**First Time Tenants Workshop**

**Narrative**

Welcome, I am……The purpose of the workshop is to make sure you have all the information you need to be able to be comfortable and happy in your new home.

Just some housekeeping before we start:

* There isn’t a fire alarm expected today so if it does sound make your way out of the door and down the nearest stairs congregating in the car park to the right of the building.
* Toilets are just outside on your right.
* Please turn your phones to silent.
* Be respectful of people speaking, don’t speak over them, give everyone the chance to talk.
* If you have any questions please ask, don’t wait till the end.
* If you do have a question you would like to ask in private, there will be time at the end to chat.

First, we’d like to see what you think you know now, so please fill in the self-evaluation form.

**Introduction** – this is what to expect from the workshop

**What’s a tenancy?:**

* A tenancy is when someone lets you live in a property that they own for an agreed amount of money or rent. In this case SLH is the landlord that will be letting you live in a property.

**Starter tenancy:**

* SLH now offer all new customers a 12 month probationary tenancy known as a Starter Tenancy, this enables SLH to make sure you settle into your new home and any difficulties are sorted out at an early stage.
* If you don’t comply with the conditions of your tenancy agreement, this can be extended and it can be terminated.
* It is easier for SLH to take possession of the home if a tenant has this agreement.

**Conditions met:**

* After 12 months if you have met the conditions of the Starter Tenancy, the agreement will be converted to an Assured Tenancy.
* You must make sure you pay rent and service charges, this is your responsibility not Housing Benefit
* You must not behave in a way that causes nuisance / annoyance / disturbance to others and you are responsible for your visitors.

**Assured Tenancy:**

* This does allow you some additional rights such as enabling you with SLH permission to carry out alterations/improvements to your home
* Have the right to exchange
* SLH can only then end the tenancy if we have grounds for possession.

**Tenancy Agreement:**

The tenancy agreement is a legally binding contract, by signing this you are agreeing to the terms and conditions. If you breach the terms you are at risk of losing your home.

Terms include:

* House – keep in good repair, report any repairs needed to SLH. Any damage can be fixed by SLH but will be charged to you.
* Rent / Service charge – this is your responsibility to ensure it is paid, not HB.
* Garden – is part of the property you are renting and must be maintained, kept clean, tidy and not overgrown
* Communal areas – also must be kept clear especially by emergency exits
* Neighbours – must behave appropriately so as not to cause disturbance to your neighbours
* Annual Gas Safety Check – it is SLH responsibility to ensure all gas appliances are safe, you must allow SLH access to test these appliances on a yearly basis.
* Pets – in some cases are only allowed with SLH permission

**Furnished Tenancy:**

* If you have a furnished tenancy the furniture stays the property of SLH and cannot be sold or given away.
* It is SLH responsibility to ensure these are in working order.
* Furnished tenancies can include:

**How to pay your rent?:**

* As a tenant you are responsible to pay your rent and service charge (this is a charge that may be incurred to pay for communal services e.g. cleaning, lighting, gardening etc.)

Payment Card
You can make a payment at any post office, Paypoint outlet or Payzone outlet. If your card is lost or stolen, contact us for a replacement.

Direct Debit
Direct debit is a hassle free way of paying your rent direct from your bank account. You will need to complete a direct debit mandate which we will then send to your bank to start taking payments. You must make sure that you have enough money in your account to cover the payments when we collect them. If your payments are returned not only will it put you into arrears we will also remove the option of paying by direct debit.

By telephone
You can call us direct on 0330 303 3000. To make a telephone payment you will need your rent payment card and debit card.

Online
Visit our Pay Now page or use the kiosk at our Speke Office to pay online. You will need your rent payment card and debit card to enable you to make the payment.

Textpay
Make a payment by text. Using your SLH rent payment card, debit card and the text code you will set up when you register for this service online. This service is available 24 hours a day.

Post
Cheques or postal orders should be made payable to SLH Group, with your name, address and rent account number on the reverse. All cheques should be sent to SLH Group, Parklands, Speke, Liverpool L24 0TY. Please be advised that SLH will not be held liable for post that goes astray and you must make sure that if you pay in this way you leave plenty of time for the cheque to arrive with SLH and for it to be processed so that you do not fall into arrears.

In Person
You can pay by cheque or postal orders at our Speke Office. Cheques or postal orders should be made payable to SLH Group with your name, address and rent account number on the reverse.

**Go back to home screen:**

Weekly bills - Exercise:

* When you think about getting a home you need to think about whether you can afford it
* It is your responsibility to make sure you can afford to live in your new home.
* I’d like you to fill in the form in front of you with what you think each would cost, then we’ll go through what it will actually cost and see if you were close to the right amount.

Budget - Exercise:

* Once you know how much things cost, then you can think about doing a budget to make sure you have the money to pay for all the essential things you may need.
* A budget is when you look at how much money you have compared to how much money you need to spend and then you can see what’s left.
* This will show you that you can afford to live in your new home.
* Income is the amount of money coming into the household
* Expenditure is the amount you spend.
* Fill in the form to see if you can afford to live in your new home.
* Take the total expenditure from the income and that is how much you will have left once everything is paid.

Handout – What happens if you don’t pay?

It is important to make sure you pay your rent and bills. What happens if you don’t pay? This shows you what could happen if you don’t pay.

Allocations:

* SLH have a waiting list for homes
* Homes are allocated depending on how long you are on the list.
* Once you have completed your application you will be put on the waiting list.
* Where you are placed on the list will depend on your circumstances, time is added on if you are considered to be priority need which will make you closer to being offered a home.
* Examples on assessment
* It is important to keep in contact with us to let us know if your details or circumstances change as this can affect where you are on the waiting list
* Look at the bedroom standards, SLH has adopted the Government’s bedroom standard and this tells us how many can live in a house, this helps us determine if a household is overcrowded

SLH will contact you on a yearly basis to check your details and when you are eligible for properties.

Once you know you can afford the right sized property for you, and you are eligible for properties, SLH will start to offer you appropriate properties.

**What** do you expect an empty property to look like? Discuss. If something is left by the previous tenant and you ask that it is left in the property we may do that. The only time you will have a choice is if you have been identified as the tenant for a property and there are improvements being made to kitchens / bathrooms / flooring in the bathroom.

**Choosing your home:**

* Explain what the property will look like and show pictures.
* Also, when you agree to a viewing you will need to think about where the property is
* Whether it is a suitable area, what is important to you e.g. close to schools, shops, bus stops, family & friends etc.

**What SLH must do** – Once you’ve moved in there are things that SLH must do:

* Look after the inside and outside of your home and any areas that you share with others
* Carry out a free gas safety check every year
* Keep any furniture that we have provided in a reasonable state of repair and in proper working order
* Insure your home (not including the contents)

**What you must do** – there are also things that you must do:

* Live in your home as your only or main home
* Pay your rent (& service charge)
* Report any repairs so that your home is kept in a good condition
* Keep your garden in a reasonable condition
* Ensure shared areas are kept clean and free of rubbish
* Let SLH in to carry out Gas Safety Checks
* Respect your neighbours and ensure visitors behave reasonably
* Ask permission if you want to keep a pet
* Insure your possessions (Home Contents Insurance)

There are also some things you mustn’t do:

* Make any alterations to your home without permission
* Run a business from your home without permission
* Damage your home
* Use the house for anything illegal
* Cause nuisance for your neighbours
* Sub-let part of your home or take in a lodger without permission

**What to do when you move in** – other things you think about when you move in:

* Notify your gas and electricity supplier of your meter readings when you move in
* Make sure you have your own pre-payment card or key if the supply is metered
* If you have a water meter, notify your supplier of the reading

Contact **Affordable Living Team** for help with any money saving tips and utility bills, they can check you are not paying too much and can help to choose the best tariff for you. Here are some of the things we can help you with:

* Find cheaper gas and electricity tariffs to reduce your fuel bills;
* Discounts on your electricity bill through the Government’s Warm
* Home Discounts Scheme;
* Make sure you are getting the right ﬁnancial support to help with energy bills such as Winter Fuel Payments and Cold Weather Payments;
* Discuss the option of installing a water meter in your home, which could save money;
* Simple energy tips around your home to help you save money.

Furniture:

* Unless you are in a furnished tenancy you will need to find furniture
* You may need to think about how you will do this, you may need to think about saving some money
* There are many places where you can find low cost, good quality furniture.
* Look for furniture that is suitable at a cost you can afford, sometimes you can find free furniture from websites like freecycle, freegle, gumtree
* Have a look at these shops.
* Avoid high interest loans & hire purchase such as Bright House, pay day lenders. This means you are paying back a lot more than you borrow and for a longer period of time so you will end up with less money. This can mean you end up in debt which will affect your credit rating. If you end up with a bad credit rating it can affect your ability to get loans in the future.
* Never go to illegal money lenders or loan sharks, they also charge loads of interest and because they are not regulated this can be dangerous.
* The credit union can help with low cost affordable loans. Riverside Credit Union is in the old Nat West building on Speke Boulevard, they can give you all the information you need and help you with what is available to you.

**Your first year**: As we said before:

* All new tenants are placed on a Starter Tenancy Agreement.
* This is, in effect, a 12 month probationary tenancy which enables SLH to make sure you settle into your new home and that any difficulties that may be encountered at the property can be highlighted at an early stage and addressed.

During this first year, SLH officers will visit you at 1 month, 6 months and 9 months.

At the visits SLH will check:

* Your details are correct including contact and household details.
* They will ask about any outstanding repairs
* check on any items that are left in the home
* if the tenant has had decorating vouchers we will check the home has been decorated
* inspect the home to ensure there is no damage
* We will also discuss any neighbour nuisance or anti-social behaviour that may have taken place.

All tenants who conduct their Starter tenancy in an appropriate and responsible manner have their tenancy converted to an Assured Tenancy after a twelve month period.

This will only happen when:

* There has been no complaints of nuisance, harassment or ASB of any sort
* There have been complaints but they have been resolved

This does allow you some additional rights under the terms of your agreement such as enabling you, subject to our permission, to carry out alterations/improvements to your home.

If a decision is made to terminate because the tenant is not managing their tenancy properly, SLH can decide to terminate the tenancy or can extend the starter tenancy. This will give you time to show us you can comply with the terms of your tenancy.

You will go into the pit stop, if you comply with the terms of you tenancy, then you may be eligible for conversion to an assured tenancy. The time it is extended by is six months and starter tenancies are not extended more than once, they are usually extended between 6-9 months of you 12 month starter tenancy.

**Being a good neighbour** – Exercise – Put loud music on

* Do you think this is acceptable?
* Why not?
* How would it make you feel if you were at home and this happened all the time at 3 in the morning?
* What would you do? Speak to the neighbour, speak to the NMO, call the police, Let SLH Community Safety Team know. The community safety team will investigate every issue reported to us, so if you are having a problem they will help you, also if you are causing a problem they will be in touch with you to sort it out.

That’s one of the main things that causes problems with neighbours, other things include:

* Loud music or parties
* Arguing or slamming doors
* Dogs barking or fouling
* Offensive drunkenness
* Drug abuse
* Rubbish dumping
* Car parking
* Everyone is entitled to enjoy their home quietly and peacefully.
* You are also responsible for the behaviour of your visitors.
* Talk to your neighbours.
* Keep noise to a minimum at night and early in the morning.
* Park responsibly.
* Put rubbish in the correct place.

**Where to get help:**

* SLH staff are always here to help you
* Tell us when we’re doing something wrong, that way we can get better
* Other organisations can help you, such as Police, Riverside Credit Union and New Direction and LCAP

New Direction advisors can:

* Help you check your income and make sure you are getting everything you are entitled to

LCAP:

Liverpool Citizens Advice Partnership can also help by providing advice and guidance around budgeting and money management including creating a budget, what priority and non-priority bills are including the consequences of not paying and what is best to pay in emergencies.

**Conclusion** – so do you feel like you know the following:

**Exercise** – I’d like you to fill in the same form when we started so we can see if you feel you know more now than you did when we first started.

Thank you for attending the workshop. Any questions? Or if you would like to chat privately let me know.