Moving into your New Home

Welcome to your new home..

There are lots of things to remember when moving into a new home, so this information sheet will help guide you through the essentials of moving. Your Housing Officer can support you too if you are unsure of what to do.

LOCHABER

HOUSING ASSOCIATION

To help you settle into your new home quickly and easily, the essentials checklist below will ensure you have the best possible start.

1. Set up regular rent payment

Ensure that you have told us how you are going to pay your rent. If you change how you usually pay, always keep us informed. Please also read the information sheet **'How to pay your rent**'.

Overlapping rent charges when moving home

It is common to have overlapping rent charges when moving from one property to another. You may be waiting for the availability of a moving service or for flooring. Whatever the reason, it is important to factor this into your moving costs as you will be liable for rent for the property you are moving out of until the tenancy ends but you will also be liable for the rent for your new property when your new tenancy begins.

2. Take meter readings and set up electricity supplier

As a new tenant, you are responsible for paying for the electricity that you use at your new tenancy. Read the meters on the day you move in and give the readings to the current supplier, to make sure you get an accurate first bill - you're responsible for the bills on the day you take on tenancy at the property, even if you don't move in on that day!

Contact the current supplier at your new property to tell them you've moved in. If you don't know who the current electricity supplier is, you can either visit:

https://www.ssen.co.uk/Whoisyoursupplier/

or telephone North of Scotland Scottish and Southern Electricity Networks on: 0345 026 2554

Make sure you know the post-code & house number and have a pen & paper handy!

If you have a prepayment meter, contact the current supplier straight away. Try not to use a key or card, or put any money on the meter, until you've done this. Otherwise you risk paying extra for debts owed by the people who lived there before you.

If you change electricity supplier pay your old supplier's final bill when you get it.

3. Get Contents Insurance

The structure of your home is covered by a Building Insurance Policy, which is paid for by the Association. However, we do not provide contents insurance to cover your possessions, it is your responsibility, and we strongly advise you to invest in it. The Housing Association is not responsible for insuring the contents of your property. This means that if there is a fire, flood or theft whatever the circumstances, the Association will not be liable to replace your belongings.

Please read the information sheet **'Insurance'**. You can also contact your Housing Officer for an application pack.

4. Register for Council Tax

For information about Council Tax, visit: https://www.highland.gov.uk/info/701/council_tax Lochaber Housing Association will inform The Highland Council Operations Team of the start of your tenancy.

Complete a Change of Circumstances Form to register your address for paying Council Tax to find out how much you need to pay and when. This will to help you to budget and prevent Council Tax debt! You can either compete this online or by visiting: **Charles Kennedy Building**

Achintore Road Fort William PH33 6RQ

You may be eligible for help with paying your Council Tax but you need to submit a claim for this. You can claim if you, or your partner:

- Live in the property you're applying for
- Are on a low income. This can be DWP benefits or low paid work
- Are responsible for paying the Council Tax bill
- Do not have combined savings or capital of £16,000. This is unless you're receiving Pension Credit (Guaranteed Credit).

If you are a Universal Credit claimant you would be advised to make a claim for Council Tax discount. To make a claim visit:https://self.highland.gov.uk/service/Apply_once

For help to apply for all benefits or entitlements contact the Welfare Support Team: 0800 090 1004 or email: **welfare.support@highland.gov.uk**

5. Find out your bin days and how to dispose of waste

At the property there should be a blue bin for recycling waste and a green or grey bin for nonrecycling waste. If any of these bins are missing contact the Council on: 01349 886603 or visit your local Council office at: **Charles Kennedy Building**

> Achintore Road Fort William PH33 6RQ

When will my bin be emptied? To find out when you need to present your bin to the kerbside for emptying, visit: **https://www.highland.gov.uk/bincalendars** and search for your street or village.

If you have difficulty moving your bin and there is no one else to help, you can ask The Highland Council for assistance. Please visit:

https://www.highland.gov.uk/downloads/file/11987/back_door_collection_application for an application form, or telephone 01349 886603

Bulky Items to Dispose - where possible, it is preferable for large household items in good condition, to be reused rather than collected for disposal.

The Council provide a Bulky Uplift service for use by householders in Highland for the collection of waste that is unable to be disposed of in household bins including large and outsized items. There is a charge for this service. For more details about this service please telephone the Highland Council on: 01349 886603

6. Pay for TV Licence and organise TV aerial or Satellite dish

If you watch live broadcasted television, then you will need to obtain a TV License at your new tenancy.

To find out more information please visit: https://www.tvlicensing.co.uk/check-if-you-need-one

Unless you live in a common access flat and a common TV aerial or Satellite dish has been previously fitted, Lochaber Housing Association is not responsible for providing a TV aerial or Satellite dish. Remember, if you are looking to install an external TV aerial or Satellite dish on the property you will need to ask permission in writing from LHA first.

7. Register with a local Doctor

To register permanently with a general medical practice (GP practice) you'll need to complete a registration form.

For information on how to register and to find your local medical practice, visit: https://www.nhsinform.scot/care-support-and-rights/nhsservices/doctors/registering-with-a-gp-practice



Energy Advise and Lochaber Affordable Warmth Service

If you are struggling to afford to heat your home, you are not alone.

ALIenergy can provide free and friendly advice on grants, bills, suppliers and tariffs, insulation, prepayment meters, smart meters, debt relief, fuel vouchers, appliances and home visits.

www.alienergy.org.uk 01631 565 183

Or ask your Housing Officer to make a referral.

Useful Contacts

Lochaber Housing Association 101 High Street, Fort William, PH33 6DG Telephone: 01397 702530 Email: housingmgt@lochaberhousing.org.uk

My Home

Your online tenant portal: https://myhome.lochaberhousing.org.uk

Allpay rent payments:

Telephone: 0844 557 8321 Online: www.allpayments.net

Housing Benefit, Council Tax Benefit and Council Tax enquiries: Freephone: 0800 393811

Lochaber Citizens Advice Bureau:

Dudley Road, Fort William, PH33 6JB Telephone: 01397 705311 Freephone: 0808 800 4444

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