

INTRODUCTORY TENANCIES

A Guide for New Tenants of Radius Housing

Welcome To Your New Radius Housing Home

Contained in the Agreement you will sign at the start of your tenancy are details of your rights and responsibilities and those of Radius Housing.

These rights and responsibilities are set out to ensure that every tenant can enjoy peaceful occupation of your home and all the benefits of a Radius Housing tenancy. They are also there to ensure that Radius Housing can take any action that is deemed necessary against any breaches of these rights and responsibilities, including acts of anti-social behaviour.

We are sure you will want to help us. Legislation has been introduced that requires Radius Housing to give all new tenants a trial period of 12 months to show they can keep to the conditions of the tenancy agreement. All tenants must demonstrate that they can look after their home and live peacefully with their neighbours. This trial period is called an Introductory Tenancy.

INTRODUCTORY TENANCY

As a new tenant you must sign a Tenancy Agreement before you move into your Radius Housing home. If there have been no problems at the end of your Introductory Tenancy period you will automatically become a Secure Tenant with all the rights of a Secure Tenant.

We hope your Introductory Tenancy period is problem-free and that you will go on to become a secure tenant. We will always try to help you if you have any difficulties. However, if there are any problems that arise, this leaflet sets out what will happen if you break the tenancy agreement and the procedure that will apply.

From the beginning of your Tenancy with Radius Housing you will be given an Introductory Tenancy. This means you do not have all the rights of a secure tenancy, and could be evicted more quickly and easily if you break your tenancy agreement.

RIGHTS

As an introductory tenant, the law does not give you the right to:

- Buy your home during the introductory year
- Take in lodgers
- Sub-let part of the property
- Make improvements, or
- Exchange your home with another tenant
- Transfers.

But although you do not have an automatic legal right to these things, only in exceptional circumstances you can apply to Radius Housing to take in lodgers, improve your home or exchange. The Area Housing Manager will make a decision based on the circumstances.

IF THERE ARE PROBLEMS

We would hope that most tenants will pass from an introductory tenancy onto a Secure Tenant.

Radius Housing will take action against anyone who breaks the tenancy agreement. We carry out an investigation to establish the circumstances and to consider how the situation can be best dealt with. However, if the problem is serious, or if the tenant will not co-operate with our efforts to agree a solution, Radius Housing will take legal action to evict the tenant straight away.

As an Introductory Tenant, Radius Housing can take action against anyone who has failed to pay rent or other charges on their property.

ANTI SOCIAL BEHAVIOUR

We must protect our local communities and Radius Housing Property. Therefore, if we receive a report that a tenant or someone living with you, or a visitor to your home has been acting in an anti-social way, Radius Housing will carry out a thorough investigation of the complaint – this will include the collection of evidence, interviewing witnesses and talking to the police. If this shows that a complaint is justified we will take any action we deem necessary depending on the seriousness of the behaviour. We may bring in a mediation expert to assist in agreeing a solution.

If you do not be mindful of your behaviour, or if your actions are of an extreme form, we will seek to evict you. It is important to remember that we can take action if the anti-social behaviour occurs in your home, outside it or anywhere in the locality.

TAKING ACTION

Radius Housing can now take action to evict an Introductory Tenant more easily and quickly

REVIEW

Radius Housing will inform a tenant in writing if we intend to take action to evict. As an Introductory tenant you can ask for a review of the case, but this must be done within 14 days. The Review will be carried out by Radius Housing staff who have not been involved in the case and they will consider all the information to ensure that the correct procedure has been followed. You do not have the right to appeal against that decision. Radius Housing will then seek an order for possession of your home from the court.

ADVICE

If Radius Housing take action like this, you could seek advice from a Citizen's Advice Bureau, Law Centre, Housing Rights or a solicitor.

BECOMING A SECURE TENANT

If there have been no problems during the Introductory Tenancy, you will automatically become a secure tenant on the date written on your Tenancy Agreement.

“THE TENANTS’ GUARANTEE”

GUIDANCE ON THE MANAGEMENT OF ACCOMMODATION LET ON SECURE TENANCIES BY
REGISTERED HOUSING ASSOCIATIONS



Department for

**Social
Development**

www.dsdni.gov.uk

DECEMBER 1992

Introduction

1. What is this Guidance?

It is issued by the Department of the Environment (NI) (the "Department") using its powers under Article 11 of the Housing (NI) Order 1992 (the "1992 Order"). It is "The Tenants' Guarantee" which the Secretary of State for Northern Ireland undertook would issue as part of the Citizen's Charter initiative for Northern Ireland. It is a statement of the principles which housing associations registered with the Department should practice and the minimum standards which they should achieve in the interests of applicants for, and residents in their accommodation. There are also, of course, many important statutory obligations which associations are obliged to meet some, but not all, of these are referred to in the Guidance which does not claim to give a full account of them. Moreover, in addition to this Guidance, which is issued under statute, associations are expected to take account of the more detailed guidance on good practice contained in the Department's Housing Association Guide and other non-statutory guidance which the Department may issue from time to time on specific subjects.

This guidance will be a major benchmark by which the Department will (and the public may) assess the management of an association's affairs. Where the Department finds mismanagement it has powers to act as described in paragraph 5 below.

2. To Whom is this Guidance Addressed

It is addressed to the Northern Ireland Federation of Housing Associations (the "Federation") and to all registered housing associations which provide accommodation for rent.

Housing for special needs is often provided in partnership with specialist voluntary agencies. In such cases associations are still subject to this Guidance and they should ensure that their partners or agents operate in a way which ensures that the association complies with it.

3. Why is this Guidance issued now?

It is issued now as a consequence of the 1992 Order and because the Department wished to ensure that associations continue to achieve high standards of housing management. In addition to those tenants' rights which are provided by statute, this Guidance sets out rights which the Department expects associations to offer to tenants.

4. How will the Department monitor whether Associations are following this Guidance?

Primarily this will be by regular monitoring visits to all registered housing associations. In addition all associations will be required to lodge summaries of their lettings policies with the Department and with the Northern Ireland Housing Executive ("the Executive"). Summaries should also be sent by associations to the other relevant agencies referred to in paragraph B2.2 below.

5. How can the Department Enforce compliance with this Guidance?

In the first place the Department believes that associations will be anxious to maintain their reputation for good quality management and that public opinion, arising from widespread publicity, will also stimulate associations to meet the required standard.

Secondly, where failings are found through monitoring, associations will be advised and given a timetable to remedy them.

Thirdly, tenants of associations who have complaints about their landlords and have exhausted the association's own complaints procedures may ask the Department to investigate these matters.

In addition the Department will take into account the extent to which an association complies with this Guidance when deciding whether the association should receive Housing Association Grant or whether a Higher Management Allowance is justified.

Where the Department has reason to believe that there is serious mismanagement of the business of a registered housing association it can, under the 1992 Order, appoint a person to conduct an inquiry into the affairs of the association (Article 23). If such an inquiry results in a finding of misconduct or mismanagement the Department may, under Article 25 of the 1992 Order:

- Remove or suspend a member of the Management Committee or an Officer, Agent or employee of the association.
- Appoint a person as a member of the Management Committee
- Freeze the association's assets; and
- Limit the transactions or the payments which may be made by the association.

Article 11 of the 1992 Order explicitly states that the extent to which an association complies with this Guidance is one of the criteria by which the Department may assess mismanagement.

The Guidance

A. Meeting Housing Demand

A1 The essential purpose of registered housing associations is to provide accommodation for those who are inadequately housed or homeless, and for whom suitable housing is not available at prices within their means, or at all, elsewhere in the local market. This section and Section B is guidance for meeting that objective.

A2 To qualify for registration, housing associations are required to retain their housing stock for letting (note i) and to dispose of it only in particular circumstances. Disposals require the consent of the Department (note ii) and except in limited cases it is the Department's policy to refuse consent for sale of tenanted property except to the tenant or to another registered housing association.

A3 From time to time the Department will determine in consultation with the Executive, the Federation and the Department of Health and Social Services the priorities of the Housing Association Development Programme and associations are expected to bring forward schemes to enable these priorities to be met.

A4 Associations should consult and co-operate with the Executive and other relevant public bodies, e.g., the Area Health and Social Services Boards, to identify housing need in any area. They should also ensure that the Executive supports in principle their proposals to meet housing need and should collaborate with voluntary and community organisations to make their housing service known to the relevant members of the public.

A5 Associations are expected to consider expeditiously all requests from tenants to participate in national mobility and exchange schemes.

(Note i – see Article 15(2) (a) of the 1992 Order)

(Note ii – See Article 13(2) of the 1992 Order)

B. Allocation of Accommodation

B1.1 Subject to any special aims and objectives which the Department has agreed, associations should follow closely the Model Selection Scheme produced by the Department. Their schemes should therefore be open, fair and based on housing need.

B1.2 A few associations currently use waiting lists which are fully integrated with those of the Executive. The Department hopes that such arrangements will increasingly be used by associations but in all cases where associations operate their own waiting lists (e.g. associations providing accommodation for battered wives, alcoholics etc) they should ensure that within each list applicants are arranged in order of housing need.

B2.1 Associations should make publicly and freely available a summary of:

- a) Who is eligible for their accommodation;
- b) How members of the public may apply for tenancies, including any arrangements for nominations or referrals from the Executive and other organisations;
- c) Their policies and procedures for deciding on priority as between applicants, in sufficient detail to enable people seeking accommodation to take a reasonable view of their own priority; and
- d) Their policies and procedures for responding to tenants wishing to move (whether or not by way of exchange of dwellings) to other dwellings let by that association or another landlord.

B2.2 Associations should send a copy of this summary to the Department, and to the Executive's local district office(s) in whose area they manage tenanted property. A copy should also be sent to

local advice centres and other organisations advising the public on access to housing and be given to people who apply to the association for accommodation.

B3.1 Associations should prepare annual summaries of their letting activities to include a report on the number and types of lettings to different of applicant. They should make these summaries available to inquirers (see also G4)

B3.2 Associations should not deter low income applications by enquiring more rent in advance than that required to cover the first rental period returnable deposits should never be required for unfurnished tenancies, and should be kept as low as possible even when furniture is provided.

C. Terms of Secure Tenancies

C1 The Housing (NI) Order 1983 provides secure tenants of registered housing associations with a code of statutory rights (the "Tenants' Charter") and requires associations to supply secure tenants with information about their contractual and statutory rights and obligations.

C2 The rights of secure tenants include:

- i. Security of tenure subject to associations being able to regain possession on certain defined grounds.
- ii. The right of a widow, widower or resident member of a family to succeed to the tenancy on the tenant's death.
- iii. The right to take in lodgers.
- iv. The right to sublet part of a home with the association's written consent
- v. The right to improve a home with the association's written consent.
- vi. The right to information about their rights under the Charter, the terms of their tenancy agreements and the arrangements for varying them.
- vii. The right to information to be consulted about matters affecting their homes and their tenancies (see section F)

C3 When offering tenancies to existing tenants of another association or the Executive, associations should explain to them fully any differences in contractual rights and obligations which the new tenancy will entail.

C4 In addition the tenancy agreement should:

- a) State that the association is registered with the Department and is subject to this Guidance; and
- b) Define clearly the landlord's statutory responsibility for repairs and the contractual responsibilities for internal decoration and repairs (and replacement of furniture and fittings where relevant) (see also Section E)

D. Principles upon which rent (and other charges) for Secure Tenancies are to be determined.

D1 Article 8 of the 1992 Order removes an obligation on the Department to specify rents charged by registered housing associations on most tenancies granted on or after 16th September 1992. However, tenants of registered housing associations whose tenancies began before 16th September 1992 (except those whose rents were previously fixed by associations) will continue to have their rents determined by the Department. That also applies to such tenants who, after that date, exchange tenancies by mutual assignment with another secure tenant.

D2 Paragraph (7) of Article 8 of the 1992 Order provides that those rents which are fixed by associations may only be increased once in any period of 12 months and no earlier than 12 months from the tenancy commencement date.

D3 All accommodation belonging to registered housing associations is intended to be accessible to people on low incomes, whether or not they are in paid employment or in receipt of housing benefit. Therefore for new tenancies beginning on or after 16th September 1992, associations are expected to set and maintain their rent at levels which are within the reach of those in low paid employment. This will usually entail setting rents below market level. Associations should not discriminate in their rent setting between those who are eligible for housing benefit and other.

D4 In addition associations are expected to take account of the need to cover the costs (after subsidy) of loan charges, and of management and maintenance, including the requirement to make prudent provision for future repairs and in selling the rent for each dwelling, its size amenities and condition. Associations may also use location as a factor in their rent setting policy.

D5 Where associations require tenant to pay service charges they should inform those tenants how their service charges have been calculated.

E. Maintenance and Repair

E1 Registered housing associations must meet their statutory and contractual obligations to keep their housing property fit for human habitation.

E2 They should inspect their property to ensure that they meet these obligations. They should also make financial provision for long term maintenance.

E3 Associations should provide their tenants with information in clear terms on:

- a) Who is responsible for which repairs
- b) Methods for reporting the need for repairs. These should give tenants open and easy access to their landlord
- c) How long it should take for defined categories of repairs to be carried out, taking into account the importance to tenants of speed of response
- d) How emergencies should be dealt with
- e) What tenants can do if associations fail to meet their repairing obligations
- f) Their policy for planned maintenance including cyclical decoration of external and common parts; and
- g) Their policy for improvements, including the provision of alternative or temporary accommodation, disturbance payments (note iii), compensation (note iv) and the effect on rents.

(Note iii – See Articles 37 and 38 of the Land Acquisition and Compensation (NI) Order 1973)

(Note to Association have a statutory obligation to pay home loss payments to tenants required to leave their dwelling under the circumstances described in Article 30(1) of the Land Acquisition and Compensation (NI) Order 1973)

F. Consultation and Tenant Involvement

F1 Registered housing associations should consult all affected tenants about proposed changes to management and maintenance policies or practices, in particular where:

- a) The Association proposes a change in the arrangements for management or maintenance, which substantially affects tenants
- b) Physical improvements to the dwellings or environment are proposed by the association.
- c) The Association proposed to change significantly the extent and cost of services paid for out of tenant' service charges; and
- d) The Association is proposing to transfer its tenanted properties to another Association

In addition associations should periodically consult tenants and / or their representative organisation(s) on their views about existing policies and service delivery, for instance by tenant satisfaction surveys.

Associations should make a reasoned response to tenants and / or their representative organisation(s) when they approach the association on a matter of concern to them or about proposals which they wish to make, including proposals for increasing tenant involvement in management.

F2 Associations should make arrangements for consultation which take into account the views of the tenants affected and the part which representative tenant organisations can play.

The consultation process should ensure that tenants are provided with sufficient information to understand the implications of the Associations proposals: and that they are subsequently informed how their views were taken into account.

F3 Associations should help and encourage representative tenant organisations. They should help them to obtain reasonable facilities for meetings and for the proper conduct of their business. They should also provide them with information about the association's performance (see G4 below) and consult them on policy reviews and similar exercises.

F4 Associations are encouraged to make arrangements or opportunities to enable tenants to participate in the management of the estate or group of dwellings of which they are tenants. All tenants should be informed of these arrangements.

G. Information to Tenants

G1 As described in other sections registered housing associations should inform their tenants and other interested parties about their.

- a) Policies and procedures for selecting tenants and dealing with transfer requests
- b) Terms of tenancy
- c) Principles and procedures for fixing rent and other charges
- d) Maintenance responsibilities and procedures; and
- e) Arrangements for consultation and participation.

G2 In addition associations should have policies and procedures on the following matters and should inform their tenants of them in plain terms so that tenants and other interested parties may see how individual decisions fit in with them; namely –

- a) For dealing with complaints about the association's service and its treatment of tenants and applicants. This should include an appeal procedure leading to the association's Management Committee. Associations are further encouraged to set up arbitration procedures for resolving disputes between themselves and their tenants.
- b) For dealing with tenants' claims for compensation for failure of services etc:
- c) For dealing with complaints about serious nuisance caused by other tenants:
- d) For requiring tenants to move to alternative accommodation and the circumstances in which this might be necessary (note v):
- e) For pursuing arrears of rent and other charges, including the circumstances in which the association may take legal action:
- f) For allowing access to personal information held by the association (see G6 below), and

g) For meeting the requirements of tenants and members of their family who become disabled.

G3 The information in G1 and G2 should be provided in writing in plain English, and also, where appropriate, in Braille or on tape. It should also be outlined in person at the beginning of a tenancy and/or in meetings with tenants.

G4 Associations should make available information about their housing management performance to their tenants and should inform all their tenants what information will be provided on request. Each year they should prepare reports which, as a minimum, should provide information about

a) The rents charged for different categories of homes:

b) How quickly repairs were carried out

c) The association's success in collecting the rent due from all tenants

d) The association's empty properties; and

e) How quickly homes have been let or re-let and to what categories of people (see also B3.2)

These reports should be in readily understandable language, using tables and charts where appropriate. Associations are encouraged to circulate these reports, or summaries of them, to all their tenants, through, for instance, an existing newsletter.

G5 Associations should offer tenants help and advice in applying for housing benefit.

G6 The Data Protection Act gives people a statutory right (subject to certain exemptions) to see and check details about themselves which are held in the form of computerised data (note vi).

Associations should also allow their tenants, former tenants and applicants for tenancies reasonable access to other personal information held about themselves or members of their family (other than that provided in confidence by third parties).

If the tenant, former tenant or applicant considers the records inaccurate he or she should be allowed to correct, or record his/her disagreement with the information held by the association.

(Note v – It is expected that these will only be fully justifiable management grounds, such as the need for vacant possession to carry out necessary works)

(Note vi – See Data Protection Act 1984)

YOUR RIGHT TO KNOW

Contact:

**Radius Housing
38-52 Lisburn Road
Belfast
BT9 6AA**



Department for
Communities

DID YOU KNOW?

Your housing association is expected to give its tenants information about how well it does its job as a landlord.

Each year the association collects facts and figures about its work. From January 1993 it should be putting together, in an understandable form, the information which is most likely to interest you as a tenant. This will include:

- The rents it charges for different sizes of home;
- How quickly it carried out repairs;
- Its success in collection the rent due from all tenants;
- General information on its empty properties;
- To what categories of people it has let homes during the year, and how quickly.

DO YOU WANT TO KNOW?

If you want a copy of this information now you only have to ask your association.

This new right is now part of the Tenants Guarantee which should be given to you by your association. It describes your rights as a secure tenant of a registered housing association. The Tenants Guarantee also requires associations to draw up other housing management policies and procedures and Department for Communities (NI) expects all associations to comply fully with these requirements by the end of 1993.



Privacy Notice for tenants of new social housing tenancies

Continuous REcording of Social Housing lettings and Sales (NICORE)

Information for tenants of new social housing lettings or sales

HOW ARE WE USING YOUR INFORMATION?



If your household has entered a new social housing tenancy, housing associations will share your personal information with the Northern Ireland Federation of Housing Associations (NIFHA) for research and statistical purposes.

HOW IS THIS INFORMATION PROVIDED?



The information is provided via NICORE (Continuous REcording) data which is uploaded onto a website funded and managed by the Ministry of Housing, Communities & Local Government. It collects information on the tenants, tenancy and dwelling itself. Some of this information is personal and sensitive so MHCLG is responsible for ensuring that all data is processed in line with Data Protection legislation.

WHY ARE WE SHARING THIS INFORMATION?



Information collected via NICORE is used by NIFHA to inform strategy and policy and is shared with the DfC and the NIHE. Housing Associations can also access their own data via the NICORE system. Data is only shared for research and statistical purposes.

HOW DOES THIS AFFECT YOU?



It will not affect your benefits, services or treatments that you get. The information shared is anonymous and handled with care in accordance with the law. We are collecting and sharing your information to help us understand better the social housing market and inform social housing policy.

IF YOU WANT TO KNOW MORE...

NICORE Data is collected by NIFHA and your housing association for research and statistical purposes. Data providers do not require the consent of tenants to provide the information, but tenants have the right to know how and for what purpose your data is being collected, held and used. The processing must have a lawful basis which, in this case, is that the processing is necessary for our own legitimate interests e.g. ensuring housing associations remain accountable to their boards and to the government agencies who fund them, to make strategic use of the data, to strengthen the role of housing associations in providing for housing need.

You have the right to object and you have the right to obtain confirmation that your data is being processed, and to access your personal data. You also have the right to have any incorrect personal data corrected.

The information collected via NICORE relates to your tenancy, the dwelling you are living in or buying, and your household. Some of the information may have been provided by you as a tenant when signing the new tenancy or buying your property; other has been gathered from the housing management systems of social housing providers. Data collected will be held for as long as necessary for research and statistical purposes. When no longer needed, data will be destroyed in a safe manner.

We are aware that some of the data collected is particularly sensitive: ethnic group; previous tenure in hospital or prison/approved probation hostel support; if household left last settled home because discharged from prison/ long stay hospital/ other institution; or if source of referral is probation/ prison, youth offending team, community mental health team or health service. Please rest assured that all the information collected via NICORE is treated in accordance with Data Protection requirements and guidelines.

Data will be published on NIFHA's website (www.nifha.org) in aggregate form on an annual basis as part of a report and complementary tables. NICORE data is shared with other public-sector bodies for research and statistical purposes only. For example, data is shared with DfC to allow them to exercise their role in providing adequate social housing. The detail level data is anonymised and protected to minimise the risk of identification.

If you are unhappy with how any aspect of this privacy notice, or how your personal information is being processed, please contact Data Protection Officer at: research@nifha.org and if you are still not happy, you have the right to lodge a complaint with the Information Commissioner's Office (ICO): <https://ico.org.uk/concerns/>

Useful Contacts – IMPORTANT INFORMATION

ELECTRICITY SUPPLY

Please note that in order to get your new supply of electricity connected it will be necessary to ring Power NI on: **08457 643 643**

This number can also be used to report a failure of electricity supply.

Power NI also provides the following services:

08457 455 455 – Billing enquiries/Payment arrangements/Moving house

08457 147 128 – Textphone for customers who are deaf

08457 643 643 – Repair of domestic appliances

NATURAL GAS USERS

AIRTRICITY/PHEONIX GAS –

If you think you can smell gas in your home, please contact Pheonix Natural Gas on **0800 002 001**. This is their 24-hour gas emergency service.

To get your Airtricity Gas Supply connected please call **0800 032 4567**.

FIRMUS

If you wish to switch to Firmus Energy please call **0800 032 4567**

Textphone/Minicom – **08456 031 008**

Billing Helpline – **08456 050 088**

Dial before you dig – **08456 080 066**

Self-Meter Read – **08456 080 077**

RADIUS HOUSING EMERGENCY REPAIR SERVICE

(Weekdays after 5.00pm, Weekends and Holiday Periods)

FREEPHONE

**TELECARE
0800 7313 081**

Rent Payment Methods



Pay Online

You can pay your rent online:

1. Go to www.radiushousing.org.
2. Click on the **PayPoint** symbol on the Home page.



Set up a Direct Debit

Direct debit automatically deducts an amount from a selected card or bank account.

You can set up, manage or cancel your direct debit by calling **0330 123 0888**. You will first need to speak to your Housing Officer to check the correct amount you need to pay weekly/fortnightly/monthly.



Pay using the AllPay App

You can download the **AllPay App** on your smart phone via the **App Store**. It is **free** of charge and can be used **24/7**.

<https://www.allpay.net/our-solutions/credit-debit-cards/mobile-app/>



Radius Automated Rent Payment Line

You can pay your rent through our new automated payment line. It's simple to use:

1. Call **0330 041 6497** at the local rate.
2. Enter your 19 digit **AllPay Reference Number**.
3. Follow the prompts.

If you do not know your AllPay Reference Number, please phone the office on 0330 123 0888 and any of our staff can assist you.



By Phone

You can phone us on **0330 123 0888**. You will need to give us your address, your **debit or credit card** details, and the amount you would like to pay.



PayPoint

Pay by PayPoint

You can pay your rent at any **Post Office, Store or Garage** displaying the PayPoint sign. You must pay cash and show your rent payment card. Make sure you get a receipt and keep it safe.



By Post

You can send a **cheque or postal order** to the Finance Department in our Hollywood office:

3-7 Redburn Square
Hollywood
Co. Down
BT18 9HZ

Please write your name and address on the back of the cheque. **Never send cash.**

Please allow three days for your payment to reach us in time.

Housing
Executive

By Housing Benefit direct payment

If you claim Housing Benefit, it can be paid directly into your rent account. However, if your Housing Benefit does not cover the full amount, you still need to pay us the difference using one of the other payment methods.



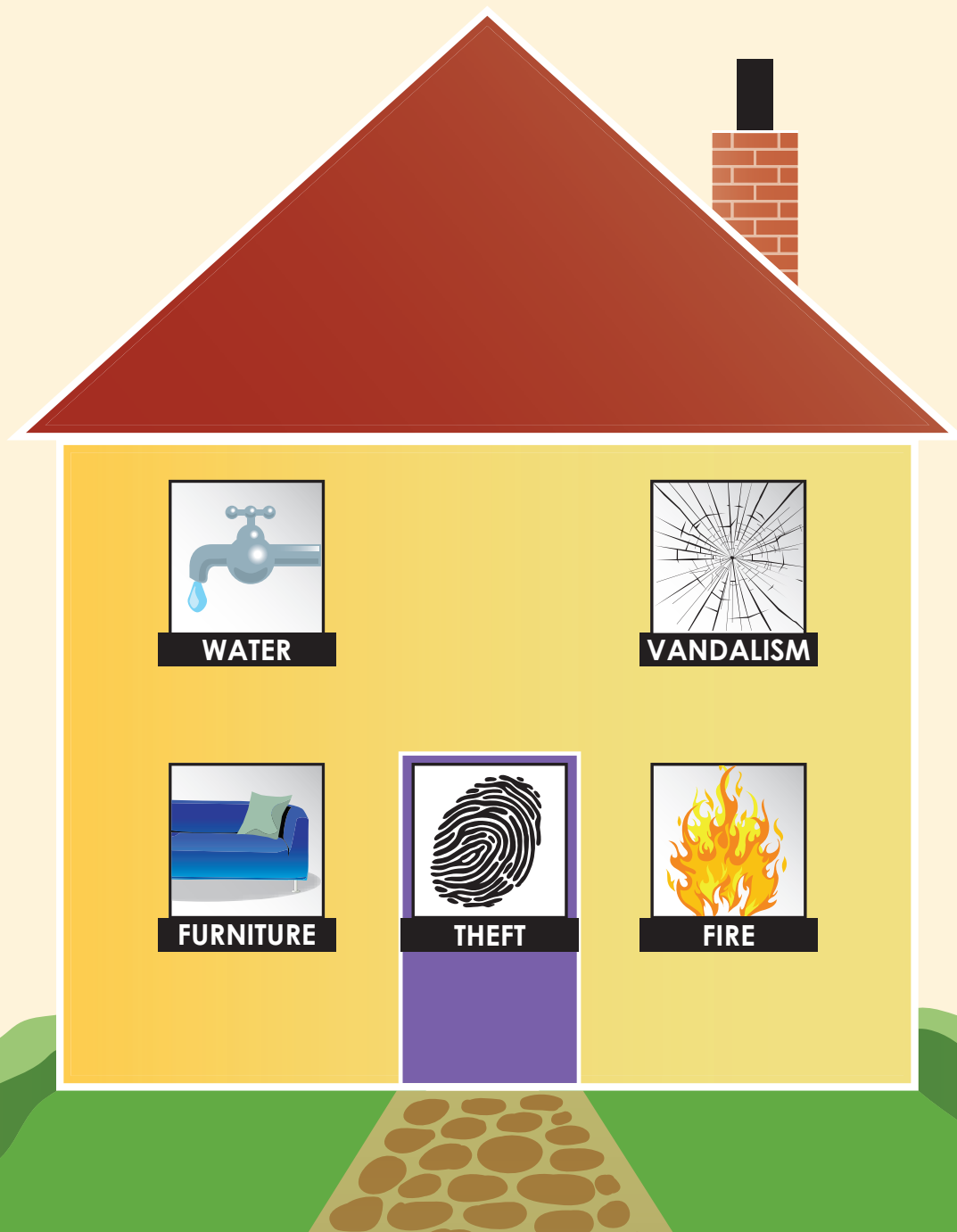
Pay in person

You can visit your closest Radius Housing office and ask to speak to one of our Communities or Finance Departments team members who will be happy to assist you.

Home Contents Insurance



The Consumer Council



**A guide for people
who rent their home**

Home Contents Insurance

A step-by-step guide on what to do



Step 1

Read over “A guide to home contents insurance” on the opposite page. You can't afford to be without it!

Step 2

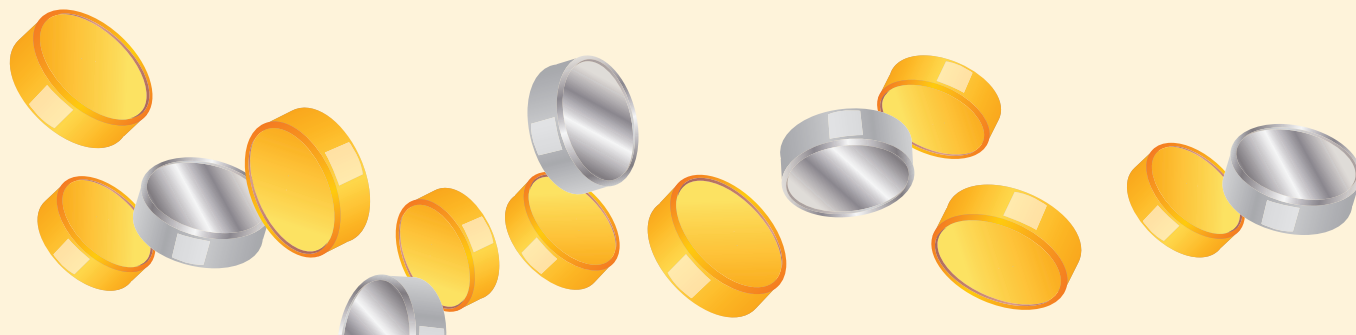
Fill out the ‘How much are the contents of your home worth?’ guide. Get organised – gather together a pen, paper and a calculator.

Step 3

Get ready to buy home contents insurance using the Consumer Council's tips.

Step 4

Shop around for home contents insurance. Compare deals and discounts over the phone, on the Internet and in person.





Step 1

A guide to home contents insurance

Have you ever heard people talk about how they were affected when their homes were burgled or damaged by flooding or fire? If you don't have home contents insurance, think how you would replace or repair your TV, computer, carpets or sofa if the worst happened. Even a small flood caused by a broken washing machine or a burst pipe can cause expensive damage. If you don't buy home contents insurance, can you afford to put money aside to replace all your home contents if the worst should happen?



1

What is home contents insurance?

A home contents insurance policy will cover most things you would take with you if you were to move house: electrical goods, like televisions and computers; personal items, like DVDs and CDs; furniture; clothes; money and valuables. It will also cover furnishings, such as carpets and curtains.

Most policies will cover loss or damage to your possessions while in your home by theft, fire, explosion, lightning, or earthquake, escape of water from tanks or pipes, storm and flood.



2

Doesn't my landlord insure my home for me?

Your landlord is responsible for insuring the building itself but you will have to insure the contents that belong to you. Check with your landlord if you're not sure what their insurance covers.



3

How much does it cost?

Home contents insurance may cost less than you think and could save you a fortune if something did go wrong. The cost of your home contents insurance will depend on how much the contents of your home are worth and where you live. It could be cheaper if you have a burglar alarm or cost more if you want to add in cover for accidental damage.



What should I look for in a home contents insurance policy?

It's possible to get a basic, no-frills policy at a good price but you may want additional cover. Here are some things to check for before you buy your home contents insurance policy:



- The policy should cover your liabilities as a tenant, for example, under your tenant's agreement you may be responsible for paying for any damage done to the property such as a broken window.
- Some policies will include cover for accidental damage which will cover you for things like a spill that ruins a carpet but will not cover you for wear and tear such as carpet that is worn out or faded over the years.
- A contents insurance policy could offer new for old. This means they'll replace old damaged appliances and possessions with new ones when you claim.
- Some policies can cover items that leave the home with you, such as laptop computers, MP3 players and cameras.
- Most policies have a standard excess charge, which means you agree to pay the first part of any claim, for example the first £50 or £100. If you agree to pay a higher excess you might get a cheaper price.
- Policies will normally limit the maximum amount of compensation your insurer will pay out on any one claim or against any one item. So anything beyond the maximum amount of the policy won't be covered.



Step 2

How much are the contents of your home worth?



Use the guide on the next page to work out how much you should insure your home contents for:

1

Go into each room of your home and estimate how much it would cost to replace the items that belong to you. This should include any furniture, soft furnishings and other items. Don't forget to include items outside like lawnmowers and garden furniture. Be honest! You will need accurate costs if you ever have to claim and if you knowingly give false information your policy may be worthless.

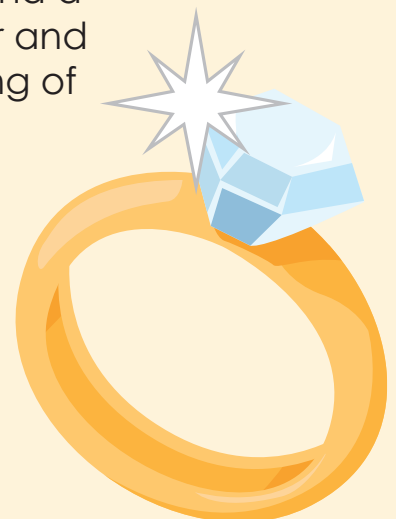
2

If you don't have a receipt for valuable items like jewellery and watches your local jeweller should be able to help you get an expert valuation. Similarly for antique items, it's best to have an expert valuation. You should also take photos of all valuable goods to help with both valuation and identification should something happen to them.

3

Add up the value of all items to work out how much home contents insurance protection you require to replace all your contents.

Or consider the option of a policy that estimates the cover you need based on the average value of contents in properties the same size as yours. This is known as a 'bedroom rated policy' and a broker will be able to talk through the scope of cover and the benefits of this type of policy. If you have anything of unusually high value you should discuss this with your insurance broker.





Step 2 How much are the contents of your home worth?

Living room	Amount £
Blinds / curtains/ carpet	
Computer and games console	
DVDs / CDs / books	
Furniture	
Home music system	
Light fittings	
Ornaments / pictures	
TV / DVD player	
Sofa / soft furnishings	
TOTAL	

Kitchen / dining room	Amount £
Blinds / curtains / floor covering	
Kitchen appliances	
Crockery / cutlery / pots / pans	
Food in the fridge and freezer	
Light fittings	
Table / chairs	
Vacuum cleaner	
Washing machine / tumble dryer	
TOTAL	

Hallway / landing	Amount £
Blinds / curtains / carpets	
Furniture and light fittings	
TOTAL	

Bathroom	Amount £
Blinds / curtains / floor covering / light fittings	
Towels / linen	
TOTAL	

Bedroom 1	Amount £
Bed	
Bed linen (allow for wear and tear)	
Blinds / curtains / carpet	
Clock	
Clothing (allow for wear and tear)	
Furniture	
Hairdryer / straighteners	
Jewellery	
Light fittings	
Ornaments	
Toys	
TV	
Valuables	
TOTAL	

Bedroom 2	Amount £
Bed	
Bed linen (allow for wear and tear)	
Blinds / curtains / carpet	
Clock	
Clothing (allow for wear and tear)	
Furniture	
Hairdryer / straighteners	
Jewellery	
Light fittings	
Ornaments	
Toys	
TV	
Valuables	
TOTAL	

Bedroom 3	Amount £
Furniture / blinds / curtains	
Bed linen (allow for wear and tear)	
Iron and ironing board	
TOTAL	

Outbuilding	Amount £
Lawnmower	
Garden tools and furniture	
TOTAL	

Value of contents in each room	Amount £
Living room	
Kitchen / dining room	
Hallway / landing	
Bathroom	
Bedroom 1	
Bedroom 2	
Bedroom 3	
Outbuilding	
Total value of home contents	



Step 3

Get ready to buy home contents insurance

Here are the Consumer Council's tips

1

Make sure you understand the terms and conditions of your policy, and that it covers what you want, before signing it. If you are not sure, ask the sales agent or broker.

2

Check all the exclusions and conditions for making a claim. The most common reason for insurers to reject a claim is because the policy didn't cover what people thought it did.¹ Remember cheapest is not always best!

3

Consider these tips to lower the cost of your home contents insurance:

- Don't value the contents of your home any higher than they really are;
- A higher excess can bring down the cost of insurance. However if the excess is much more than you can afford then the policy will be no use to you when you really need it;
- If you can afford to, pay your premium in one go rather than in instalments; and
- Talk to your landlord about installing a burglar alarm.

4

If you buy an expensive item like a TV or washing machine, the shop may try to sell you a policy that gives you extra benefits and protection if something goes wrong. But buying separate policies can be expensive and you may already be covered by your home contents insurance. Before buying, check whether you need the policy and that it covers what you want it to cover. For example, an extended warranty will cover you for mechanical breakdown but it won't cover you for theft whereas home contents insurance will cover you for theft but not mechanical breakdown.

¹ www.moneymadeclear.fsa.gov.uk



Don't feel pressured into taking extended warranty cover – you can go back afterwards or look around for a cheaper or better policy elsewhere. For more information, contact Consumerline on 0845 600 62 62 or 028 9025 3900.

5

You can buy insurance from companies and brokers based outside the UK, for example, they may be based in the Republic of Ireland. However there may be differences in the way complaints and compensation are handled. Check the Financial Services Authority's Register at www.fsa.gov.uk/register/ or contact 0300 500 5000 to check if the company or broker is registered in the UK. If it's not, ask for more information before you buy.

6

Always keep up to date with your home contents payments to make sure that you are covered at all times.

7

To help you keep track of your spending and budget for home contents insurance, use the Consumer Council's Home Budget Planner. Request a free copy by phoning 028 9067 2488 or download a copy at www.consumerCouncil.org.uk.

8

If you have a complaint about your insurance company, complain to it first. If you are still not satisfied, contact the Financial Ombudsman Service on 0845 080 1800 or 0300 123 9123 or visit its website at www.financial-ombudsman.org.uk.

9

Shop around every year before your policy is due for renewal to make sure you are getting the most competitive quote.





Step 4

Shop around for home contents insurance

Check if you can get a good price on home contents insurance through:

- ✓ **Your landlord if you rent from the Housing Executive or a housing association** – some may be able to provide information on basic, low-cost home contents insurance policies;
- ✓ **Your employer or trade union** – some have arranged group discounts for staff or members; or
- ✓ **Compare prices by phoning, visiting in person or searching on the Internet.**

Get prices from:	Contact them by:
A broker They will shop around for a good price for you. They will also check the level of cover offered and can advise you on the best policy at the best price.	Phoning or visiting Get contact details of a local broker by checking the phone book or call the 'Find a Broker' helpline on 0870 950 1790 or www.biba.org.uk .
Price comparison websites They can check with lots of insurance companies and brokers so that you can see many prices and what they cover at once on your computer screen.	Searching on the Internet Type 'insurance price comparison' into an Internet search engine.
Insurance companies Some insurance companies aren't included in price comparison websites and others may offer a better deal if you contact them directly.	Phoning, visiting in person or searching on the Internet Check the phone book or search on the Internet. Supermarkets, banks, building societies and the Post Office also sell home contents insurance.

Useful Contacts:

Association of British Insurers

www.abi.org.uk/consumers

British Insurance Brokers' Association

www.biba.org.uk

0870 950 1790

Consumerline

www.consumerline.org

0845 600 62 62 or 028 9025 3900

Financial Ombudsman Service

www.financial-ombudsman.org.uk

0845 080 1800 or 0300 123 9 123

Financial Services Authority's Register

www.fsa.gov.uk/register/

0300 500 5000

Moneymadeclear

by the Financial Services Authority

www.moneymadeclear.fsa.gov.uk

0300 500 5000

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www.supportingcommunitiesni.org

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The Consumer Council

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