

Verification Visits

As part of the verification process, applicants with high priority 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 priority 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 priority level.

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 to take it.

If you refuse 2 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.

Even if you are entitled to help with your Housing Costs from Housing Benefit or Universal Credit, you will still be expected to bring a full month's rent with you to the sign-up appointment.

You will be given assistance to complete a Housing Benefit application or make a claim for Universal Credit and 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.

You may find these contacts and organisations useful.

Van Hire

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

Arc Vehicle Rental 01475 742255

Fulton Removals 07947 944 317

Second Hand Furniture

British Heart Foundation Furniture Shop

69-71 West Blackhall Street

Greenock

Tel: 01475 291121

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 several useful organisations that can help.

Financial Fitness

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

Tail O' The Bank Credit Union

24 Kilblain Street
Greenock
Tel 01475 734655

The Trust

Working for Families
175 Dalrymple Street
Greenock
PA15 1JZ
Tel 01475 783380

National Debt Line

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



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.