

Living in your Victory home

A quick guide to your rights and responsibilities as a Victory resident

- Rent
- Repairs
- Complaints
- Getting involved
- Your tenancy agreement
- Anti-social behaviour



Welcome

Welcome to this quick guide to living in your Victory home. It has been developed with the help of involved residents to identify the most important areas that you want to know about.

You can find information using the contents pages or the index at the back of the booklet. If you would like to know more about anything in this guide, or anything else about living in your home, please contact us using the details on the back cover.

Our website www.victoryhousing.co.uk also has more information on many of the topics in this guide.



Please let us know if you'd like information in a different format. We can provide large print, audio or Braille versions, as well as a wide range of other languages or alternative formats. You can also opt out of receiving printed documents and get them electronically instead.

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About Victory

Victory Housing Trust is a registered charity and provider of affordable homes. Victory owns and manages 5,000 properties, which are home to more than 10,000 residents.

We provide a variety of homes including houses, flats and bungalows. We provide homes for families, single people, those with additional support needs and properties for over 60s.

We also offer some shared ownership and shared equity properties, giving the option over time to own your home outright.

Most of our properties are in North Norfolk, but we also have properties in all other local authority areas across Norfolk.

We provide much more than just housing. We work with Victory residents to help them sustain their tenancies, providing support and advice on money, benefits, living independently and moving home.

Data Protection

All the information you provide to Victory is made safe and secure in accordance with current data protection legislation and connected law. For full details about how your personal information is collected, used and kept up to date, please refer to the Victory Privacy Notice(s).

Living in your home

This chapter covers your responsibilities and more detail about parts of your Tenancy Agreement.

Before you start...

You should check your Tenancy Agreement, which is your contract with Victory and has details of your responsibilities and rights. Victory uses a number of different Tenancy Agreements.

Starter Tenancies: A trial period of 12 or 18 months to all new social housing tenants who accept a property from us.

Assured or Lifetime Tenancies: These are usually offered to most new tenants.

Fixed Term Tenancies: We offer five year fixed term tenancies to those moving into certain Victory properties. A further Fixed Term Tenancy is usually granted once this ends.

If you have a Starter Tenancy or Fixed Term Tenancy, we will carry out a review before the end of the tenancy.

You should read through your Tenancy Agreement to check the terms and conditions.

Your responsibilities Do...



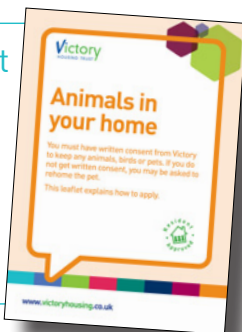
When you first move in

- ✓ Make sure you have a copy of our Lettable Standard. This sets out the minimum standard of repair you can expect when you move in to a Victory property

Pets and animals

- ✓ Ask our permission before getting a pet as not all homes are suitable
- ✓ Keep your home clean to reduce the risk of pest and vermin infestation
- ✓ Keep pets under control and clear up any mess

See our leaflet for more information. Available online or call to request.



Financial

- ✓ Pay your rent on time
- ✓ Pay your gas, electricity, water bills and council tax
- ✓ Get home contents insurance to protect your belongings. The structure of the building is covered by Victory's building insurance, but this does not cover your belongings.

Safety and security

- ✓ Allow us access for the annual heating and appliance inspection
- ✓ Test your smoke detector regularly, and your carbon monoxide detector if you have one
- ✓ Tell us if your home will be empty for more than 28 days
- ✓ Keep your property safe and secure when nobody is at home



Upkeep

- ✓ Tell us about any repairs that are Victory's responsibility
- ✓ Undertake repairs that are your responsibility - see page 14
- ✓ Keep your home adequately heated and well ventilated to reduce condensation
- ✓ Try to protect the property from frost or water damage
- ✓ Allow us access to carry out property inspections or repairs

Personal information

- ✓ Provide emergency contact details so we know who to contact in case of accident or illness
- ✓ Make sure you tell us about any changes to your contact details or personal information
- ✓ Tell us about a disability or need so we can provide a more tailored response

Gardens and outside areas

- ✓ Keep your garden clean, tidy and free from rubbish
- ✓ Check with us before cutting down any trees – some are legally protected
- ✓ Supervise children on balconies, outside and in communal areas
- ✓ Maintain hedges, fences and ornamental or smaller trees

Communal areas

- ✓ Be considerate to other people when using outside or communal areas, including inside stairwells, walkways and designated parking areas

Other

- ✓ Be a good neighbour
- ✓ Get our written permission if you want to run a business from your home
- ✓ Report any problems with your home or tenancy to us

Your responsibilities Don't...



Home

- ✗ Take in lodgers without our permission or sublet your home
- ✗ Intentionally damage your home
- ✗ Allow overcrowding in your home
- ✗ Carry out improvements without our permission

Victory will charge you for any costs we incur as a result of:

- Damage caused by you, your family or visitors
- Carrying out repairs or other works that are your responsibility
- Gaining access to or securing a property under certain circumstances

Communal areas

- ✗ Vandalise or leave rubbish, including furniture or white goods
- ✗ Store any personal possessions in communal areas
- ✗ Keep untaxed vehicles in our neighbourhoods

Behaviour

- ✗ Behave in an anti-social way in your home or neighbourhood
- ✗ Allow visitors or family to behave in an anti-social way in your neighbourhood
- ✗ Verbally or physically abuse staff or contractors

If you, or someone you know, is affected by anti-social behaviour, domestic abuse or harassment, please contact us

Anti-social behaviour

You have the right to enjoy your home in peace, and so do your neighbours. We take a tough line with people who behave badly in or around our properties or who harass other people.

We will take immediate and appropriate action to prevent and stop anti-social behaviour.

You are responsible for the behaviour of everyone in your household and anyone who visits you. Anyone guilty of anti-social behaviour is at risk of being evicted from their home.

We also work with our partners, such as the Police or local council, when they take action against Victory tenants.

How to deal with anti-social behaviour

If the problem is not too serious, it can be best to start by talking to the people involved yourself. If the problem is serious, contact us. If a serious crime is involved you should contact the Police.

Find more detailed information about ASB on our website.

Domestic abuse

Domestic abuse can happen to men or women and can include emotional, sexual or financial abuse or physical harm.

If you or someone you know is experiencing domestic abuse, let us know, as we can meet you away from your home, in complete confidence and can help you access the right help and support.

You can also contact Leeway, a specialist domestic abuse charity. Call 0300 561 0077 or visit www.leewayssupport.org

Rent, charges and payments

You can choose to pay your rent in a way that suits your circumstances - on a set day of the month or week to tie in with when you are paid for example. However, this must be approved by us first - get in touch to find out more.

Your rent pays for the cost of providing, managing, maintaining and improving your home. Your Tenancy Agreement has details of any extra service charges you need to pay with your rent.

Trouble paying your rent

If you have problems paying your rent for any reason, please let us know straight away. We will deal with you fairly and will consider any specific problems you may be facing. If you ignore your rent arrears we will begin legal proceedings, which could lead to you losing your home.

Housing Benefit and Universal Credit

You may qualify for help towards paying your rent through Housing Benefit or Universal Credit. Even if this is the case, you are still responsible for making sure your rent is paid.

Tenancy Support Team

Victory's Tenancy Support Team can help with benefits and budgeting, adaptations and a range of other aspects of your tenancy. They can also refer you on to free, confidential debt advice. Contact us to find out more.

Ways to pay your rent

Direct Debit

This is Victory's preferred method. You can set up a Direct Debit with us so that your payment is taken from your bank or building society account on any date. You can choose to pay monthly, four weekly, fortnightly or weekly.

The Direct Debit Guarantee means you are protected against errors made by your bank or building society, or by Victory.

Contact us to complete the process over the telephone.

Online

Visit our website to pay your rent online with your debit card using a secure payment service. You can do this 365 days a year, 24 hours a day, and it is free to use.

Post Offices and PayPoint outlets

You can use your Victory payment card to make payments at Post Office branches or anywhere you see the PayPoint sign. The card holds no personal information about you, or the rent you pay. It simply links any payment you make to your account.

You can use cash, cheque or debit card at the Post Office. You can use cash at all PayPoint outlets, but some of them may not accept cheques or debit cards. There should be no charge for making a payment.

See our leaflet for more information. Available online or call to request.

Repairs and maintenance

How to report a repair

Call us at any time on:

0330 123 1860

(charged at local rate and often included in call packages)

Email us at:

info@victoryhousing.co.uk

Out of hours service

Outside our normal office opening hours, an emergency-only repairs service is provided.

Any repair requests received during the out of hours period that do not fall within the 'Emergency' category will be reported to Victory Housing Trust for action when the office re-opens.

Types of repair

Emergency Repairs

These are problems that present immediate risks to your safety, security or health, or serious damage to your home.

We make these safe within 4 hours and complete the repair within 24 hours of it being reported.

Non-emergency repairs

These are inconvenient, but do not present a risk to you or your property.

The work will take place within 30 days of you reporting the repair.

We run an appointment system to carry out all repairs that are not classed as emergency.

When you report the repair, we will arrange an appointment for the repair to be carried out, allocating either a morning or afternoon timeslot on the appointment day.

Living Independently

There are a range of adaptations that may be able to be made to your home to make it easier for you to live in if you are disabled or have a special need. Contact us if you would like to discuss this.

Planned maintenance and renewals

Some major repairs and maintenance works (such as replacement bathrooms or kitchens) are carried out as part of a planned programme.

See our website for further information on this.

If you are experiencing domestic abuse, Victory may be able to fit extra security devices in your home.

Annual servicing

Every year we arrange for all of our gas, oil, renewable and solid fuel appliances to be serviced and for a safety check to be carried out. These are checks we have to make as your landlord, and they are for the safety of you and your household.

You must allow us to carry out these checks, so please cooperate with our contractor when you are contacted about this.

Your repair responsibilities

Our repairs service carries out thousands of repairs every year. However, not all repairs are Victory's responsibility. You should not ask us to carry out work that is your responsibility, and you will be charged for any work done as a result.

You are responsible for any damage caused by you, your family or visitors.

Everything listed in these tables is the tenant's responsibility. Please check these carefully before reporting a repair to us.

This is not a complete list of repairs that you are responsible for. If you are unsure, please contact us.

Services and utilities	
Domestic appliances	Such as cookers, fridges, washing machines and dishwashers
Fuse box/consumer unit	Resetting the trip switch only. Please report any other problems to Victory
Heating controls	Resetting timers and setting thermostatic radiator valves
Light fittings	Including light bulbs, fluorescent tubes, starters and low energy bulbs
Plugs and fuses	Attached to appliances you own
Telephone	Including wiring and sockets
TV aerials and sockets	Including satellite receivers and equipment. Victory is responsible for communal TV aerials.

Inside the home	
Anything that belongs to you	You should have Contents Insurance in place to cover your belongings
Bathroom fittings	Toilet seats, cabinet mirrors, towel rails, shower curtains, toilet roll holders, chains and plugs
Blocked pipes	To sinks, baths and toilets
Door adjustments	For example, to accommodate carpets
Doorbells	Fitting or replacing, including batteries
Extra locks, catches or security devices	Including spyhole viewers, safety chains, burglar alarms, etc
Fixtures and fittings	Such as coat hooks, curtain poles, etc
Floor coverings	Except vinyl flooring in kitchens or bathrooms
Gas appliances	Cookers, gas fires, etc owned by you
Keys	Including extra keys or repairs if you are locked out
Pest infestation	Such as ants, wasps, rats or fleas

Outside the home	
Drains and blockages	If they are caused by you
Fences	Between properties
Garages and sheds	Unless they are communal
Gardens, including trees and hedges	Tree safety work is Victory's responsibility. Communal gardens are Victory's responsibility
Gates	Within the boundary of your home
Paths and patios	If you installed them
Washing lines	Except communal washing lines

Ending your tenancy and moving on

Finding a home

Ending your tenancy

By you

If you want to end your tenancy, you'll need to give us at least four weeks notice in writing. You can download a form from Victory's website, or you can call us to ask for one. We can help you to fill it in and give you information about the condition you must leave the property in.

You will need to give us access to carry out an inspection of your home during your four week notice period.

When a tenant dies

Death does not end a tenancy. If a tenant passes away, the next of kin must contact Victory to inform us. The 'Tell Us Once' service that lets you report a death to most government agencies in one go does not inform Victory.

By Victory

If we want to end your tenancy, we will give you notice as required by law.

There are different types of notice depending on the type of tenancy you have. The notice tells you we are thinking of taking legal action. At that stage, you can still contact us to make arrangements to sort out the problem.

We could end your tenancy if you break the conditions of your tenancy agreement, for example by not paying your rent or causing damage to the property.

If one partner has left because of suffering domestic abuse, the remaining partner may not be able to stay in the property.

Buying your home

Right to buy/acquire

Depending on what type of tenancy you have, you may have the 'right to buy' or 'right to acquire' your home. There are strict guidelines for who can do this and how it happens. Check your Tenancy Agreement to see if you have these rights.

New homes

Shared ownership schemes allow you to buy a share of your home (between 25% and 75% of the home's value) and pay rent on the remaining share.

Shared equity allows you to buy 75% of your home with no rent to pay on the remaining share.

Choice-based lettings

Choice-based lettings is the system used by most local councils to allocate housing. The system allows people applying for a home (including existing tenants who want a transfer) to bid for properties which become available on a points-based system.

Mutual exchange

Mutual exchange is when a tenant arranges to swap properties with another social housing tenant. It can be a quick and easy way to move to a bigger or smaller property or find somewhere adapted for the disabled. It is a way of moving home without having to join the housing waiting list.

Succession is passing the tenancy to another family member if you die. Succession is only possible in certain situations. Please check your Tenancy Agreement.

Assignment is handing over the tenancy of your property to another family member. Assignment is only possible in certain situations.

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Making a complaint

Your views are valued. Residents are involved across all areas of Victory's services, and have their say in many different ways, helping to improve the services you receive and the areas you live in.

How to make a complaint

We hope that you are satisfied with the services we provide. However we realise there are times when you may want to complain or tell us how we can improve our services. No matter what type of feedback you want to give us, whether it is good or bad, we will take it seriously, treat you fairly and use it to improve our service.

Please contact us using the details on the back cover, or fill in the feedback form on our website. Full details of our complaints procedures can also be found on our website or requested by phone, email or letter.

Get involved

Good communicator?

Enthusiastic?

Team player?

You could be just what we're looking for in resident involvement

**Boost your confidence. Learn new skills
Make it happen. Get in touch**

Contact Victory

Call: 0330 123 1860*

Charged at same rate as 01 and 02 numbers

Email: info@victoryhousing.co.uk

Visit: www.victoryhousing.co.uk

Write to: Tom Moore House, Cromer Road, North Walsham NR28 0NB

Facebook: VictoryHousing

Twitter: @VictoryHousing

*We record all phone calls that we make and receive, for quality and training purposes.