

Your guide to discounted rent

This booklet provides information about discounted rent. It also outlines the main responsibilities (yours and Moat's) when you rent your discounted rent home with us.

When you sign your tenancy agreement to rent your home, you accept the responsibilities and you are legally bound to honour them. This booklet is provided purely as a guide. Tenancy agreements may vary and may contain information that is specific to the property you are renting. The content of this booklet is not exhaustive.

If there are any parts of the booklet you do not understand, please ask us to explain in more detail.

Contents

- 4 How does discounted rent work?
- 5 Who is eligible and how to apply
- 6 Initial costs
- 7 Moving into your new home
- 8 Your responsibilities
- 11 Amending or ending your tenancy
- 12 Purchasing your home on and part buy/part rent basis
(shared ownership)
- 13 The good news - help spread the word!
- 14 Contact us
- 19 Declaration (for you to complete and return to us)

How does discounted rent work?

Discounted rent (also known as intermediate rent or sub-market rent) is one of the Help to Buy options that offers homes for rent at a reduced rate, typically a 20% discount of the full market rent.

This enables you to save for a deposit to purchase a shared ownership property at a later stage. On some properties you may be able to purchase a share of the property you are renting through the shared ownership scheme.

Homes are available to rent on an assured shorthold tenancy, initially for six months then subject to satisfactory occupancy. Moat reserves the right to not extend a tenancy agreement (with the necessary two months' notice).



Who is eligible and how to apply

In line with government priorities, priority for discounted rent homes at Moat is awarded to people who are serving military personnel and former members of the British Armed Forces honourably discharged in the last two years. People who live or work in the local area also receive priority. We welcome applications from everyone and will try and help you if we can.

To be eligible for discounted rent:

- You must be at least 18 years old.
- Your annual household income must be less than £80,000 (for London boroughs this is £90,000).
- You must not own a home already or be able to buy a home suitable for your needs on the open market
- Have a bank account so you are able to pay your monthly rent by direct debit.
- Have a good credit history.
- Be in permanent employment or be able to demonstrate that you have a temporary contract with at least six months remaining.
- Applicants in receipt of Housing Benefit do not qualify.
- A few properties are only available to key workers.

How to apply

If you are interested in applying for a discounted rental home outside of London, you will need to register with the Help to Buy agent at [helptobuyagent3.org.uk](https://www.helptobuyagent3.org.uk). Details of the homes we have available for discounted rent and also shared ownership are listed on our website. Visit [moathomes.co.uk](https://www.moathomes.co.uk) and follow us on Twitter @lovemoathomes. We also advertise on the following websites - [helptobuyagent3.org.uk](https://www.helptobuyagent3.org.uk), [london.gov.uk/homes](https://www.london.gov.uk/homes) and [shareto-buy.com](https://www.shareto-buy.com). You can search for properties on these websites and register your interest by clicking on the property details.

We will use your Help to Buy application to check your eligibility, affordability and priority for the home you are interested in; please therefore ensure you keep your application up to date. If you are offered the property, we will require the following documents to verify your application and see you are a suitable tenant:

- Last three months' payslips or three years accounts if self-employed
- Proof of any benefits
- Landlord reference (if applicable)
- Proof of address (copy utility bill/bank statement)
- Proof of ID (photo driving licence/passport)
- Direct debit form
- Data protection form
- Signed declaration (back page of this guide)
- Copy of your credit report ([creditkarma.co.uk](https://www.creditkarma.co.uk) or [experian.co.uk](https://www.experian.co.uk) offer a free report).

Initial cost

The following costs should be considered before reserving the home of your choice:

- Deposit Protection Service (DPS): As part of your tenancy a security deposit of one month's rent or £500 (whichever is greater) will be taken and held by the Deposit Protection Service (DPS). Please note that this payment cannot be made using a credit card. Your deposit will be returned at the end of your tenancy subject to satisfactory condition of your home and your rent account being paid up to date.
- If you move into your new home between the 1st and 15th of the month, your rent in advance will be for the remaining monthly rent. If you move in after the 15th of the month, your rent in advance will be for the remaining monthly rent and the following month in full.



Moving into your new home

On the day you move in, your Neighbourhood Services Manager will meet you at the property so you can sign your tenancy agreement and the inventory, pay your deposit and the rent that is due and receive the keys to your home. They will also show you where your utility meters are located and ensure they are accurately read. If there is a gas supply to your home this will be capped and will normally be uncapped the following working day after moving in (please note if you move in on a Friday your gas may not be uncapped until the following Monday).

Remember to contact the gas, electricity and water companies as well as the local council tax office and any other utilities you require, to let them know you have moved in.

The costs once you've moved in

There will be a monthly rent payable to Moat, paid in advance by direct debit. Your rent will be reviewed each year on 1 April. Any rent increase is detailed in your tenancy agreement.

Other monthly costs that you should consider include:

- Council tax
- Utility bills (gas, water, electricity, telephone etc)
- Contents insurance
- Repair costs that are not general wear and tear
- TV licence, broadband etc if applicable.

Your responsibilities

Paying your rent

It's important that you pay your rent and service charges on time and in advance by direct debit. Rent arrears are a serious matter and you risk losing your home if payments are not made. If you're having difficulty with your payments and need help, don't wait; please talk to us immediately. Our Financial Wellbeing Team offer friendly help and advice.

Repairing and maintaining your home

We expect our residents to look after their home, its fixtures and fittings. If deliberate damage occurs then you are responsible for it and have to pay the cost of replacing the item. You will also be liable for costs if you are found to have deliberately damaged any communal area. If the damage is due to the age of the fitting, accidental or fair wear and tear we'll discuss the repair with you.

What if something needs to be repaired?

Moat's repair service is for genuine repair needs. Redecorations and replacements are covered by our planned work programs and should not be requested as a repair. For more information regarding Moat's repairs service, please take a look at our website moat.co.uk.

You should report a repair when there is a breakage or fault with any of the following, which will normally be repaired by Moat, or a Moat contractor:

- Fixtures such as pipes, windows, locks
- Structures such as walls, floors, the roof, including decoration
- Service provision - gas, water and electricity supplies

- Communal areas such as parking bays or stairwells
- The exception is when you installed or built the item yourself, then it is your responsibility.

It is Moat's responsibility to maintain and repair your home. It is your responsibility to co-operate with us so that we can do the work.

For problems with your gas supply, mains water supply or electricity supply, please contact your utility supplier in the first instance.

Gas servicing

It is a legal requirement that we carry out a gas safety inspection in your home each year. It is very important for the health and safety of you and your family that your gas appliances are checked regularly.

Moat employs a Capita Gas Safe registered gas contractor to check and service gas appliances every 12 months. As part of your tenancy agreement with us, you must let them into your home to carry out the inspection. The checks will take no longer than an hour and will ensure that all your appliances are safe to use.

Car parking

It is your responsibility to manage your allocated parking space. Should someone park in your space without permission, you should try to work out an amicable and mutually agreeable solution. Your tenancy agreement prohibits the parking of heavy vehicles (including commercial vehicles), boats, caravans or heavy machinery outside your home.

Pets

There are restrictions that prohibit you from keeping pets that need outdoor space (such as dogs and cats) in an apartment. Smaller pets in cages are usually not a concern, however you should check your tenancy agreement to be certain about any restrictions. If complaints are received about a pet, we, Moat can ask that the pet be removed from the property. If you have a pet, please check with us that your pet will be allowed before proceeding. It is important that pets do not cause a nuisance to your neighbours.

Communal areas

You must not store bicycles or other items in communal corridors or stairwells. In the event of a fire, they present trip hazards. Please note that we will remove items and you will be charged for any storage costs.

Aerials and satellite dishes

Most of Moat's new homes come with digital television capabilities fitted as standard. Individual satellite dishes are not usually permitted (they may be permitted on the rear elevation of houses in some cases). You must seek permission from us before installing an aerial or satellite dish. Some residents have access to communal aerials we supply and maintain, with the cost covered by your rent or service charge.

Sub-letting your home

Your tenancy agreement does not allow the property to be sub-let or to take in lodgers. If you want to take in a

lodger you must ask us for written permission in advance, telling us the name, age and gender of the intended occupier and the accommodation they will occupy.

Consideration for neighbours

Everyone has different tolerance levels for noise, be it music, late night noise or individual's behaviour. We ask that each resident has consideration for their neighbours, especially those living in apartments or sharing accessways. If you have difficulties, always try to have a friendly chat with your neighbour about it before approaching us.

Nuisance/harassment

We place obligations in your tenancy agreement to promote good neighbourly relationships and to enable us to take action if someone causes or allows a serious nuisance to others. If you experience any serious nuisance (eg unbearable noise, harassment, etc) you should:

- Try to approach the person responsible in a polite and reasonable manner if you feel it is safe to do so
- Keep a log detailing dates, times and the nature of the nuisance.

You may also choose to discuss the matter with your Neighbourhood Services Manager or to contact the police, your Citizens Advice Bureau, solicitor or your local council.

You are responsible for your visitors

The behaviour of people who visit your home is also your responsibility. Please make sure your visitors also respect the neighbourhood you live in.

Reporting anti social behaviour

Anti-social behaviour will not be tolerated. We're committed to creating safe and attractive environments for people to live in. To that end, we'll work in partnership with residents and other agencies to resolve situations where people are being affected by the unacceptable behaviour of others.

If you have a complaint about someone living near you, try talking your issue over with that person before you contact us. Talking to the person and explaining the situation can help them to understand the impact that it is having on you. Where a matter involves verbal or physical violence, drugs, or other illegal activity you should contact the Police immediately and then us.

Your tenancy may be terminated if you or your visitors cause anti social behaviour.

Amending or ending your tenancy

If your circumstances change and you wish to either add or remove someone from your tenancy agreement then you need to contact us to make sure that under the proposed new tenancy you are still eligible and it is also still affordable. This will require a new Help to Buy application being completed. If agreed, a new tenancy agreement will be sent out to you to sign.

How do I end the tenancy?

The discounted rent Assured Shorthold Tenancy is for an initial period of six months. After this time, the agreement can be extended. If you wish to end the tenancy, you are required to give one calendar month's notice.

If you want to move out before the end of the term, you can ask us to release you from the agreement. You will be contractually obliged to pay the rent for the entire length of the fixed term, however we will try to help in these circumstances, for example, if we are able to re-let the property to a new tenant before your tenancy ends, we may be able to release you from your obligation to pay some or all of the remaining rent.

Moving out

We'll inspect the condition of your home before you leave. If the condition is not satisfactory, we'll have to put things right and charge you for the cost of the work, including any materials we use. If your home is in a satisfactory condition and your rent account is paid up to date, we will arrange to refund your DPS deposit.

Purchasing your home on a party buy/part rent basis (shared ownership)

Contact us if you are interested in purchasing your home under shared ownership. The property will need to be valued by a RICS qualified valuer to assess the current market value of the property.

- Moat reserves the right to refuse a property purchase. This may be if you have been in arrears, the property is in poor condition or the property's value falls below what Moat regards as an acceptable level
- An eligibility and affordability assessment will be conducted to see if you are still eligible for Help to Buy and the property is affordable for you
- You will need to complete a Help to Buy application form with the Help to Buy agent for us to be able to assess this
- Do not incur any costs until Moat has given you formal approval to proceed.

Help to spread the word

Occasionally tenants are asked to help promote Moat's homes by taking part in case studies. This entails answering some questions and having photographs taken in your new home.

We use case studies for publicity in relevant housing magazines, for press releases and occasionally on our website. If you are willing to participate, please let us know and we will contact you.

Our commitment to you

Moat exists to provide a service to you, our customers as individuals and communities. We always aim to put our customers at the heart of everything we do - we take time to listen, so that the decisions we make are fair.

Getting involved

Residents play a vital role in tailoring the services we offer. With this in mind, there are a selection of ways in which our residents can get involved.

Training and development opportunities are offered to those who wish to get involved in order to help us develop the services residents receive.

About Moat

Moat is a housing association working across South East England to provide high quality homes and services to around 20,000 homes. For fifty years we have sought to help people in housing need to have somewhere they can call home; somewhere they can be proud of.

Our communities include people with varying tenures; we offer affordable homes for rent and we have a very strong focus on home ownership. For nearly three decades, we've developed homes for shared ownership to help people make their first move onto the property ladder. We encourage our shared owners to buy more equity in their homes to become leaseholders or freeholders, and we offer homes in supported and retirement living schemes for those with additional care needs.

Our ambition is to bring an end to housing need. We're determined to continue developing new homes while using our strong policy focus to give a voice to our customers, always striving to improve the services that we offer.

Contact us

Online

Our website has clear and simple details of our services and the latest Moat news. A secure residents' section, MyMoat, can be used to access information about your rent account. To log in or to register, please visit moat.co.uk/mymoat.

By email

You can contact customer@moat.co.uk for general enquiries. We would prefer to send you information by email so that we can get it to you quickly.

By phone

Call our Customer Service Centre on: 0300 323 0011
The Customer Service Centre is open between 8am and 6pm, Monday to Friday. Our Customer Service Centre is able to respond to most enquiries. Alternatively, they can find the most suitable person to respond. Please tell the advisor that you are a discounted rent customer when you call.

By post

Or you can write to us at:

FREEPOST
RRCB-HHJS-LXXR
Moat
Dartford
DA2 6QE

Other languages

We have a number of bilingual staff who are happy to discuss any queries you may have, or alternatively we can provide essential information in a way which meets your needs when you request it. This may include arranging for essential sections of this handbook to be translated into other languages.

We are a member of Language Line, the 24 hour telephone interpreting service. So, if you would like to speak to us in a language other than English, please call our Customer Service Centre and we will get an interpreter on the line as soon as possible to help respond to you.

We can also give you information in other formats to meet your needs, such as large print.





Moat Homes Limited is a charitable housing association.
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Declaration

Please read this booklet, then complete and sign this declaration form and return it to us within seven days of receipt. The easiest way is to scan in your signed declaration and email it to us at discounted.rent@moat.co.uk or you can post it to us using the FREEPOST address.

- I/we* acknowledge that the information has been read and understood and I/we* understand the responsibilities that I/we* will be undertaking in reserving this property.
- I/we* understand that every 12 months I/we* must give access to the property so a Capita Gas Safe registered gas contractor can carry out a gas safety check and servicing on all gas appliances.
- I/we* will co-operate with Moat so that any necessary repairs or maintenance can be carried out on the property.
- I/we* will co-operate with Moat so that viewings for a new tenant can be conducted during the one months' notice period.
- I/we* am/are willing to take part in a case study with Moat for publicity purposes - YES / NO*
- I/we* confirm that this will be my/our* only home and that I/we* do not have an interest in any other property in this country or abroad.
- I/we* confirm that I/we* are not related to a member of Moat's staff or board.

Your parking type is (please circle parking type):

Allocated - Right to park - First come, first served
No parking - Other

Your provisional tenancy start date is

* Delete where applicable

Property address / reference

First applicant

Full name, block capitals please

Signed
Date

Second applicant

Full name, block capitals please

Signed
Date

No stamp
required

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