

# ASTER

GROUP

## CUSTOMER HANDBOOK

ISSUE 1 *July 2017*

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# WELCOME TO YOUR CUSTOMER HAND BOOK

*This is a guide to your services, rights and obligations and information about your housing provider.*

If you want to find out about something and cannot find it in this handbook, (please refer to the CONTENTS on page 1), you may then wish to check on our website [www.aster.co.uk](http://www.aster.co.uk).

Alternatively please contact us directly.  
All of the numbers you'll need are listed under below.

If your first language isn't English and you want to talk to us in your own language, please give us a call on **0333 400 8222**.

## GETTING IN TOUCH

If you have a general enquiry about your tenancy or your home you may be able to find what you're looking for on our website [www.aster.co.uk](http://www.aster.co.uk).

Alternatively if you still have an enquiry and wish to speak to a member of our team please contact us on the telephone numbers listed below:

CONTACT CENTRE FOR ALL RESIDENTS: **0333 400 8222**

EMAIL US: [contactcentre@aster.co.uk](mailto:contactcentre@aster.co.uk)

[PLEASE DO NOT EMAIL EMERGENCY OR URGENT REPAIRS]

### CONTACT US AT OUR LOCAL OFFICES:

#### WILTSHIRE:

Horton Avenue, Cannings Hill, Devizes, Wiltshire, SN10 2AZ

#### DEVON & CORNWALL:

4-5 Russell Court, Palace Street, Plymouth, Devon, PL1 2AS

#### SOMERSET:

2 Cathedral Avenue, Wells, Somerset, BA5 1FD  
(Sat nav BA5 1TY)

#### HAMPSHIRE:

Greenwich Way, Andover, Hampshire, SP10 4BF

#### DORSET:

Consort House, Ferndown, Dorset, BH22 9JG

#### WAREHAM:

Prospect House, Sandford Lane, Wareham BH20 4DY

#### WEYMOUTH & PORTLAND:

Oxford Court, Cambridge Road,  
Granby Industrial Estate, Weymouth, Dorset, DT4 9GH

CUSTOMER ACCOUNTS: **0333 400 8244**

# ABOUT US

We're a not for profit registered provider. This means we don't have to pay dividends to shareholders. We use any extra money we have to make our services better and build more homes.

We've got a board of management which decides what we do and how we work. Our senior managers are in charge of our day to day work.

We're committed to improving the lives of our customers and the places they live in.

We own and manage homes across central southern and south west England, including Wiltshire, Devon and Cornwall, Somerset, Hampshire and Dorset.

We have houses, flats and bungalows for families, single people and older people. We also have housing for people who need support or who are disabled. Some of the homes in our blocks of flats are owned privately by leaseholders.

Some of our newly built homes are shared ownership. This is when you own part of your home and rent the rest from us.

## NEIGHBOURHOOD OFFICERS

You and other customers in your area have a neighbourhood officer who is responsible for:

- Signing up new customers
- Helping to sort out neighbourhood problems
- Carrying out neighbourhood inspections
- Tenancy checks
- Settling in and starter visits.

## TENANCY CHECKS

Your neighbourhood officer will visit you in your home to make sure you're looking after it properly and to talk about any problems you might have. We also check we've the latest information about you and the people living with you.

If you need to talk to us face to face you can ask to see your neighbourhood officer at our offices or an appointment can be made for them to visit you in your home if this is easier. If you intend to come to the offices and wish to see your neighbourhood officer, it is advisable to book an appointment to ensure that they will be available to see you.

## NEIGHBOURHOOD INSPECTIONS

You may see your neighbourhood officer walking around in your area. They do this regularly to check there are no problems like graffiti, rubbish or other items on communal areas that should not be there, or cars that have been abandoned or dumped.

Your neighbourhood officer will also check that the grass has been cut in accordance with the relevant cutting schedules and that any shared areas in block of flats have been cleaned properly if a cleaning schedule applies. If any problems arise the neighbourhood officer will ensure that these are dealt with.

As well as your neighbourhood officer carrying out inspections, we would welcome your help if you notice that any problems in your area please let us know.

Please check out the Neighbourhoods section on our website to request a call back from your neighbourhood officer or if you wish to find out more information about Aster's homes and services or wish to attend a Neighbourhood inspection.

## REPAIRS

To report an emergency repair, please phone your relevant area, alternatively for all non-emergency repairs please contact the contact centre or log in to my account on line.

If you do not have a log in please go to our website [www.aster.co.uk](http://www.aster.co.uk) and follow the link to repairs and register, you will need your rent account reference number to do this.

CONTACT CENTRE: **0333 400 8222** or EMAIL US: [contactcentre@aster.co.uk](mailto:contactcentre@aster.co.uk)

Aster's repairs and maintenance teams, carry out most repairs to your home, unless you have fitted an appliance yourself. However please ensure you seek Aster's permission prior to making any changes or fitting any appliances to your home.

If you suspect a gas leak call the **NATIONAL GAS EMERGENCY SERVICE /TRANSCO: 0800 111 999**.

## OTHER TEAMS

We have several teams within Aster providing different services including:

### CUSTOMER ACCOUNTS TEAM:

Dealing with rent payments and rent arrears and provide advice on housing benefit and debt advice.

### LETTINGS TEAM:

Help people wishing to move house and arrange viewings with prospective new tenants.

### CUSTOMER ENGAGEMENT TEAM:

Help you get involved in deciding how we do our job and help to make our communities a better place to live in.

### ASTER HOUSING CARE & SUPPORT:

Run supported housing schemes for people who are elderly, living with mental ill health, have a learning disability, are young and homeless, or need safety from domestic violence.



# WHAT YOU CAN EXPECT FROM US

## OUR STAFF AND CONTRACTORS WILL:

- Tell you who they are and where they're from
- Be polite, fair and try to answer your questions as quickly as possible
- Always carry an identity card. Please make sure you check this before letting anyone into your home
- Give you as much notice as we can if we need to change or cancel your appointment
- Leave a card if you're not in
- We will aim to respond to your letter within 10 working days. Where a full response cannot be given, an acknowledgment will be sent within five working days.
- We will aim to respond to emails and website form submissions within two working days. Where a full response cannot be given, an acknowledgment will be sent advising you of the main point of contact for your enquiry.
- Make our written words easy to read and understand, put it in large print if required or translate it into another language for you
- We can ask for an interpreter if you require help to understand English.

## WHEN YOU VISIT US

You'll be seen by someone within fifteen minutes. This may be the duty officer or another member of the team if an appointment hasn't been prior arranged.

We'll use a separate room if you prefer.

## LOOKING AFTER PERSONAL INFORMATION

We sometimes need to take details about you and people who live in your home. We understand some information you give us will be confidential.

Aster is registered with the Information Commissioner. If you have any queries about what we do with your information, please contact Aster's data protection co-ordinator.

Please be assured that when you contact our offices we will verify who you are by asking you some security questions to determine your identity. Similarly if you are contacting us on behalf of a customer we will check that we have the relevant permissions to discuss issues with you.

If you would like someone to be able to contact us on your behalf, an authority to disclose form must be completed by you. For more information regarding this please contact your neighbourhoods team.

## HAVING YOUR SAY

We want to hear from you about how we can improve our services.

We'd like you to tell us if you're happy with a service. We'll make sure the person who helped you is told.

We want to do a good job but if we get it wrong we want you to tell us.

We'll make sure you are treated with respect. We ask that you treat us in the same way.

We will consult you on things that may affect you in your home or the local community. We'll ask what you think in different ways such as: at residents meetings, staff visiting you or carrying out inspections in the area, letters and surveys, open days, exhibitions and roadshows, through board members.

## WE WANT TO BE FAIR TO EVERYONE

We want to make sure everyone is given a fair chance. We want everyone to have the chance to use our services.

We won't single out anyone because of their: race or ethnicity, nationality, religion or culture, sex, sexual orientation or marital status, role as a carer, HIV or AIDS status, previous criminal record, if it's no longer relevant, age, disabilities, problems with reading or writing.

We won't put up with your neighbours harassing you because of this. We may evict people if they do.

If you require further information on our diversity policy or to report harassment please contact us.

# WHAT YOU CAN EXPECT FROM US [CONTINUED]

## COMPLAINTS

If you have a complaint about our service let us know and we can then try to put it right. When you tell us you're not happy, we'll check out your comments and get back to you. We'll use what we find out to improve our service so we're less likely to make the same mistake again.

## HOW DO I MAKE A COMPLAINT?

If you feel that you have an issue that remains unresolved it may be best in the first instance to contact the person who dealt with you initially. They will do their best to help you and resolve any issue that you may have. You may wish to ask someone to contact us on your behalf such as a friend, a relative or citizens advice bureau. If however you still remain unsatisfied and want your complaint to be investigated you can contact the customer liaison team, by telephone, email or letter. The customer liaison team may be contacted on 0333 400 8222, alternatively if you wish to email us at [complaints@aster.co.uk](mailto:complaints@aster.co.uk) or complete a feedback form online. Our complaints process focuses on understanding your complaint and working with you to resolve the problem. We can't always do exactly what you want us to do, but we can listen to your complaint and try our best to help you.

## WHAT HAPPENS NEXT?

We'll try and answer your complaint as quickly as we can. We'll write to let you know the name of the manager looking into your complaint and how you can contact them. The manager will contact you within a few days to talk through what you feel has gone wrong. You'll receive a written response, or an email if you prefer, explaining the proposed resolution to your complaint and if needed what further action will be taken to put things right.

If you're happy with the response, your complaint will be closed. If you feel your questions have not been answered or are unhappy with the resolution, you can speak with the manager or a member of the customer liaison team.

Your concerns will be reviewed and the manager will write to you with their final proposal.

When we look into your complaint we'll look at:

- Whether we've delivered a good standard of service
- Steps we should or shouldn't have taken
- How long it's taken us to sort something out
- Any decisions we've made
- What we can do to improve our service in the future.



# WHAT YOU CAN EXPECT FROM US [CONTINUED]

## WHAT IF I DON'T ACCEPT YOUR DECISION?

Fortunately, we agree how to resolve most complaints in our first reply. However if you feel we haven't answered your complaint and there is new evidence which hasn't already been included, you can ask for it to be considered for review by a Regional Director.

Following this decision if you are still not satisfied, or if your request for the complaint to be reviewed was declined, your options are to:

- Request that your complaint is reviewed by the dedicated complaints panel, councillor or an MP.

The designated complaints panel is a voluntary group consisting of Aster customers who have carried out extensive training and are registered with the Housing Ombudsman. They act independently and objectively to help resolve complaints locally.

The panel will review all the evidence relating to your complaint, meet with you to hear your views and interview the investigating managers involved.

- Or wait eight weeks and contact the Housing Ombudsman service directly.

**THE INDEPENDENT HOUSING OMBUDSMAN:**  
**0300 111 3000**

## RECHARGES

We will recharge you for any damage caused to your property. It is your responsibility to put it right, in line with your tenancy agreement. If we find damage we will offer you two options: you can arrange for the repairs to be carried out and pay for them, or ask us to complete the work and you will then be charged for this. For more information regarding recharges please refer to our website section new recharge procedure at [www.aster.co.uk](http://www.aster.co.uk).





# TENANCY TYPES

## YOUR TENANCY

If you're a new customer you will usually have a starter tenancy with us or a 2, 3 or 5 year fixed term tenancy. If you've been with us for a while, it's probably an assured tenancy. Please refer to your tenancy agreement for your terms and conditions.

## LICENSE AGREEMENT

Under certain conditions you may be granted a license agreement with the Association, you must ensure that you comply with all the terms listed in the agreement. The Association is only required to give 2 weeks notice (Notice to Quit) if they wish to bring the license to an end.

## STARTER

### [ASSURED SHORTHOLD TENANCIES]

If it's your first tenancy with us and you have a starter tenancy, it usually lasts 12 months. After this we'll change it to a 2 or 5 year fixed term tenancy, as long as you haven't broken your agreement.

You can't swap homes with anyone or give your tenancy to someone else.

You can't take in lodgers or sublet your home.

We can end your tenancy more easily if your break your agreement with us, but we'll always tell you at least 2 months before you have to move.

You can't add another person to your tenancy.

A tenancy is a legal agreement between us and you. You sign it when you move in.

## FIXED TERM TENANCIES

If you have a fixed term tenancy with us, this will either be for a fixed period of 2 or 5 years. At the end of that period as long as you haven't broken your agreement and you still satisfy the criteria for that property type, this will usually be renewed with another fixed term tenancy. Checks will be carried out in the final year of your fixed term period and if for any reason the tenancy is not going to be renewed an officer will discuss this with you during the visit, as well as exploring alternative housing options for you.

You can exchange/swap accommodation with one of Aster's customers or a customer of another housing association or a local authority customer. This is known as a mutual exchange. You must first seek the landlord's written permission before you move. Permissions will be granted unless there is a good reason not to.

You can take in lodgers, with our permission, providing you meet certain criteria, but you may not sublet the property or any part of it.



## ASSURED TENANCIES

If you've been with us for some time you'll probably have an assured tenancy.

With an assured tenancy:

- You can stay in your home as long as you want, providing you don't break your agreement
- You can exchange/swap accommodation with one of Aster's customers, local authority customer or a customer of another housing association. This is known as a mutual exchange. You must first seek the landlord's written permission before you move. Permissions will be granted unless there is a good reason not to
- You don't have to leave your home unless a court says you have to
- You can make changes to your home providing you have our agreement in writing before you start the work.

## SUCCESSION (PASSING ON YOUR TENANCY)

When you die, your tenancy will usually pass to your joint tenant. If there's no joint tenant, your partner or one of your household may sometimes be able to have the tenancy, if certain criteria is met. But they may have to move if your home isn't right for them. This is called succession, please note that there may only be one succession during a tenancy.

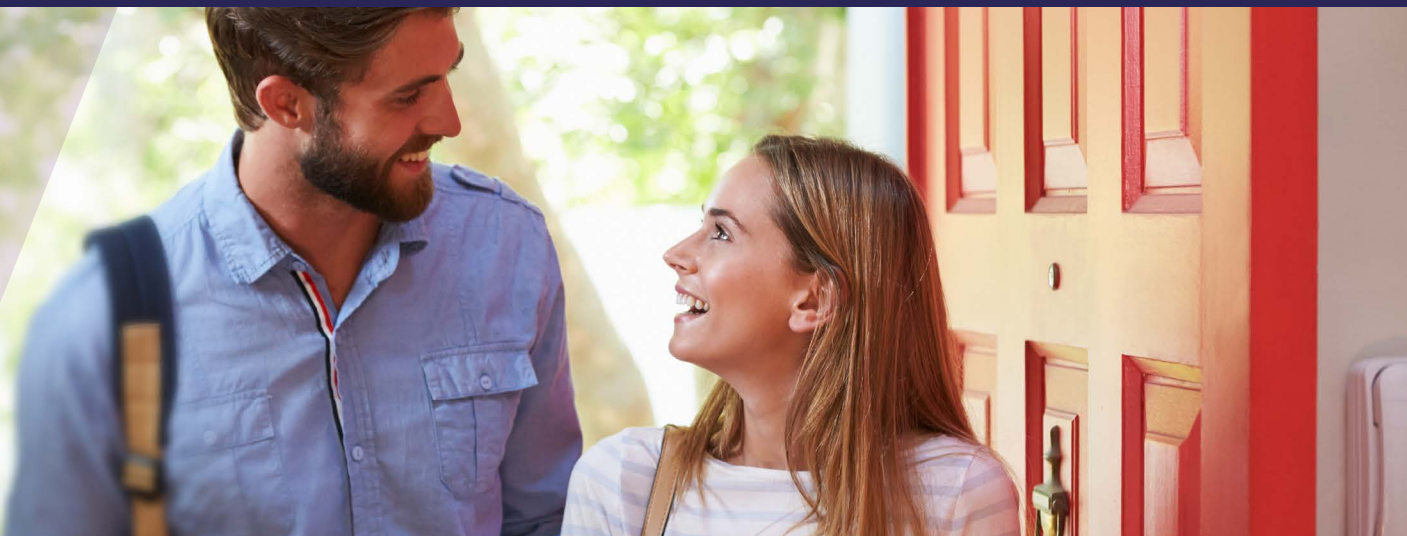
## LODGERS

You can take in lodgers with our permission providing you do not end up with too many people living in your home.

## SUBLETTING

You need a written agreement from us if you want to sublet a part of your home. Subletting means you let part of your home to someone with an agreement between you both and they don't live with the rest of your household.

If you sublet without seeking our permission you could face severe penalties, like losing your home.



# MOVING IN

## MOVING IN CHECKLIST:

If you get housing benefit you must notify your local council's housing benefit department that you are moving house.

If you get any other benefits you must notify the relevant benefit agencies that you have moved / are moving.

Notify the electricity, gas, water and phone companies that you are moving. Take meter readings as soon as you move in and check these when your first bills arrive.

Notify the TV licensing department of your change of address.

Notify the post office/ arrange for a postal redirection of your new address.

Tell your doctor, dentist, local council tax office and any other organisations you need to contact.

Contents insurance, we would strongly advise you to have home contents insurance. This covers the costs if there is any damage to your personal items, carpets, furniture and other contents, including fire or flood damage, accidental damage to landlord's fixtures and fittings.

## BEFORE YOU MOVE IN:

We will carry out gas and electricity safety checks before you move in and any repairs that might be needed. In some cases some repairs may be carried out after you move in.

Your tenancy start date is written on your tenancy agreement. From this date you take on the property and the rent. If you don't move in right away you still have to pay the rent. If you get housing benefit you will only receive it once you have moved in. Your neighbourhood officer will visit you after you move in to see how you are settling in.

We do not keep spare keys for your property, therefore if you require more keys you must arrange this yourself.

If your home is brand new you will be given a handbook with everything you need to know in it. In the first 12 months any repair or problems with your home will be dealt with by the developer. You will still need to contact our repairs department to report the repair and they will get in touch with the right person for you.



# RIGHTS

## WHAT ARE MY RIGHTS?

Your rights are written in your tenancy agreement. Some are your rights by law and others are ones we have put into your tenancy agreement. Customers with starter tenancies and fixed term tenancies don't have all the same rights as customers with assured tenancies. If you want to check what rights you have please check your tenancy agreement or contact us.

Your tenancy agreement is a legal agreement between you and us, is just a guide.

## WHAT WE MUST DO:

- Keep your home windproof, waterproof and in good repair. Make sure pipes, drains and gutters are working properly.
- By law and for your safety we have to carry out safety checks on your gas boiler every year. We will also check gas fires and cookers if we have put them in.
- Tell you how to complain, let you know how we set rents, choose new customers, deal with repairs and handle requests to swap homes.
- Let you know about changes we are thinking of making to your agreement, your home, or how we do things.

## WE HAVE THE RIGHT TO:

- Change your rent or other charges as long as we follow Government guidelines
- Come into your home to carry out inspections, repairs or safety checks. We must let you know at least 24 hours before we do this. (unless it's an emergency).

## WHAT YOU MUST DO:

- Use your home as the main and principle home
- Pay your rent and other charges on time
- Make sure there aren't too many people living in your home
- Keep your home warm and ventilated
- Take care of your home and do any repairs that you have to do
- Make sure that everyone who lives in your home, your pets and any visitors you have, don't cause problems or damage
- Tell us if you will be away for more than 28 days.

## YOU HAVE THE RIGHT TO:

- Live peacefully in your home
- Complain about decisions we make
- Ask to see your personal details, as long as you let us know beforehand. We may charge for this
- Your tenancy agreement is a legal contract between you and us. By signing it you agree to what's written in it
- If you break your tenancy agreement, or break the law, we can take you to court. This is called a breach of tenancy
- You must by law let us into your home to do gas safety and electric checks. If you don't we will have to take you to court and you will have to pay the costs incurred
- If you want to end your tenancy let us know in writing, giving us at least 4 weeks notice.

## BREAKING YOUR AGREEMENT

Your tenancy agreement is a legal contract, you risk losing your home if you (or any members of your household or visitors to your home) break the agreement.

Your tenancy agreement tells you all of the things that you must do. You should read it to make sure that you understand everything in it so you don't break the agreement.

You break the agreement if you:

- Don't pay all your rent and service charges on time
- Cause nuisance for your neighbours
- Use your home for anything illegal, like having or selling unlawful drugs
- Commit a crime in or near your home
- Are violent or threaten violence to anyone in your home or in your neighbourhood
- Don't use your home as the main place where you live.

If you don't do what it says in your tenancy agreement, you are breaking it. This is called a breach of tenancy. If you don't put things right we could take you to court. The court might decide to change your tenancy or that you and your family must leave your home.

## COURT

If we take you to court we will give you legal "notice". This tells you what we're doing and why we're doing it.

If the court case goes ahead the court will write to you with the court date and time.

At the hearing a judge will listen to you and us and decide what to do. The judge's decision will be written on a document, this is known as a court order. A copy of the court order will be sent to you by the court.

## JOINT TENANCIES

A joint tenancy is when more than one person aged 16 or older is named on the tenancy agreement.

You must both make sure that you don't break your agreement and pay your rent on time. If you break your agreement we can take action against both of you.

Both of you have the same rights. If one of you dies the other will usually get the tenancy.

Either of you can end the tenancy in the case of an assured tenancy, however if you have a fixed term tenancy both tenants have to sign to bring the tenancy to an end. Should you require further advice about this, or if one of you wishes to remain on the tenancy, please contact us.

## WHO CAN LIVE WITH ME?

Any of your family or a partner may share your home. You should let us know within 4 weeks if anyone moves in or out. This can change any benefit you get so let the benefit agencies know as well.

If your family gets bigger and your home becomes too small, you can apply to move to a bigger home. If you don't need a bigger home any more, we may be able to find you a smaller one. Please refer to "my housing options" on our website.



## MOVING HOME

If you want to move to another one of our homes, you will need to contact your local authority for an application form.

It is not possible to indicate how long you may have to wait to move to alternative accommodation because this depends on the number of people in your area waiting to move, the number of homes that become available in an area you want to move to and how quickly the homes become available.

You may therefore wish to consider other ways to move.

You will not be able to move to another one of our homes if you have a starter or demoted tenancy, you owe us any money, you've had a legal notice from us, or if you haven't completed repairs we've asked you to do.

## MUTUAL EXCHANGES

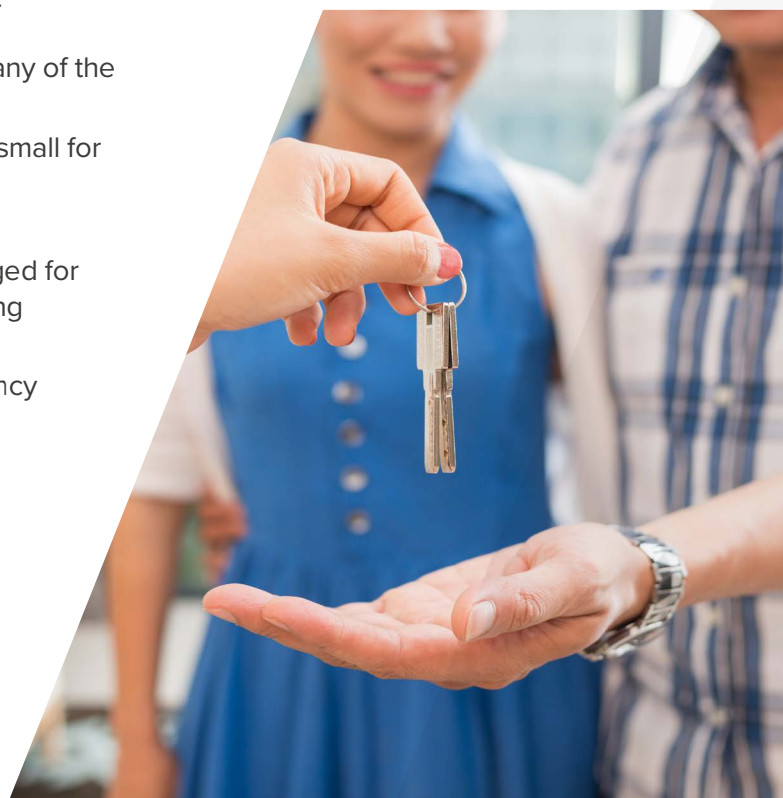
A mutual exchange is when two or more customers swap homes. You can swap with one of our customers, a tenant of a local authority, or a tenant of another housing association anywhere in the UK. You may wish to register with homeswapper for further information on mutual exchanges and to view possible swaps [www.homeswapper.co.uk](http://www.homeswapper.co.uk)

We must agree to the swap but we won't refuse without good reason. If you want to swap with a tenant from a different housing association you must also obtain written agreement from the other landlord.

Everyone swapping must get written permission from their landlord.  
They will give you their answer within 42 days.

You will not be granted permission to swap if any of the following apply:

- Either of the properties is too large or too small for those moving into it,
- Either tenant is breaking their tenancy
- One or both of the homes has been changed for a disabled person and the person swapping doesn't need the changes.
- You have a starter tenancy, demoted tenancy or license agreement.
- You haven't completed the repairs we've asked you to do.
- When you swap, you must agree to take on the other home as it's been left. This includes any changes or improvements carried out by the person you are swapping with or any damage they have caused to the property.





## RELATIONSHIP BREAK UP

If you have a joint tenancy, in the case of an assured tenancy you both have the same right to stay in your home, but either can end the tenancy, however if you have a fixed term tenancy both tenants need to sign to terminate the tenancy.

If you're not a joint tenant, the person whose name is on the tenancy agreement can ask their partner to leave. If you are married or in a civil partnership, you have the right to stay but you may have to go to court to decide who is going to move out.

If you're the tenant and you leave your home, sometimes one of your household who's still living there may be able to have the tenancy.

If you've children living with you, the court will usually give the tenancy to the parent who's the main person in charge of them.

If my partner who is the tenant has left the home, what should I do? The tenant needs to let us know in writing if they don't want their tenancy anymore. If they can't we need to send them notice before we can take them off the tenancy.

Only a court can decide if you have to move out of your home. If you're worried please contact us, we are happy to talk it through with you and give you advice. We will keep your details confidential.

Alternatively you could contact Citizens advice bureau (CAB) for advice.

## DOMESTIC VIOLENCE

We will help anyone living in our homes who are the victim of domestic abuse. We can take legal action against anyone found guilty of domestic abuse.

If you are suffering from domestic abuse please contact the antisocial behaviour team and the police as soon as you can. We will keep everything you tell us confidential.

# BUYING YOUR HOME

## WHAT ARE MY RIGHTS?

There are several factors that determine if you can buy your home from us or reasons why you can't. To find out more please visit the "right to buy" page on our website. Visit [www.aster.co.uk](http://www.aster.co.uk).

Find out more information direct from the Government by visiting [www.communities.gov.uk](http://www.communities.gov.uk).

## WHAT ARE THE COSTS ONCE I'VE BROUGHT MY HOME?

If you buy a house, you'll have to pay buildings insurance and for repairs and maintenance.

If you buy a flat you'll have to pay the owner of the building your share of the building insurance, a monthly service charge for maintaining the building, shared areas and facilities.

If you buy as a shared owner, you must do all of the repairs and maintenance but will share the cost of the building insurance. In some shared ownership schemes you would also pay rent to the property owner for the remaining share of the property that you do not own.

# RENT

The Government decides how much rent you have to pay. We look at rent levels each year. If your rent goes up or down we'll let you know at least four weeks before the changes. The rent increase usually takes effect from the first Monday in April. We also look at service charges each year, they may go up or down to cover the cost of the service you get.

Our rent policies are to cover our costs for providing good quality services, including repair and maintenance of the properties and management of the tenancies.

We'll tell you when you start your tenancy what your weekly rent is. This is the cost of providing you with your home and the services you receive, including repairs and maintenance.

Your rent doesn't pay for your water, gas, electricity, TV license, council tax payments or home contents insurance.

It is important you pay your rent on time. It pays for the services you get. Your rent is due on Monday weekly in advance, and there are a variety of ways to pay. Most payments including internet payments, take at least three working days to reach us.

## DO I PAY ANY OTHER CHARGES?

### SERVICE CHARGES

If you share areas or services, you may have to pay service charges for some of the following: the repair and maintenance of the building inside and outside, cleaning shared areas including windows, maintaining shared gardens and grounds, providing lighting, providing heating if your home is heated from a shared boiler and insuring the building.

Service charges and heating charges are shown separately in your tenancy agreement and in the letter we send you every March. You may also have support charges for special services provided to you or the building you live in, such as an emergency alarm system or specialist staff.

You must pay service charges and support charges at the same time as your rent.



## HOW TO PAY

### HOW TO PAY – INFORMATION YOU’LL PROBABLY NEED:

- Your rent account number – you can request this when setting up “My account”, or contact us if you’re unsure of this.
- The amount you need to pay. (This is your current rent or agreed payment amount – check on “My Account”, your tenancy agreement or contact us if you’re unsure of this).
- Our bank details. You can find these on our website. Visit [www.aster.co.uk](http://www.aster.co.uk), click on existing customers and “other ways to pay”. See “getting in touch”.

### “MY ACCOUNT” ONLINE:

Use our online customer services portal at [www.aster.co.uk](http://www.aster.co.uk)

### DIRECT DEBIT:

You can now set up Direct Debit payments by phone. Call your customer accounts team on **0333 400 8244**. We’ll work out how much rent you need to pay each month and agree this with you before the first payment. Payment dates are 1st, 8th, 15th or 22nd of the month.

### STANDING ORDER:

You can set up a standing order with your bank, allowing you to choose which day to pay your rent and the frequency of your payments (i.e whether you want to pay your rent weekly, fortnightly or monthly). It’s a good idea to contact us if you plan to set up a standing order, so we’re aware of when to expect your payment. Remember you can find our bank details on our website.

### INTERNET BANKING:

You can pay your rent directly to Santander. Use your tenancy number as the reference number.

### YOU CAN PAY AT ANY POST OFFICE OR BANK:

You’ll need to produce your payment card and can pay with cash, debit card or cheque.

### BY PHONING US:

You can pay by debit or credit card over the phone.

### YOU CAN PAY AT A PAYPOINT POST OR ANY PAYZONE OUTLET:

Make sure they provide you with a receipt for your payment. If you can’t find your payment card, please get in touch with us.

### BY HOUSING BENEFIT DIRECT PAYMENT:

If you claim housing benefit it can be paid direct to us. However, if your benefit doesn’t cover your total rent charge, you need to ensure you pay the difference.

### UNIVERSAL CREDIT:

Housing costs element. If you qualify for help with your rent, this will be paid to you direct and you will need to use one of the above methods to pay your rent. Call your customer accounts team on **0333 400 8244** as soon as you know you will be claiming Universal Credit.

### HOW DO I KEEP TRACK OF MY PAYMENTS?

Whenever you pay at a bank, shop or post office, you’ll get a receipt. Keep this safe and always check what’s on it is correct.

If you pay online through “My Account”, or direct debit, standing order, internet banking or by debit or credit card, your payments will show on your bank statements.

If you want to know anything about your payments or account, please visit “My Account” on our website [www.aster.co.uk](http://www.aster.co.uk).

## HOUSING AND COUNCIL TAX BENEFIT AND UNIVERSAL CREDIT

Please refer to the “Advice hub” on our website, see the managing your home section, for more information regarding the welfare reform and benefits.

Housing and council tax is sorted by your local authority.

## HOUSING BENEFIT

You can get housing benefit if you're on low pay or get other benefits. It helps with rent payments. (You still have to pay your council tax)

The amount you get depends on the rent for your home, the number and ages of people in your household, the money everyone in your household gets, any savings or investments you may have.

It's always worth asking about housing benefit even if you've just started work, you may still get it.

## COUNCIL TAX BENEFIT

Council tax benefit is for people on low pay or who get benefits and usually pay council tax. The amount you could get depends on your income and any savings or how much you earn. If your not working or on low pay.

You must give your council all the information it needs to sort out your form as soon as possible.

The local authority looks at your benefit form from time to time. When you get a renewal form you must fill it in straight away. If you don't send it back on time, you may lose benefit and get behind with your rent.

You must tell the housing benefit office about any changes ( like the number of people in your home, how much you get paid, your income or if you move to a different address).

You must tell us if there are any problems or changes with your housing benefit as it may mean you get behind with your rent.

## GETTING BEHIND WITH YOUR RENT

If you owe us rent, contact us straight away and we can talk about it. Please contact a member of the Customer accounts team. If you don't contact us or pay on time, you risk losing your home.

## WHAT TO DO

It's important you pay your rent on time. If you're having problems paying your rent, let customer accounts know right away. We'll do our best to help you.

Arrears mean any rent not paid. Your customer accounts officer will talk you through your arrears with you. They may want to talk to you face to face either at their office or your home. If you've had a letter from us about your rent arrears, you should call us right away. You can also get advice from the Citizens Advice Bureau (CAB) about your money problems and help applying for benefit.

Remember, even if you give up your home, you'll still have to pay back what you owe us.

## STRUGGLING TO PAY YOUR BILLS?

Please call us as soon as you can. We may be able to help you sort things out.

## IF YOU FALL BEHIND WITH YOUR RENT:

We'll take legal action against you. We'll send a legal 'notice' to you and you should contact us straight away. If you can't pay everything in one go, we may agree to you paying it off bit by bit. This is on top of your rent.

If you don't make the payments or pay us everything you owe us, we'll go to court and:

- You may have to pay the court costs.
- You will still have to pay us what you owe us. If you don't leave us the address you move to, we can use tracing agents to help us find you.
- You and your family could be made to give up your home, we won't have to find you another home. Nor will any other local authority or housing association.



# LIVING IN YOUR HOME

## YOUR GARDEN

Things you need to do:

- Keep your garden tidy.
- Keep it from becoming overgrown. Cut the grass, trim shrubs or hedges to make sure they don't become a nuisance or damage brickwork.
- Look after any fences and paths and anything in your garden like patios, decking or terraces.

You can do some gardening and planting, but you need our agreement in writing to:

- Put up a shed or greenhouse.
- Cut down or remove hedges or trees.
- Put in fences or patios or decking.

## SHARED GARDENS

We look after some shared gardens, but for the others, you and your neighbours must take turns looking after the garden. If you can't agree how to do this, we'll decide.

## PETS

If you want to have a pet in your home, please ask us for a pet permission form, which you will have to complete and return to us before getting a pet.

You may wish to email us at [info@aster.co.uk](mailto:info@aster.co.uk) or alternatively contact your neighbourhood officer.

You must clean up after your animals, even if it's in your own garden. You can be fined or taken to court if your pet makes a mess in shared areas.

You must make sure you keep your pets under control.

If you let your pets cause a nuisance, we can stop you having pets.

## CAN I RUN A BUSINESS FROM MY HOME?

You can run certain types of business from your home as long as we agree in writing. Sometimes you also need permission from your local authority. Your business mustn't cause a nuisance.

We will take action to end your tenancy if you are doing anything illegal or immoral from your home.

## WHAT CHANGES CAN I MAKE TO MY HOME?

You can make small changes like putting up shelves, but when you leave we will ask you to take them down. You must also repair any damage.

You must get our agreement in writing if you want to make big changes to your home or put anything up outside, like a satellite dish, aerial or lights.



## SHARED AREAS

### CLEANING:

If you live in a block of flats you and your neighbours must keep the shared areas clean and tidy. Sometimes we clean these areas and you pay a small cost for this.

### RUBBISH:

If you have shared bins, please put rubbish inside them, not just near them. Wrap up sharp, wet or rotting objects before putting them in the bins.

### REPAIRS:

Please tell us about repairs or problems, particularly lighting as soon as you can.

### SHARED GARDENS AND DRYING AREAS:

These are for everyone in the block to use. You and your neighbours must keep these areas tidy. This sometimes includes cutting the grass.

### NO SMOKING IN ANY SHARED AREAS

### ELECTRICAL SCOOTERS OR BUGGIES:

Don't store or charge these up in shared areas such as landings, lifts, foyers, stairwells, walkways or community rooms, or run the extension leads into corridors to charge them. You'll need to keep it inside your flat or rent a buggy space to store and charge it in.

## WHO DEALS WITH PESTS?

You must get rid of pests such as wasp's nests, rats and mice. If you can't deal with them contact your local authority. If the pests are in a shared area you'll need to contact the repairs department.

## HOW DO I GET RID OF RUBBISH?

You should put your household rubbish in the bins, bags or boxes provided by your local council who will empty these regularly. You should take big items to a tip. Please recycle as much as you can.

If Aster have cause to remove and dispose of rubbish or bulky items from your home you will be recharged the costs involved with this.

## BEING NEIGHBOURLY

Keep the sound from music systems, TVs and radios low at all times. Very often people don't realise they're being a nuisance to others. If you are being disturbed by noise and you feel you can, try to talk about the problem with your neighbour. If things don't get better please let us know.

Don't throw or drop anything from balconies, windows, landings or corridors.

Don't shake out mats or hang washing from windows or balconies.

Don't keep pets on balconies, shared staircases or landings, or allow them to make a mess in these areas.

## ANTISOCIAL BEHAVIOUR

We want you to feel safe and secure in your home and in your community. If you're having problems with antisocial behaviour or harassment please contact the antisocial behaviour team.

If you have a neighbour problem and feel able to, talk it through face to face with your neighbour, if the problem persists let us know and we can give you advice on what to do or what can be done.

Contact your local authority, the environmental health department may be able to help with noise nuisance.

Sorting out antisocial behaviour is very important to us. It can be acts of violence, abuse, intimidation or physical assault, or smaller problems like overgrown gardens.

If we receive a complaint about antisocial behaviour in your area we will look into it. We will work with other organisations such as your local authority and the police, to stop the antisocial behaviour. In serious cases, if the antisocial behaviour being caused is by one of our tenants the Association can apply to Court. This can result in a change of tenancy type or in extreme cases result in an eviction being carried out.



# GARAGES AND PARKING

## GARAGES

We have garages for rent in some areas, there is also a waiting list for people wishing to rent garages from us. The waiting list for garages is open to non-residents as well as customers of the Association.

You should only use your garage to keep a car, van or motorbike in. If you do store other items in your garage, you must make sure that they are secure and that you have contents insurance to cover them.

You must not store anything that may pose a danger in the garage such as petrol, oil or bottled gas. You must not use the garage as part of a business.

Please contact us if you would like to rent a garage from us.

## PARKING

Please give due consideration to your neighbours when parking, making sure that you and visitors to your home do not block in other vehicles.

You must only park in legal parking bays.

We will take action to remove your car if it is not taxed, not roadworthy, parked illegally on pavements, footpaths or verges, or if it's causing a danger or obstruction.

You must not use your garden, car parking areas or roadside to carry out major car repairs or run a car repair business.

You must not park a car, motorbike, caravan, boat, trailer or commercial van or lorry in your garden, unless you've got a hardstanding and our written agreement to do this.



# ENDING YOUR TENANCY

All tenancies end on a Sunday.

You must give us at least 28 days notice in writing prior to leaving stating the reason for terminating the tenancy and provide a forwarding address.

You must return all keys to the property by 9am on the Monday after the tenancy has been terminated. If you fail to return the keys on time weekly rent charges will continue to be made until the keys have been received.

Outstanding repairs, you must complete all of the repairs we ask you to, prior to vacating the property. We will carry out an inspection before you leave and charges will be incurred for any repairs not carried out as requested and any damage caused to the property.

You must take everything with you when you leave including, your fridge, cooker, carpets and all pets. You must leave the property clean and the garden tidy. You will be charged for any clearing up, rubbish disposal or cleaning that the Association has to do.

## BEFORE YOU MOVE OUT

Before handing back your keys:

- Make sure you are up to date with your rent and service charge payments
- You clear all of your furniture, carpets and belongings from the property, loft, sheds, greenhouses and gardens
- Check you've locked all of the doors and windows leaving the property secure
- Ensure the property is clean and all repairs and decoration have been carried out as we have requested
- Make sure no rubbish is left in the property or garden
- Inform the gas, electricity, water companies that you are moving and turn off supplies as necessary
- Inform the council tax department at your local authority that you are moving and all benefit agencies as appropriate
- Make sure you have used a gas safe registered engineer to disconnect any gas appliances you had safely
- Redirect your post to your new address as necessary.



# HEALTH AND SAFETY

Landings, drying areas and stairs must be clear. Don't leave anything such as pushchairs, furniture, plants, mobility scooters, bicycles or motorbikes in these areas.

## MOBILITY SCOOTERS

If you have a mobility scooter you must make your own arrangements to store and charge it. Our clear corridors policy means that you must not store them in communal areas, such as landings, lifts, foyers, stairwells, walkways and community rooms. You must not run extension leads into corridors to charge them.

Fire doors, don't block them with anything. They must always be closed, never wedge them open.

Pests, don't leave out food or rubbish which could attract birds and rats.

## FIRE SAFETY

Test your smoke detector once a week by pressing the test button and holding it until the alarm sounds.

Never smoke in bed.

Don't overload sockets and always switch off and unplug electrical items when they are not in use.

Keep matches or lighters where children can't see or reach them.

Be extra careful when you are tired or if you've been drinking.

## ELECTRICAL SAFETY

We aim to carry out electric checks in our properties approximately every five years by specially trained inspecting electricians.

Electrical engineers will call at properties and carry out a test to check the safety of things like electrical wiring, lights and sockets.

Do let your landlord have access to your house to test the electrical installation (with 24 hours, written notice).

Report any appliances that don't work straight away to your landlord.

Use appliances according to their user instructions.

Don't do your own DIY repairs on appliances or sockets.

Don't plug too many appliances into one socket.

Unplug electrical things like hairdryers when you are not using them.

Don't ignore worn flex on appliances.

Use only good quality plugs.

Do allow us access to service your gas appliance every year, in accordance with the law and your tenancy agreement but also to reduce the risk of carbon monoxide poisoning.

## SEWERAGE TREATMENT WORKS AND PUMPING STATIONS

Aster Group operates some sewerage treatment works and pumping stations. These are regularly inspected and properly managed to protect local residents and the environment. If you notice anything unusual, or that these sites are not secure, you should phone the number displayed on the site safety sign and not enter the site.

## ASBESTOS

If your home was built before 2000, it might have asbestos in it. Materials containing asbestos aren't dangerous if they are sealed, in good condition and left alone. But if you want to carry out DIY, like drilling boards to fix shelves or removing bath panels and you're not sure whether they've got asbestos in them, call us for advice.

If you think there is asbestos in your home, our asbestos surveyor can take a look and a sample, if asbestos is in your home but it is in good condition and not damaged, it's safer to leave it where it is. We will keep an eye on it and then remove it when we do planned work on your home. If our surveyor says the asbestos must be removed a specialist company will do it without any risk to you or your family.

## LEGIONELLA

Legionella bacteria are found naturally in water sources, they can multiply in domestic systems given the right conditions of temperature and nutrients. Inhalation or ingestion of legionella bacteria can cause a form of pneumonia called Legionnaires' disease, as well as other less serious illnesses.

Aster Group will carry out risk assessments to its housing stock, in line with health and safety executive recommendations.

The risk in domestic properties is very small given the relative small size of most domestic water systems. To avoid the risk of bacteria forming we advise:

- As legionella bacteria survives best in temperatures of 20-45 degrees celsius, it starts to die if heated to above 50 degrees celsius. Therefore we recommend that if you have a hot water cylinder, turn up the cylinder thermostat to ensure that it is above 60 degrees celsius.
- Shower heads and hoses should be dismantled and descaled with a domestic descalant every 3 months, or when the shower rose shows signs of blockage.
- If not used more than once per week you should flush through the shower hose, basin, bath and sink taps by running the water for 1 minute before use.

## LIFTS

All lifts are regularly checked and serviced by our lift contractor to make sure they're working correctly.

Lift problems can be caused by customers who wedge the doors open or press the buttons all at once. Please don't do this.

All lifts contain an alarm button, which you can use to get help if the lift breaks down if your in it. Never attempt to escape from a broken down lift.

Do not overload lifts with furniture when moving into or out of your home.

Please report any lift defects.



# PLAY AREAS

Aster group manages some children's play grounds, we'll carry out regular routine and technical inspections, but it is also important for parents to make sure that faulty equipment, improper surfaces or careless behaviour do not ruin the children's fun. Repairs can be reported to your landlord using the contact number displayed on the playground signage.

Each year many children attend hospital for treatment caused by playground injuries. Many could have been prevented with proper supervision. Teaching your children how to play safely is important. If they know the rules of the playground they are less likely to get hurt.

Small children should always have adult supervision on playgrounds. Young and some older children may not gauge distances properly or foresee dangers. Children should only use age appropriate equipment in the playground.

# HOUSING CARE AND SUPPORT

Aster telecare is a way of getting help at the touch of a button. You can speak to someone at any time on any day if you are feeling unwell or unsafe.

A 24 hour mobile service will be first on site to you, if you set off your sensor. It's for people who don't have any friends or family around to help if they are in trouble.

Adapted homes are available, with special features in them or facilities such as ramps, grab rails or walk in showers for residents with disabilities.



The logo for Aster Group, featuring the word "ASTER" in a large, dark blue, serif font, with the word "GROUP" in a smaller, purple, sans-serif font centered below it. The background consists of large, abstract geometric shapes in light grey, dark blue, and purple.

# ASTER

GROUP