but may refer their complaint to a local councillor, MP or Residents' Panel in the interim.



ANTI-SOCIAL BEHAVIOUR

All tenants have the right to quiet enjoyment of their property.

Unfortunately, not all tenants allow this to happen, and there are procedures in place to deal with those who persistently offend in this connection.

The following activities may be regarded as constituting nuisance:

- Playing loud music, at any time of day, but particularly late at night;
- Use of foul language;
- Leaving disused vehicles in the grounds of the neighbourhood, and effecting major vehicle repairs on a regular basis;
- Unauthorised parking of any description;
- Leaving large pieces of abandoned furniture and other refuse in gardens, and about the neighbourhood generally;
- Allowing pets to foul gardens and common areas, with owners/ handlers failing to clean up afterwards;
- · Other activity classified as anti-social behaviour.

This list is not intended to represent the only grounds for which action may be taken. The circumstances of each case reported will be considered carefully.

In addition, tenants are not permitted to commit, *or allow any of their household or visitors to commit*, any form of harassment on the grounds of:

- Race
- · Colour
- Religion
- · Sex
- Sexual orientation
- Disability

which may cause offence to other tenants, or members of their household or visitors. All forms of harassment are unacceptable. We take reports very seriously and will investigate any them thoroughly.

A formal copy of the Association's Anti-social Behaviour Statement and Procedure is also available upon request.



REPAIRS AND MAINTENANCE (TEL 01983 520353)

INTRODUCTION

We aim to provide a responsive, efficient, and effective repairs and maintenance service.

In achieving these aims, account is taken of:

- The needs and expectations of tenants
- · Health and Safety
- · Our financial resources
- Commitment to the long-term sustainability of housing stock.
- The Tenants' Charter
- · Regulatory Code / Standards



GENERAL

As your landlord, we undertake to attend to the external decoration, and most internal repairs, of your home.

REPORTING A REPAIR REQUEST

When reporting a need for repair you should:

- before making contact, ensure that the repair is a genuine fault and not something you can easily and safely carry out yourself:
- when making contact, make as clear as possible the precise nature of the problem;
- include arrangements for access to the property to avoid contractors making wasted visits. A charge may be made to you if this happens;
- notify us, or the contractor, immediately if you realise you are unable to keep an appointment, otherwise you may also be charged.



NORMAL REPORTING PROCEDURE

By telephone, on *01983 520353*, or in person, during normal office hours, or by writing to us, stating the details of the repair required. You can also report a repair using the *My Tenancy* section on our web site www.vectishousing.co.uk.

EMERGENCY PROCEDURES

We take the health & safety of our residents very seriously at all times.

An emergency consists of one or more of the following occurrences:

- For Police, Fire or Ambulance, go to a telephone and dial **999** or **112** and ask for the service required.
- Gas ring free on (0800) 111999 (British Gas Transco)
- Water ring 0845 2780845 (Southern Water) or if a leak is detected call (0800) 820999 (Leakline)
- Electricity ring 24 hour service (0345) 708090 (Southern Electric)
- *Mains sewer ring* **0845 2780845** (Southern Water)
- "Out of Hours Service" 01983 520353



In the event of an *internal gas leak*, *electrical fault*, or *internal burst pipe*, you should be aware of the switches and taps to cut off the supply for those services, and you would be expected to turn off the supply prior to notifying the authorities. In the event of a suspected gas leak, extinguish all naked flames, turn off the gas at the meter, and open all doors and windows.

In the event of an external mains leak, the Emergency Services should be notified.

If any of these emergencies arise, it is essential that you let us know at the earliest opportunity, even if another authority has been notified. No work should ever be carried out (except as described above) without notifying and receiving our prior agreement.



FOR "OUT OF HOURS" SERVICE (Tel: 01983 520353)

(Weekends / Public Holidays / Out of office hours)

In cases of **extreme difficulty during these times**, tenants may call the **Out of Hours Service** on **01983 520353**, who will arrange to resolve the problem as soon as possible. This service will be monitored very closely to ensure it is used properly.

If you report a non-emergency repair through the *Out of Hours Service* you may be charged any additional costs incurred by us.



MONITORING REPAIRS

As part of our approach towards continuous improvement following each repair you will be asked to complete a satisfaction questionnaire. The information you provide helps us to shape the service to be provided in away that you prefer.

As a matter of good practice, our maintenance staff will generally inspect the quality of all repairs, which cost more than £250.

PROPERTY INSPECTIONS

Because we have a responsibility for maintaining our housing stock in good condition, we have a policy of undertaking periodic internal inspections. This is always done by prior appointment, and is usually carried out by the *Property Services Officer*. A *Board Member* may also be in attendance.



LONG TERM MAINTENANCE/IMPROVEMENTS



We have in place a programme of planned maintenance and improvements. Our priorities are the upgrading of kitchens and bathrooms as they come to the end of their useful lives, upgrading boilers and replacing doors and windows where required.

We will provide as much notice as possible to those of you affected by these works and offer opportunities for you to make choices and influence what and how we do the works.

HANDBOOK

There is a maintenance handbook for each property. If you do not have a copy of the information for your home please contact the office.



MISCELLANEOUS INFORMATION

POLICIES AND PROCEDURES

We maintain formal policies and procedures, of which the following are the main categories:

- Rent setting
- · Rent arrears
- Housing
- Allocations
- Transfers and exchanges
- · Repairs and maintenance
- Resident Involvement
- · Complaints
- Equality & Diversity
- · Membership of the Association
- Data Protection & GDPR

We review our policies and procedures every 3 years.

ANNUAL REPORT AND ACCOUNTS

This document is usually published in September, when the *Annual General Meeting* is held to approve it. *The Report* contains full particulars of our financial affairs up to the end of the previous March (the financial year), and of its significant business activities during that year.

The Report also provides information relating to our performance on such matters as the collection of rent, arrears of rent, average assured rents charged by property type, repair targets achieved, and lettings during the year.

IF YOU REQUIRE COPIES OF ANY OF THE ABOVE, PLEASE ASK AT THE OFFICE FOR DETAILS OR THESE CAN BE DOWNLOADED FROM OUR WEBSITE AT WWW.VECTISHOUSING.CO.UK.



OTHER USEFUL INFORMATION

HOUSING BENEFIT & UNIVERSAL CREDIT (TEL: 01983 823950)

The Local Authority pays Housing Benefit to people who need help to pay their rent. You may be eligible for Housing Benefit if:

- · you are single and living independently, part of a couple, or a family;
- you are employed, self-employed, unemployed or retired;
- you are in receipt of Benefits such as Income Support or Job Seekers Allowance;
- you have savings of not more than £16,000.

The amount you are entitled to depends on income, savings, family size, personal circumstances and how much rent you pay.

Different rules apply to those living in the private housing sector and those who are tenants of *Housing Associations*.

COUNCIL TAX (Tel: 01983 823903)

Nearly all the rules, which apply to Housing Benefit, will apply to Council Tax Benefit.

BENEFITS

Lastly, are you claiming all the benefits that you are entitled to? e.g. *Working Tax Credit, Disability Living Allowance* etc. The *Citizens Advice Bureau* and *Law Centre* can check this for you.

PROBLEMS WITH DEBT

If you are experiencing difficulties managing your debts please contact us immediately. We will offer confidential assistance and help you to contact other organisations that may be able to assist you further.

Your rent is your *Primary Debt*. You could lose your home if you do not pay your rent.



OTHER ORGANISATIONS

SOVEREIGN HOUSING

Lugley House Lugley Street Newport Isle of Wight

Tel: 0300 777 7837

SOUTHERN HOUSING GROUP

The Courtyard St Cross Business Park Newport Isle of Wight

Tel: 0300 500 0926

HOUSING & FAMILY SUPPORT ISLE OF WIGHT COUNCIL

County Hall High Street Newport Isle of Wight

Tel: (01983) 823040

HOUSING & COUNCIL TAX BENEFITS

Civic Centre Broadway Sandown Isle of Wight

Tel: (01983) 823950 (HB)

Tel: (01983) 823903 (COUNCIL TAX)

CITIZENS ADVICE BUREAUX

Isle Help 7 High Street Newport Isle of Wight

Tel: **08444 111 444**

Mobiles tel: 0300 3300 650 Fax: (01983) 523167

THE LAW CENTRE

Exchange House St. Cross Lane Newport Isle of Wight

Tel: (01983) 524715 iowlc@iowlc.org.uk

HOUSING OMBUDSMAN SERVICE

81 Aldwych London WC2B 4HN

Tel: **0300 111 3000** Fax: **(0207) 831 1942**

info@housing-ombudsman.org.uk

ISLAND WOMENS REFUGE /TURN 2 US

Tel: (01983) 825981 info@islandrefuge.org.uk



VECTIS HOUSING ASSOCIATION LIMITED

A member of the National Housing Federation



www.vectishousing.co.uk



Registration under the Co-operative and Community Benefits Act 2014
• registration with Homes and Communities Agency (L1005)
• membership of National Housing Federation
• membership of Independent Ombudsman Scheme
• membership of SHAPE









