

Bdht's Guide to Intermediate Market Renting (IMR)

Welcome to Bromsgrove District Housing Trust (bdht) and your new home. This is a general guide about IMR and we hope you find it useful.

Eligibility

You qualify to apply for an IMR property if:

- Your household income is less than £60,000
- You cannot afford a suitable home through one of the low cost home ownership schemes or the open market
- You are not a home owner.
- You are able to pay the rent from your own income and not rely on housing benefit

To check that you are eligible to apply for a home through IMR you need to contact the Homebuy Agent for the Bromsgrove area which is Orbit, visit the website www.orbithomebuyagents.co.uk or telephone 03458 50 20 50.

About your tenancy

Your tenancy will be a BHI (Bromsgrove Housing Initiatives) assured short hold tenancy. Your tenancy will set out your rights and responsibilities including length of the tenancy, the rent and what we expect from you as a tenant and what you can expect from us.

You are not able to purchase this property at any time but if you are interested in purchasing a property through one of the low cost home ownership schemes please contact us on the number below.

Inventory

Your property will usually be let unfurnished. To make sure the property is let in a good condition and to ensure you look after your home and keep it in a good condition we will ask you to sign an inventory.

The inventory is a legal document and forms part of the tenancy agreement. The inventory lists the condition of the property and any items owned by us. When you move in we will take photographs to prove the condition of the property. When you decide to leave we will check the condition of the property against the inventory. If the property is not left in the condition it was let or any of our items are damaged or missing we will recover any costs from your deposit. Examples include repairs, deliberate damage or neglect, cleaning or replacing items.

Rent Deposit Scheme

On 6th April 2007 the Government introduced the Tenancy Deposit Protection to ensure deposits are safeguarded by an approved Tenancy Deposit Protection Scheme.

We will ask for a deposit before offering a tenancy to protect us against losses due to damage, rent arrears or other debt incurred when you decide to leave.

What deductions can be made from a deposit?

Deductions can be made from a deposit when you leave for:

- rent arrears
- damage that is more than fair wear and tear
- the property not being cleaned
- outstanding bills
- not returning keys
- leaving before the end of a fixed term of a contract
- failing to give proper notice or agreeing surrender

We will require one calendar months' rent as a deposit. We are legally obliged to protect the deposit by putting it into a rent deposit scheme. We use www.depositprotection.com. At the end of the tenancy we will return the deposit to you if you are entitled to it. Your deposit can be paid in cash, bankers draft or a payment from your debit card.

What can I do to avoid a deposit dispute?

- Prior to agreeing the tenancy make sure you see and agree the inventory which will confirm the condition of the property and any items provided
- Make sure you get a receipt for your deposit
- Always seek written permission from us before decorating
- If you want to change or remove any items provided by us you must seek our written permission
- If additional items provided by us are broken or damaged, advise us and seek our written agreement for repair or replacement i.e. carpets
- Make sure you pay your rent and if anything goes wrong tell us and we can offer advice or put you in touch with someone who can help.
- When you intend to leave, contact us to discuss the notice required and agree an appointment for an inventory check and the return of the keys and your deposit
- Before you leave ensure you have told the utilities companies of the date you are leaving the property and seek final accounts and pay any outstanding bills

- Before you leave ensure you thoroughly clean the property and where provided have the carpets cleaned professionally

Moving into your new home

Once we have checked that you are eligible for a home under the IMR scheme we will seek written references from your current employer and if appropriate a previous landlord. Once we are satisfied that we have all the relevant information and are able to offer you a property we will agree a date to sign the tenancy agreement and inventory. A future date will be arranged for you to be given the keys so you can move into your new home.

Your Tenancy Agreement

You have rented a BHI (Bromsgrove Housing Initiatives) IMR property on an assured short hold tenancy agreement. This guide does not cover all the detailed information set out in your tenancy agreement but offers general information about your rights and responsibilities.

Your responsibilities

You have the following responsibilities:

- You must pay your rent and service charges on time
- You must not act in an anti social way or cause a nuisance to your neighbours
- You must keep your property in a reasonable condition inside and outside
- You must use the property as your only or main residence
- You must provide adequate notice when you decide to leave
- You must obtain contents insurance.

Our responsibilities

- To manage and maintain the property including internal and external communal areas
- To provide relevant information about rent and service charges
- To collect service charge and ground rent
- We shall provide building insurance.

Under the terms of your tenancy you may not sublet your property.

Home contents insurance

You are responsible for insuring the contents and personal possessions in your home. You can arrange contents insurance through any bank, building society, post office, local insurance broker or direct insurer. We provide contents insurance at a

competitive price. Please contact your Housing Officer for more information and an application pack.

Rent reviews

We will review your rent on an annual basis usually every April. Rent reviews are line with the terms in your tenancy agreement .

You will receive at least four weeks written notice of any change to your rent.

Defects in the first 12 months

The contractor has a responsibility for putting right any building defects within the first 12 months from when your home was completed (practical completion). This date might be different from the date you move in. You should inform us about any defects you identify in your home within the first 12 months. We will then inform the contractor, who will contact you to rectify them. Settlement cracks are normal in newly built properties

Comments or Complaints

We always aim to improve the services we offer our customers. We will carry out an annual survey to see if you are happy with our services, so please complete the survey and return it to us. We will analyse the results and give you feedback.

During the year we will hold meetings and focus groups so you can let us know what you think about the services we provide.

We aim to provide an excellent service but sometimes things go wrong. If you have a comment or complaint, please contact us on our freephone number 0800 0850 160.

Complaints can be made in person, by telephone, by letter, by email, via the website or by completing a complaints form.

We will treat you with courtesy and respect, and all complaints will be dealt with confidentially.

Who do I contact for more information?

Contact us on:

Freephone: 0800 0850 160

Out of House Freephone: 0800 0304 254

Phone: 01527 557 557

Fax: 01527 557 600

Email: info@bdht.co.uk

Website: bdht.co.uk or bdhthomes.co.uk

If you would like this document in another language, large print or audio format, please contact 0800 0850 160. Thank you.

Turkish

Bu dokümanı başka bir dilde, büyük puntolu veya ses kaydı olarak isterseniz lütfen **0800 0850 160** arayınız. Teşekkür ederiz.

Dutch

Als u dit document in een andere taal, in audio of groot formaat wenst te ontvangen, bel dan **0800 0850 160**. Dank u.

Italian

Se desiderate ricevere questo documento in altre lingue, in caratteri ingranditi o in formato audio, siete pregati di rivolgervi al numero **0800 0850 160**. Grazie.

Spanish

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Arabic

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