



OTHA Applicant Information Leaflet

Are you Ready to Move into a Tenancy?

This leaflet gives you some information on what to expect if you are offered a property from OTHA

This leaflet can be made available in large print, on tape or in an alternative language or format on request.

Verification Visits

As part of the verification process, applicants with high points levels are routinely visited. You will not be given notice of a visit and the Association will need to see evidence in the house of where everyone sleeps and see written proof for everyone in the household.

This is necessary because your points award is based on the number of people living in the house and the type of house you live in. Before an offer is made the Association needs to be satisfied that you have been awarded the correct amount of points.

Offer of Housing

If an offer is being made, you will be shown the property by a member of staff and will usually have 24 hours to decide whether or not to take it.

If you refuse two reasonable offers within 6 months, your application will be suspended for 12 months from the date of the second offer.

If you do decide to take the offer, you will be asked to sign for the house or flat either the same day or the next day. An appointment will be made to "sign up" for the tenancy. This appointment takes about an hour.

Rent

The rent charge starts on the day you sign for your new house or flat. The Association also charges rent in advance. You will be expected to bring one full months rent payment with you when you sign for your property.

If you believe that you will be entitled to Housing Benefit, you are still expected to pay up to £5 per week until your rent account is in advance. This is because Inverclyde Council pay Housing Benefit in arrears instead of in advance.

You will need to bring a payment of £10 with you when you sign your tenancy agreement if you are in receipt of benefits.

You will be given assistance to complete a Housing Benefit application and to assist with this application it would be helpful if you could bring with you the following to the sign up appointment:-

Proof of identity

Proof of earnings

Proof of other income and/or savings

Proof of benefit entitlement

Council Tax

You are responsible for Council Tax and you will need to advise Inverclyde Council accordingly and make arrangements to pay or make a claim for Council Tax Benefit.

Moving In

The costs of moving into your new home can easily mount up and it is a good idea to be prepared in advance.

Oak Tree Housing Association properties are not furnished and generally do not have flooring or blinds provided. There are no white goods provided either.

If you have friends and family to assist with donating furniture, helping with moving in, decorating etc then you are very fortunate.

Unfortunately, you may not have these resources to hand you might find these contacts and organisations useful.

Van Hire

Please check the Greenock Telegraph where a number of removal firms advertise. Some of our tenants have used the following firms, but this is only a suggestion and not a recommendation.

Fisher Trucks 01475 633255
Mitchells 01475 744399

Second Hand Furniture

Ardgowan Hospice Furniture Shop

1 Carnock Street
Greenock
Tel 01475 892214

British Heart Foundation Furniture Shop

67 West Blackhall Street
Greenock

Light Trust

Block 8
Unit 43
Devol Industrial Estate
Port Glasgow
Tel 01475 743129

Rainbow Friends

9/11 John St
Gourock
Tel 01475 634040

The Association would respectfully suggest you contact these organisations instead of the High Street stores which offer furniture and white goods on a weekly payment plan. These can seem very attractive options at the start of your tenancy but the costs of running a home quickly mount up and you may find you soon struggle with the payments.

Meeting your ongoing rent and bills

Budgeting to meet your rent, council tax, gas and electricity, food and travel costs is a difficult task for most of us. If you find you are getting into difficulties then there are a number of useful organisations that can help.

Financial Fitness

29 West Stewart Street
Greenock
PA15 1SH
Tel 01475 729239
www.financialfitness.uk.com
e-mail finfitteam@yahoo.co.uk

Money Matters Inverclyde

Newark House
Scarlow Street
Port Glasgow
PA19 5EY
Tel 01475 715965

Tail O'The Bank Credit Union

14 Kilblain Street
Greenock
Tel 01475 734655

The Trust

Working for Families
99 Dalrymple Street
Greenock
PA15 1QL
Tel 01475 783380

National Debt Line

Tel 0808 808 4000 (free phone helpline)
www.nationaldebtline.co.uk