

## About your handbook

## This is your handbook. It tells you all about your tenancy and our services.

If you want to find out about something, please check first if it's explained in this book. The contents page on the next page will help you find what you're looking for. If you then want to talk to someone, the numbers you'll need are on the next few pages.

If you've any questions, please let us know.



We can put this book on CD or tape, or get it to you in large print. If your first language isn't English and you want to talk to us in your own language, please give us a call.

You'll have another book, the Repairs Handbook, which tells you all about your repairs service and how to report a repair to us. Please keep these books together, along with your tenancy agreement, and put them somewhere you can get to easily.

For further information please visit our website **www.aster.co.uk**If you would like us to send you a copy please contact a member of the team.

## What's in this handbook

	<b>Your tenancy</b>	
5	Your tenancy	21
6	Your tenancy agreement	23
9	Breaking your agreement	25
	Your rights	27
	Moving in	29
11	Changes in your home	31
13	Relationship break-up	33
15		
17		
19		
	6 9 11 13 15 17	<ul> <li>Your tenancy</li> <li>Your tenancy agreement</li> <li>Breaking your agreement</li></ul>

Rent and charges How to pay	35 37	Moving homes Moving homes Other ways to n
Getting behind on your rent	39	Moving out
Your home		Index
Living in your home	43	
Living in flats	45	
Health and safety	47	Repo
Caring for your environment	55	There'
Garages and parking	57	handl
Supporting you	59	which
Changes to make your home better	61	repair
Neighbours	63	
Anti-social behaviour	65	If you

### ing home

er ways to move 69 71 ng out

### Repairs

There's a separate repairs handbook which gives full details of your repairs service. If you can't find your copy, please give us a call.

67

73

## Getting in touch

If you need to talk to us about your tenancy or your home or you want general advice, please contact us.

You can also find more useful information on our website **www.aster.co.uk** 

### We're open:

- Monday to Thursday 8.30am 5pm
- Friday 8.30am 4.30pm

#### Phone us:

Tel: 0333 400 8266

### **Email us:**

- pfi.enquiries@aster.co.uk (general enquiries)
- pfi.repairs@aster.co.uk (repairs)

### Visit us or write to us:

PFI Team:
Sarsen Court
Horton Avenue
Cannings Hill
Devizes
Wiltshire, SN10 2AZ

### Warning - check identity cards!

Before you let anyone into your home, you should ask to see their identity card. If you aren't sure about them, make sure they stay outside and phone your local office - You can find the number above.

### Useful **numbers**

### **Department for Work and Pensions:**

- Jobcentre Plus: 0800 055 6688 (textphone 0800 023 4888) or visit www.gov.uk/contact-jobcentre-plus
- The Pension Service:
  Telephone: 0800 731 7898
  Textphone: 0800 731 7339 or visit
  www.gov.uk/contact-pension-service
- Disability and carers benefits:
  Telephone: 0800 121 4433
  Textphone: 0800 121 4493
  or visit www.gov.uk/disability-benefits-helpline or https://www.gov.uk/browse/benefits/help-for-carers
- Child Maintenance Service:
   Telephone: 0800 171 2345
   or visit www.gov.uk/child-maintenance-service/contact

### **Citizens Advice Bureau:**

 Wiltshire: Call for free on 0800 144 8848 or visit www.citizensadvicewiltshire.org.uk

#### **DIAL UK:**

Disability Information and Advice line visit www.dialuk.info/contact-us

#### **MPAS:**

To contact your Meter Point Administration Service (MPAS), you can call the customer telephone number **0345 601 5972** or the supplier telephone number **0345 601 5972** 1. Alternatively, you can email nged.duos@nationalgrid.co.uk

### **National Gas Emergency Service:**

Telephone: 0800 111 999

### Useful **numbers** (continued)

### Police and crime:

If you want to report a crime in the UK, you can contact the police by calling **999** if it is an emergency or if someone is in immediate danger. If the crime is not an emergency, you can call **101** to contact the police 1.

You can also report a crime anonymously to Crimestoppers online at **crimestoppers-uk.org** or by phone at **0800** 555 111 23. They will ask questions about the crime but won't ask about you.

## The Independent Housing Ombudsman:

Telephone: **0300 111 3000** or visit **www.housing-ombudsman.org.uk/contact-us** 

### Debt advice and help:

If you are looking for free debt advice in the UK, there are several organizations that can help. Here are some of them:

- National Debtline: A free and confidential debt advice service for people in England, Wales, and Scotland. They have helped millions of people deal with their debts.
   You can reach them at 0808 808 4000 1.
- Free Debt Helpline:

A registered UK leading citizens debt help charity offering free practical debt help, advice, and solutions. They have a team of experts who care about improving your situation and will help you take control of your debts. You can contact them at 020 3883 8698 2.

## Useful **numbers** (continued)

StepChange Debt Charity:

 A charity that offers free debt advice and debt management plans to people in the UK. They have a team of experts who can help you find the right solution for your debt problems. You can contact them at

0800 138 1111.



### About us

The Wiltshire Housing Private Finance Initiative (PFI) scheme is a partnership between Wiltshire Council, Aster Group, Persimmon Homes Ltd and its sister company Westbury Partnerships. All parties have been working together to build much-needed affordable homes across the county.

This unique scheme is the only housing PFI in South West England and the only project in the country with land from the private sector used to deliver affordable housing over and above any planning obligations.

This project has lead to the delivery of around 242 high-quality homes. The homes include two, three and four-bedroom family houses, two-bedroom bungalows along with one and two bedroom flats leaving a design legacy across the district.

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



### **Aster Group**

### **Aster Group Board**

We believe strong, high-quality leadership is fundamental to our continuing success. To help us do this, we have an Aster Group Board to oversee what we do and set our strategy.

It's made up of people who meet to check how well we're doing, agree plans for the

future, and decide on policies.



## Who should **you talk to**

### If you need to speak to us

If you want to talk about your tenancy or your home, or if you want general advice, please call us.

We'll try to give you an answer straight away but if we can't we'll put you in touch with someone else who can help.

We aim to give you the best service we can.

### **Visiting you**

We may sometimes 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.

### Your neighbourhood officer

You and other customers in your area have a neighbourhood officer who looks after lots of different things like:

- Signing up new customers
- Helping to sort out neighbour problems
- Carrying out neighbourhood inspections
- Giving you information about your rights.

If you need to talk to us face to face, you can ask to see your neighbourhood officer at our offices, or they can come to see you at your home, if this is easier.

Like many businesses, we closed our offices to visitors in March 2020 as a result of the pandemic and moved to new ways of keeping in touch. Instead of visiting us, lots of customers now contact use via our MyAster portal.

If you need to see us in person, you can still do so at our offices, however our receptions at Devizes, Andover and Wells will be closed, and so in-person meetings will be by appointment only. Please do not turn up at our offices without an appointment as you won't be able to meet with anyone.

If you need to meet with a member of staff face to face, all you need to do is call the contact centre on 0333 400 8266 or email the team on PFI.Enquiries@aster.co.uk to book an appointment. You don't even need to come to us if you don't want too, we're happy to meet you at a suitable location which might be at your home, in a public area nearby.

See getting in touch on **page 5** for all our contact phone numbers and office opening times.





## Repairs

### **Repairs**

To report a repair please phone:

0333 400 8266 or email

pfi.repairs@aster.co.uk.

You must ring this numbers for all repairs, including emergencies, even if we're closed.

Please look in your Repairs Handbook for detailed information about our repairs service. It has pictures to help you tell us more about vour repair.

### **Neighbourhood inspections**

You may see your neighbourhood officer or caretaker walking around in your area. They do this regularly to check there are no problems like graffiti, rubbish or cars that have been dumped or left untaxed. They make sure important things, like grass cutting, have been done and any shared areas in blocks of flats

have been cleaned properly. If there are any problems, they make sure these are dealt with.

If you'd like to help them or if you notice any problems in your neighbourhood, call us and let us know.

#### **Other teams**

We have several teams which deal with different services including:

#### **Customer Voice**

We want to make sure we represent the views of customers and our Customer Voice team will make sure you can be part of that involvement, share your thoughts and opinions easily and at a time that suits you. For further information please contact a member of our team or visit our website aster.co.uk

#### Anti-social behaviour

Our ASB team provide a risk and victim-focused service, and will work in partnership with other agencies such as local authorities, the police and support services in resolving anti-social behaviour in our communities. Many issues may also be criminal offences and we would ask that you report these matters to the police before you speak to us, especially if you believe your welfare is a risk. This will help us decide what action is appropriate, and most importantly, keep you safe.

Our ASB team is trained to respond to reports of domestic abuse, and understand how difficult it can be to report if this is happening to you. We understand there are different types of abuse and how to assess the risks a victim is facing. As your landlord we may not be able to provide all the answers, however, we work closely with all organisations who can help you and make sure you are fully supported. If you are affected by domestic abuse, including honour-based violence, please contact us.

You can also contact the National Domestic Violence Helpline on **0800 247 2000**. This is a 24-hour helpline run in partnership by Refuge and Women's Aid.

## 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 them in
- 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
- Try to answer phone calls quickly (within five rings), and put you through to the right person first time
- Reply to your letter or email within ten working days. Make our written words easy to read and understand. We can also put it on tape, in large print or translate into another language if you need it

 Ask for an interpreter to help if you find it difficult to understand English.

### **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've any queries about what we do with your information, please contact the data protection co-ordinator at your local office, or ask for our leaflet about data protection.

### Having your say

We want to hear from you about how we can improve our services. We sometimes carry out surveys to find out how well you think we're doing. These surveys may be done face to face, over the phone, or by post.

### When we do things well

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.

### If things go wrong

We want to do a good job, but if we get it wrong, we want you to tell us. See complaints on **page 19**.

#### Let's be considerate

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



### 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.

For information on our diversity policy or to report harassment, please contact us.

### Customer voice

### **Asking you**

We want you to let us know what you think about the plans we have for your home and neighbourhood. We may also ask other people in the area who'll be affected.

### We'll give you the chance to comment on:

- Any changes to your home
- Changes to your tenancy
- Changes to the way we work that will affect you or your home.



## We'll also ask you about things that affect you, like:

- Plans to change the information we give you about our housing standards and performance
- Changes we'd like to make
- How you can have a say in what we do
- We may also ask other people in the area who'll be affected.

## We'll ask what you think in different ways:

- At residents' meetings
- Staff visiting you or carrying out inspections in your area
- Letters and surveys
- Meetings, conferences and workshops
- Focus groups
- Open days, exhibitions or roadshows
- Through the tenants forum, or board members.

We will send you Aster news updates by email. This keeps you up to date with what's going on at Aster. You can also find the latest news on our website **www.aster.co.uk**.

### Do I have to be part of a group to tell you what I think?

No, you don't. You can let us know what you think by filling out surveys, or by phoning or emailing us. You can also fill in our website form at **www.aster.co.uk**. We'll listen and make any changes if we need to and we'll let you know what we've done.



# **Complaints**

### Making a complaint

If you feel we've not delivered the service we should have done then we'd like to be the first to know. It's only by knowing about where you feel something might have gone wrong that we can try and put right any mistakes.

Aster has a two stage complaints process, and our complaint guide provides a summary of the process and how complaints are managed and investigated.

We're a member of the Housing Ombudsman Scheme and we're committed to its Complaint Handling Code. This means you can be reassured that if we can't resolve your complaint there's an independent body who can assess how we've dealt with your concerns.

The Ombudsman will not usually investigate a complaint until our internal complaints process has been completed, however you

can contact them at any time to assist you throughout the complaints process. The Ombudsman will not consider all types of complaints and you do need to be in a tenant / landlord relationship with us.

You can find out more about the service offered by the Ombudsman on its website www.housing-ombudsman.org.uk.
Details of the Ombudsman's code can also be found here.

Our complaints policy gives more information about this, and our complaints service promise explains what you can expect from us if you make a complaint.

To tell us about your experience, please complete the form on the website. If you provide us with an email address, we'll automatically acknowledge your complaint and include what you've told us on the form, so you have a record of what you've said.

We'll also let you know how you can send additional information to support your complaint, for example any photos you may have. We aim to assess and acknowledge your complaint within five working days.

### I have something to say

We welcome your thoughts whether they're good or bad. You and your views are important to us. We want to learn more from the things we're good at as well as our mistakes.

We do hope there'll be times when you'd like to tell us you're happy with what we do. We'll pass on any comments or suggestions we get to that member of staff, team or department.



### Your tenancy

### **Your tenancy**

If you're a new customer, you'll usually have a starter tenancy with us. If you've been with us for a while, it's probably an assured tenancy.

### **Starter** (assured shorthold tenancies)

If it's your first tenancy with us, you'll normally have a starter tenancy. It usually lasts for 12 months. After this, we'll change it to an assured tenancy, as long as you haven't broken your agreement.

### **Temporary accommodation**

New customers that move into one of our temporary accommodations will be given a Contractual Tenancy Agreement for weekly tenants.

### With a starter tenancy:

- You can't swap homes with anyone or give your tenancy to someone else
- You can't move to another of our homes
- You can't take in lodgers or sublet your home
- We can end your tenancy more easily if you break your agreement with us, but we'll always tell you at least two 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.

#### **Assured tenancies**

If you've been with us for at least a year, you'll probably have an assured tenancy.

### With an assured tenancy:

- You can stay in your home for as long as you want, as long as you don't break your agreement. See your tenancy agreement on page 23
- You don't have to leave your home unless a court says you have to
- When you die, your tenancy can sometimes be given to one of your family who was living with you before your death.
   See changes in your home on page 31.

# Can I stay in my home for as long as I want?

Yes, you can, as long as you don't break your agreement. If you do, we might go to court and the court may decide to make you leave your home.

 See breaking your agreement on page 25. If your relationship breaks up and you're a joint tenant, married or in a civil partnership, you may be able to stay in your home. Partners or relatives may have the right to have the tenancy if you die. See changes in your home on **page 31-32**.

### What are my rights?

Your rights are written in your tenancy agreement. Some are your rights by law. The others are ones we've put into your tenancy agreement. Customers with starter tenancies don't have all the same rights as customers with assured tenancies. If you've an assured tenancy, you've more rights than a starter. Customers with contractual agreements have different rights to those with a starter or assured tenancy. To check what rights you have, look at your agreement or call us. We can only change what's written in your agreement if we've talked to you first.

### Your tenancy agreement

### Your tenancy agreement

Your tenancy agreement is a legal agreement between you and us. What's written below is just a guide.

#### What we must do:

- Keep your home windproof, waterproof and in good repair. Make sure things like your pipes, drains and gutters are working properly
- By law, and for your safety, we've got to do safety checks on your gas boiler every year.
- Tell you how you can complain, and let you know how we set rents, choose new customers and deal with repairs and handle requests to swap homes
- Let you know about changes we're 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 do inspections, repairs, or to service appliances. 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 place you live
- 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 you have to do. See your repairs handbook

- Make sure everyone who lives in your home and any visitors you have don't cause problems
- Tell us if you'll be away for more than 28 days
- Let us know in writing at least four weeks before you leave if you want to end your tenancy
- You must, by law, let us into your home to do gas safety checks. If you don't we'll have to take you to court and you'll have to pay the costs.

### You have the right to:

- Live peacefully in your home. We'll only get in touch if we need to
- Complain about decisions we make
- For more information, see your rights on page 27.

### What's my tenancy agreement?

It's a legal contract between you and us. By signing it you agree to what's written in it.

If you break your agreement, or break the law, we can take you to court. See breaking your agreement on **page 25**.

### Can you make me leave my home?

Yes, but only if your tenancy has ended. If you break your tenancy agreement or break the law, we'll take you to court and they'll decide what will happen. See breaking your agreement on page 25.

## Breaking your agreement

### **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.



### What's in your tenancy

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

### You break the agreement if you:

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

### What will happen?

If you don't do what it says in your tenancy agreement, you're 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.

### If we take you to court:

- We'll give you legal 'notice'. This tells you what we're doing and why we're doing it
- If we go ahead, the court will write to tell you when you have to go to court
- If you go to court, the judge will listen to you and decide what to do
- You and your family may be made to leave your home. This is called an eviction.
   So this would mean you've made you and your family homeless.

## What will you do if I break the tenancy agreement?

You and your family, your visitors and pets, mustn't cause any problems to your neighbours. If this happens you're breaking your tenancy agreement and we might take you to court. We'll take action against you if you break your tenancy with us.

### Can you make me leave my home?

Yes. We can ask the court for a 'possession order'. This means you have to leave your home within a certain period of time.

## Your **rights**

### 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. But they might have to move if your home isn't right for them. This is called succession.



#### **Your details**

All personal details about you are confidential. However, legally we must share some of your details with other public companies.

### Information and your views

We must let you know how well we're doing. We're checked by the Government and other organisations to make sure we're doing a good job.

### **Swapping tenancies**

You can swap homes with another of our customers, or a tenant of another housing association or council. This is called a mutual exchange. You must tell both landlords and get their written permission before you move. We can't refuse a swap without having a good reason. See other ways to move on page 71.

### Making your home look better

You can make changes to your home as long as you have our agreement in writing before you start the work.

### Having lodgers and subletting

You can have a lodger in your home as long as you don't end up with too many people living in it.

If you sublet you could face severe penalties, like losing your home. See changes in your home on **page 31**.



## **Moving** in

### **Moving in**

Before you move in, we'll give you:

- Your tenancy agreement
- One set of keys or electronic fobs (if applicable).

### What you need to do:

- If you get any benefits tell the benefits agency you've moved
   see useful numbers on page 6.
- Let the electricity, gas, water and phone companies know you're moving. If you're not sure who they are, see useful numbers on page 6. Take meter readings as soon as you move in and check these when your first bills arrive
- Make sure your post comes to your new home

- Tell your doctor, dentist, local council's tax office and any other organisations you need to contact
- Make sure your TV licence details are changed.

### Home contents insurance

We advise you to have home contents insurance. This covers the costs if there's any damage to your personal items, carpets, furniture and other contents and decorations, including fire or flood damage. We can let you know about an insurance scheme or you can find your own if you wish.

### Need some help?

If you're finding it hard to cope, we can arrange for you to get some help, including:

- Help with moving and settling into your new home
- Filling out application forms
- Sorting out what furniture you need and where you can get it.

### When does my tenancy start?

The date your tenancy starts is written in 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'll only receive it when you've moved in. Your neighbourhood officer will visit you after you move in to see how you're doing. If you need to talk to us before this, please give us a call.

### Do you keep spare keys to my home?

No. We'll give you one set of keys or fobs when you move in. If you want more, you must sort this out.

### What about repairs?

Before you move in we'll do gas and electricity safety checks and any repairs that might be needed.

### Can I make any changes?

Yes, as long as you don't damage or remove anything. If you decorate your new home, avoid using bold colours as they're difficult to cover or match. If you want to make any other changes, like putting up a satellite dish, you must check with us first. You must wait to get our agreement before you go ahead. See changes to make your home better on page 61.

### Changes in your home

### **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 you don't break your agreement and you pay the rent on time. If you break your agreement, we can take action against both of you.

You both have the same rights and either of you can ask for housing benefit. If one of you dies, the other will usually get the tenancy.

### Handing on the tenancy

If you die when you're a tenant with us, your joint tenant, husband, wife or civil partner can have the tenancy. Some others may be able to have the tenancy if they've been living with you for at least a year before your death. This is called succession. Anyone who wants to have the tenancy must write to us. A succession can only happen once. When you die, we'll talk to anyone left in your home about what can be done. If your home isn't right for their needs, we may ask them to move to a different property.

### Who can live with me in my home?

Any of your family or a partner may share your home. You should let us know within four weeks if anyone moves in or out. This may change any benefits you get, so let the Benefits Agency know.

If you've an assured tenancy you can take in lodgers or sublet part of your home but you must get our agreement in writing first, and you mustn't have too many people living in your home. We normally won't refuse your request.

It's a good idea to have a written agreement with your lodger or sub-tenant. See your rights on **page 27**. The total number of people who can live in your home is written in your agreement.



# What if there's a change in the number of people living with me?

If your family gets bigger and your home becomes too small, you can ask about a 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.

Sometimes we may be able to help you with the cost of the move. See moving homes on page 67.

### Who can have my tenancy if I die?

If you've a joint tenancy, it will usually pass to your joint tenant. Sometimes other people living in your home may be able to have your tenancy.

## Relationship break-up

### **Relationship break-up**

Only a court can decide if you have to move out of your home. If you're worried, contact us.

### Your rights:

- If you're joint tenants you both have the same right to stay in your home but either can end 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're married or in a civil partnership, you have the right to stay but you may have to go to court to decide who's 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.

### How to get help:

- Contact us. We're happy to talk it through with you and give you advice. We will keep all your details confidential
- You can also go to other places, such as a Citizens Advice Bureau (CAB). See useful numbers on page 6.

#### **Domestic violence**

We'll help anyone living in our homes who's the victim of domestic violence. We can take legal action against anyone found guilty of domestic violence.

If you're suffering from domestic violence, please contact your neighbourhood officer. We'll keep everything you tell us confidential.

### Can my partner make me leave my home?

- If you're both tenants, you both have the right to stay
- If you're married or in a civil partnership, you both have the right to stay but if you can't agree who'll leave, you'll have to ask a court to decide. If you want to talk about this, give us a call
- If your situation's different, you should contact your neighbourhood officer about the options. Don't give up your right to stay in your home without asking for advice. See your rights on page 27.

### Who can end the tenancy?

Any tenant on the tenancy agreement. If you're worried about the tenancy ending, please contact your neighbourhood officer. See your rights on **page 27**.

## If my partner (who is a tenant) has left the home, what do I do?

They need to let us know in writing if they don't want their tenancy any more. If they can't, we need to send them a notice before we can take them off the tenancy. See your rights on page 27.

If you're unsure, just give us a call.

### What can I do if someone's being violent towards me?

If someone in your home or an ex-partner is abusing you, contact your neighbourhood officer and the police as soon as you can.

## Rent and charges

### **Rent and charges**

The Government decides how much rent you have to pay.

#### **Rent**

When you start your tenancy your rent is shown in your tenancy agreement. 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 licence, council tax payments or home contents insurance.

### **Service charges**

You pay service charges if you live in certain types of buildings with shared facilities or services like:

- Repairing and maintaining the building inside and out
- Cleaning shared areas, including windows
- Providing lighting and heating in shared areas
- Maintaining shared gardens and grounds
- Insuring the building.

The charges are based on what these services cost.



#### Sorting out your rent

We look at rent levels each year.

Our rent policies are to:

- Cover our costs for providing good quality services, including repair and maintenance of the properties and the management of tenancies
- Repay, over a reasonable period of time, any loan repayments for the original costs of our buildings
- Provide 'affordable rent' for assured tenants moving into a new property (subject to terms and conditions).

## Will my rent or service charges go up?

We normally look at rent levels each year. We'll let you know about any changes to your rent. If your rent goes up we'll let you know at least four weeks before the changes. This will usually be on the first Monday in April. We also look at service charges each year and they may go up or down to cover the cost of the service you get.

If you get housing benefit or universal credit you need to tell your local council's housing benefit section of any changes to your rent or service charges, or update your journal if claiming universal credit.

## Do I pay any other charges?

If you share areas or services, you may have to pay service charges. In some buildings there may also be a heating charge because your home is heated from a shared boiler.

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.

If you, or someone in your home, damages anything, you must make sure you get it repaired properly. If we have to do the repair, you will have to pay for this.

## How to pay

#### How to pay

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

## Information you'll probably need:

- Your rent account number
- The amount you need to pay (your current rent or agreed payment amount - check 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 and click 'how to pay' or give us a call.
   See getting in touch on page 5.

#### How to pay

- Direct debit we'll send you a form to fill in and return to us. Your rent payment will be transferred from your account on either the 1st or 15th of each 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
- Other ways to pay through your bank –
  phone payment or internet banking.
   Contact your bank to find out more about
  these methods
- By cheque or cash at any bank (cash is NOT accepted at our offices)

- By phoning us you can pay by debit or credit card over the phone
- On the MyAster portal
- By cheque either via post (get in contact for a freepost envelope) or in person at our offices
- Using a PayPoint card you can pay by cheque or cash at anywhere with a PayPoint sign (e.g. a post office, shop or garage). 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.

## How much and how often do I need to pay?

We'll tell you when you sign up what your weekly rent is. You must allow enough time for each payment to get to us. Most payments including internet payments, take at least three working days to get to us. There are various ways you can pay. Every time there's a change in the amount you need to pay, we'll send you a letter.

## 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 by direct debit or standing order at your bank, or by debit card, each payment will show on your bank statement.

If you pay by credit card, your payments will show on your statement.

Remember, any phone and online payments will show on your bank or credit card statement.

We'll make a note of your payments on our computer and we'll send you a letter showing how much you've paid every three months in April, July, October and January. If you want to know anything about your payments, just give us a call.

# Getting behind with your rent

#### **Getting behind with your rent**

If you owe us rent, contact us straight away and we can talk about it. 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 us know right away. We'll do our best to help you.

Arrears means any rent not paid. Your housing officer will talk 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 about your money problems and help applying for benefits.

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

#### 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
- You and your family could be made to give up your home. If this happens, we won't have to find you another home.
   Nor will any other local authority or housing association.

See breaking your agreement on page 25.

# What if I have problems paying my rent?

Contact us straight away or we'll start legal action. We'll do what we can to help you. Together, we may agree on how you'll pay what you owe us bit by bit.

#### What will happen if I don't pay my rent?

We'll start legal action. This could lead to you and your family having to leave your home, and you'll still have to pay us any money you owe. If you don't leave us the address you move to, we can use tracing agents to help us find you.



# What if I think the amount I owe is wrong?

Please contact us. We'll check your account and talk it through with you. If there's a mistake we'll change the amount you owe us and you won't be treated unfairly in the future because of it.

# My housing benefit or universal credit hasn't been paid. What can I do?

We'll follow up on any rent you've not paid us, whatever the reason. You must sort out your housing benefit or universal credit claim. So, you need to make sure you put your form in quickly with all the information on it. If there's anything missing, this will hold things up. If you're having problems, contact your local authority housing benefit office.

## Struggling to pay your bills?

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

## Housing

#### Housing and council tax benefit

Housing and council tax benefit is sorted out by your local authority.

## Housing benefit or universal credit

You can get this 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 home 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**

This 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 you're not working or on low pay.

#### What you must do

- 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 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.

## How can I get housing and council tax benefit?

You'll need to get a form from your local authority and fill it in. Your housing benefit and council tax details are on the same form. The local authority will write to tell you whether you'll get anything.

If you think what it's saying is wrong, you can ask it to be looked at again. Remember, you can ask for the local authority to pay your housing benefit straight to us, whether it's for all your rent or only part of it. See how to pay on page 37.

## What if I have any savings or other income?

This may change how much benefit you can get. Even if you're already on benefits, some

don't count when your income is being looked at for housing benefit (for example disability living allowance).

Savings means spare cash, money in banks or building society accounts, stocks and shares, premium bonds or lump-sum redundancy payments.

## What do I do if anything changes?

If there are changes, like the number of people in your home, or a change in what you earn, you must tell your housing benefit office straight away. If you don't, they may pay you too much and you'll have to pay this back. If we know about any changes, we have to tell your council.

## Can I get other benefits?

It's always worth finding out. You may be able to get benefits like income support, working family tax credit, disability living allowance, incapacity benefit, attendance benefit or carers allowance. To check if you're eligible, you'll need to contact the The DWP. See useful numbers on page 6.

# 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 not put in by us and anything in your garden like patios, decking or terraces that you put in.

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.

## **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**

- You can have animals in your home or garden, subject to where you live. This includes reptiles or birds. If you want any more we must agree in writing
- If you live in a flat or maisonette with a shared entrance, you can only keep small animals like a caged bird or reptile, or fish in a tank. You can't keep a cat or dog unless it's an assistance dog
- 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'll take action to end your tenancy if you're 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 might 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 up anything outside, like a satellite dish, aerial or lights. See changes to make your home better on **page 61**.

## Who deals with pests?

You must get rid of pests, like wasp's nests, rats and mice. If you can't deal with them, contact your local authority. If they're in a shared area you'll need to contact our repairs hotline.

## How do I get rid of rubbish?

You should put your household rubbish in the bins, bags or boxes from your local council. It will empty these regularly. You should take big items to a tip, or ask your local authority for a 'bulky item' collection. Please recycle as much as you can. See caring for your environment on page 55.



# Living in flats

## **Being neighbourly**

- Keep the sound from music systems, TVs and radios low at all times
- 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.

#### **Health and safety**

- Landings: landings, drying areas and stairs must be clear. Don't leave anything like pushchairs, furniture, plants, bicycles or motorbikes in these areas
- 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.

#### **Shared areas**

- Cleaning: if you live in a block of flats, you and your neighbours must keep the shared areas clean and tidy. Our caretaker will 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: you mustn't smoke in any shared areas
- Electric scoots or buggies: don't store or charge these up in shared areas. You'll need to keep it inside your flat or rent a buggy space.

#### Who looks after shared areas?

We'll tell you this when you move in. We'll do all the repairs and maintenance inside the block, like phones and lifts. You should let us know about any repairs as soon as you can.

#### Who cleans the shared areas?

You and your neighbours must clean the areas just outside your front door. We clean the shared areas in some blocks and there's a small charge for this.

#### What can be done about noise in flats?

Noises in flats can sometimes be heard easily by neighbours, so please make sure that you keep the noise down.

## Who deals with television aerials and satellite dishes?

In some blocks of flats there's a shared TV aerial. If you live in one of these blocks and you've problems with your TV, check to see if your neighbours have too. If they have, let us know.

If you want to put up a satellite dish, aerial, or outside lights, you need to get our agreement first and you may also need to get planning permission from your local council.



## **Health** and **safety**

By doing a few simple things, you can make your home safer.

## Fire safety

Fires in the home kill hundreds of people in the UK every year. Small fires are more common, but they can still cause serious injuries and damage homes and possessions.

By taking a few simple steps and being aware, you can lower the chances of a fire in your home.

If a fire occurs within a flat, the occupants should alert others in the flat, make their way out of the building (closing the door behind them) and contact the fire and rescue service by dialing '999'.

If a fire starts in the common parts, anyone in these areas should make their way out of the building to a place of safety and alert the fire and rescue service.

All other residents not directly affected by the fire would be expected to 'stay put' and remain in their flats, unless directed to leave by the fire and rescue service.

#### Easy steps for fire safety

- Test your smoke alarm once a week by pressing the text button and holding it until the alarm sounds
- Change the battery in the alarm once a year, unless it's a 10-year alarm or connected to the mains
- Make a fire action plan so everyone in your home knows how to escape if there's a fire
- Keep doors and windows clear so people can escape if there's a fire
- Make sure the keys to doors and windows are easy to find
- Be extra careful in the kitchen. More than half of fires in homes happen during cooking
- Be extra careful when cooking with hot oil.
   Think about buying a deep-fat fryer controlled by a thermostat
- Never leave candles lit in empty rooms or rooms where children are on their own

- Make sure candles are in secure holders on a surface that doesn't burn and are away from anything that could catch fire
- Make sure cigarettes are stubbed out properly and carefully thrown away.
   Never smoke in bed. Get into the habit of closing doors at night
- Don't overload electrical sockets and always switch off and unplug electrical items when they're not in use
- Keep matches and lighters where children can't see or reach them
- Be extra careful when you're tired or have been drinking.

#### **Mobility scooters**

If you've a mobility scooter you must make your own arrangements to store and charge it.

Our clear corridors policy means you mustn't store them in communal areas, including landings, lifts, foyers, stairwells, walkways and community rooms, or run extension leads into corridors to charge them.

This is because they can be a risk to other tenants if there's a fire.

#### **Electrical safety**

A rolling programme of testing electrical installations is being carried out. This is called a 'periodic inspection'.

These are carried out 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, etc.

#### Electrical safety do's and don'ts: 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 the user instructions
- Unplug electrical things like hairdryers when you're not using them.

#### Don't:

- Plug too many appliances into one socket
- Ignore worn flexes on appliances
- Do your own DIY repairs on appliances or sockets.

## **Health** and **safety**

#### **General safety rules:**

- Use only good quality plugs
- Make sure plugs are wired correctly
- Use short, undamaged flexes
- Check flexes and fittings regularly
- Always fit the correct fuse for the appliance:
- Up to 700 watts 3 amp
- 700 1000 watts 5 amp
- Over 1000 watts 13 amp

#### **Gas safety**

When gas leaks from a heating appliance or doesn't burn properly, too much carbon monoxide is produced. Carbon monoxide is a gas with no smell, taste or colour. But it's poisonous and can kill with no warning in just a few hours.

That's why you must let us service the gas appliance in your home once a year. It's the law and part of your tenancy agreement.

#### People at risk

Carbon monoxide poisoning could happen to anyone, but babies, children, pregnant women and people with vulnerable heart problems are most at risk. You're especially when you're asleep because you might not wake up and notice the symptoms.

## The danger signs

You might feel tired, drowsy or sick or have headaches or tummy pains. These symptoms are like many common illnesses and could easily be confused with flu or tiredness. Get urgent medical advice if you or your family have any of these symptoms and you think carbon monoxide might be the reason.

Do you know where to turn off the gas supply in your home? If not, find out!

#### In an emergency

If you suspect a gas leak:

- Open doors and windows to get rid of fumes
- Check to see if the gas has been left on unlit or if a pilot light has gone out
- Call the National Gas Emergency Service on 0800 111 999. Call from outside your home. Using a phone inside, even a mobile, could cause an explosion
- Turn off the gas at the meter
- Don't use switches or anything electrical
- Don't smoke or use naked flames.

## How to stay safe

- Always have your gas appliances serviced by our contractor who only uses Gas Safe registered engineers. It is against the law for someone who is not Gas Safe registered to install or service a gas appliance
- Always have a gas service every 12 months

- Never use a gas appliance if you think it's not working properly
- Never cover an appliance or block air vents or grills, air bricks and outside flues
- Always use a carbon monoxide detector or alarm.

You should follow this safety advice whether your gas is supplied from the mains or a bottle.

## Legionella

Legionella bacteria are found naturally in water sources. They can multiply in domestic water systems given the right conditions of temperature and nutrients. Inhalation or ingestion of legionella bacteria can cause a form of pneumonia called Legionnaire's 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.

(continued next page)

# **Health** and **safety**

#### Legionella (continued)

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

Legionella survives best in water temperatures of 20-45 degrees celsius. It starts to die if heated to above 50 degrees celsius. If you've a hot water cylinder, you should ensure your water temperature exceeds 60 degrees celsius, by turning up your cylinder thermostat.

Shower heads and hoses should be dismantled and descaled using proprietary domestic descalant every three months or when the shower rose shows signs of blockage.

If not used for more than once a week the bath, basin, and sink taps should be run for a minute. The shower hose and rose should also be flushed through like this.

#### **Contractors**

For your own personal safety and peace of mind, we suggest you always ask any caller for proof of identity (they should all carry ID cards). If in doubt, ask them to wait while you phone your landlord to check.

When we carry out work, we take all necessary precautions to protect our customers and the general public. At times it may not be safe for you to be in the area where a contractor is working and we ask you to follow any advice and instructions they give. We've a safeguarding policy and will not be able to work in a property where there's an unaccompanied child.

We regularly inspect and monitor the standard of work our contractors do, and make any necessary changes or improvements. We also have an independent company doing quarterly audits.

## **Security**

Entrance doors to the building should be kept shut to maintain security for customers in the block. Please do not wedge doors open or give access to anyone you don't know.

Most blocks of flats have a door entry and intercom system. These are normally operated using a key fob. If you lose your key fob, please contact us.



# **Health** and **safety**

### **Managing condensation**

Condensation can cause mould on walls and soft furnishings and make wooden skirting boards rot. It also encourages mould spores to grow, which can increase the risk of respiratory illnesses. Don't worry, there's some easy steps to keep condensation at bay.

## **Recognising condensation**

There's always some moisture in the air, even if you can't see it. If the air gets colder, it can't hold all the moisture and tiny drops of water appear. This is condensation. It mainly shows up during cold weather on cold surfaces. It can be found in corners, on or near windows, in or behind wardrobes and cupboards. It often forms on north-facing walls.

## **Recognising damp**

Condensation can be mistaken for damp. Damp can come from leaking pipes, rain seeping through the roof, a blocked gutter, window frames, cracked pipe because the damp course is faulty, or there's no damp course. Using a dehumidifier will help to dry out the damp.

## **Dealing with mould**

To kill and remove mould, wipe down walls and window frames with a fungicidal wash.

Dry-clean mildewed clothes and shampoo carpets. After treatment, redecorate using a good quality fungicidal paint to help or prevent mould.

# Avoiding damp, mould and condensation

The only way to avoid severe damp and mould is to reduce the condensation in your home. Produce less moisture by:

- Covering pans when cooking and don't leave kettles boiling
- Not using paraffin and bottled gas heaters
- Hanging washing outdoors to dry
- Ventilating your home keep a small window ajar or a trickle vent open.

## Keeping your home warm

In cold weather keep low background heating on all day, even when there's no one at home. This is very important in flats and bungalows, or other properties where bedrooms aren't above a warm living room.

## Pests Keep pests away

- Don't leave out food or rubbish where it can attract birds, rats or mice. We'll charge you for any damage caused by pests
- If you can't deal with pests in your home or they're in a shared area, phone our repairs hotline
- If you're having problems with insects or wild animals in your area, contact your local council.



# Caring for your environment

By doing simple things, you can care for your environment, and save money!

## Try using less electricity and gas

About a quarter of all carbon dioxide emissions come from energy (gas, electricity or solid fuel) we use in our homes. Carbon dioxide (Co²) is one of the main gases causing global warming and climate change.

## You can help with this and save money

- Put in energy-efficient light bulbs. They
  may cost a little more but they last longer
  and use less electricity. Sometimes you
  can get these free from your council or
  electricity supplier
- When washing clothes, put a full load into your machine and put it on a low temperature wash
- When you can, dry your clothes on a washing line or clothes drier

- Using your fridge and freezer:
  - Don't put them next to a cooker or radiator
  - 2. Don't leave the doors open longer than you need to
  - Don't put hot food in the fridge or freezer
  - 4. Fill any empty space in them. You can do this by putting in plastic bags stuffed with newspaper or bubble wrap
- Try to buy A-rated electrical items they use less energy
- Switch off electrical items like your TV at the socket because they still use electricity when they're on stand-by.
- When your mobile phone is charged, switch off the charger at the socket
- When you boil your kettle, only put in as much water as you need

- Turn your heating down. Each degree you turn it down will cut your heating bills by about 10 per cent a year
- In winter, keep the heat in by fitting draught excluders if your windows or doors don't fit tightly, and close your curtains at night.

## Recycle your rubbish

Most of your rubbish is buried in landfill sites. You can help by sorting out items that can be recycled:

- Your council provides recycling bins and recycling points near supermarkets or car parks
- If you're throwing out old clothes, books or other items, you can take them to local charity shops or car boot sales. Someone else may want them
- If you've a garden, you can get (or make)
   a compost bin by putting in garden
   rubbish like lawn mowings or weeds,
   uncooked vegetables or fruit peelings, egg
   shells and dead flowers. You can use this

- as compost in plant pots or on your flowerbeds
- When you go shopping take your own bags or buy a long-life bag to use again
- Eight million nappies are put into landfill sites every day. They take hundreds of years to break down. Why not use towelling ones at home and just use the disposable ones when you go away?
   It'll save money too.

#### **Save water**

- Try to take showers instead of baths
- Don't leave the tap running while you clean your teeth or wash up
- Wait until you've a full load before using your washing machine
- If you've a garden, collect rainwater in a water butt and use this to water your plants or wash your car
- If you wash your car at home, use a bucket - not a power jet or hosepipe.
   Most car washes at garages recycle their water.

## Garages and parking

### **Garages and parking**

Think about your neighbours when you park. Make sure you and your visitors don't block in other cars.

## Renting a garage

We have garages in some areas and we've a waiting list. People who aren't customers can also rent a garage from us. Contact us if you'd like to rent one. You'll have a separate tenancy agreement for your garage. You can pay the rent in the same way as you pay the rent for your home.

See how to pay on page 37.

If you don't pay your rent on time, we can take your garage away from you.

#### **Parking**

- You must only park in legal parking areas
- Usually, you can't have a parking space for a person or household. However, in some areas you may have a marked bay for your address
- We may agree how many spaces you can use near your home. Make sure you and your visitors don't use more spaces
- We'll take action to remove your car if it's untaxed, unroadworthy, parked illegally on pavements, footpaths or verges, or if it's causing a danger or an obstruction
- You mustn't use your garden, car parking areas or the roadside to carry out major car repairs, or run a car repairing business

 You mustn't 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 for this.

## Where can I park?

 When you move in we'll talk about the best places to park in your area.
 You must only park in legal parking areas.
 You mustn't park anywhere that might cause a problem to others.

## How can I rent a garage?

In some areas we have garages to rent. If you'd like to rent one let us know.

## Can I store anything in my garage?

You should only use your garage for keeping your car, van or motorcycle in.

If you put other items in your garage you must make sure they're secure and you have contents insurance for them.

You mustn't keep anything dangerous in your garage like petrol, oil or bottled gas, and you mustn't use your garage as part of a business.



# **Supporting** you

## **Supporting you**

We want to help and support anyone who wants to stay living in their home.

#### Help to live more easily in your home -Aster Group

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

We've several extra care housing schemes for older people. These provide housing, care and support.

#### Changes to your home

For small changes like grab rails and lever taps, please contact us. We can arrange to get these done quite quickly. For larger changes like a level access shower or a stair lift, you need to get a form from your local council. An occupational therapist may then visit you to look at what can be done. We'll carry out any work as long as there's money to pay for it.

#### **Tenancy support**

This is short or long-term help for people who need support with things like sorting out debts or help with shopping or claiming benefits.

#### Homes for older people

These schemes are groups of flats or bungalows for older people or people with disabilities. Each home is connected to Aster telecare. There are sometimes shared lounges and laundry rooms.

# What housing is there for older people or people with disabilities?

We've different types of homes. If you or a member of your family are interested in moving home, you should contact us and we'll give you more information about what special housing is available in your area. We can also help you fill in a form, if you need it.

# What if I'm finding it hard to live in my home?

If you think you need some changes made to your home, please call us.

# What if I'm finding it hard to pay my bills?

Please give us a call. We've a team of people who can give you advice and will try to help you sort things out.



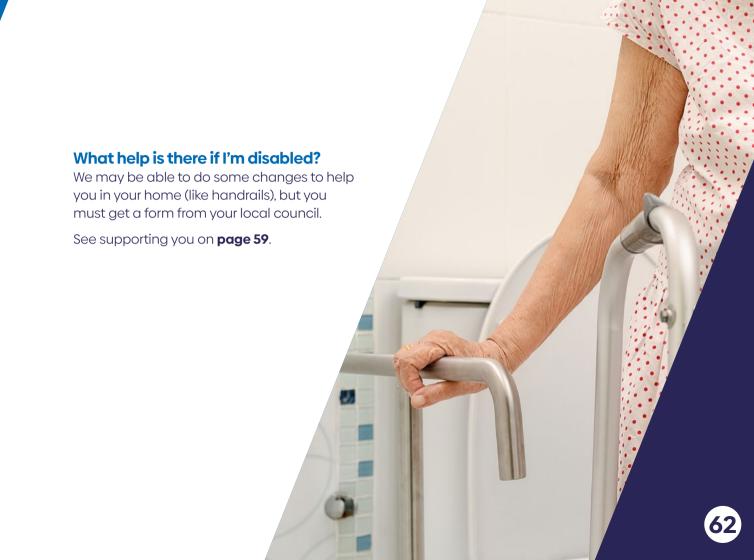
If you want to find out more about any of these services, just give us a call.

## Changes to make your home better



## Can I carry out changes to my home?

Yes, as long as we agree in writing. This includes any changes you want to make to the inside of your home, decorating the outside or putting up any structures outside. You may also need planning permission from your local council and have to follow relevant building regulations. If you remove anything or carry out changes without us agreeing, we'll ask you to put things back to how they were. If we have to do this after you've left, we'll charge you for this.



# **Neighbours**

#### **Neighbours**

Good neighbours help to make good communities. When neighbours get along well, everyone gets something out of it. If we all look out for each other, then everyone feels happier and more relaxed.

### **Being neighbourly**

Some examples of what neighbours can do for each other might be:

- Talking to your neighbour about things you're going to do, like putting up a different fence. Perhaps you could share the cost or do it together
- Agreeing to keep an eye out when your neighbour's away, like putting out bins or taking in post
- Keeping an eye out for anything strange happening in your area, people hanging around or unwelcome callers. Find out if your neighbours know who they are and don't leave it to others to do

- something about it. If you're worried, let the police know
- Helping out someone who may need a hand. You might offer to do their shopping if they aren't well
- Having a bit of time to just stop and chat.
   Just a word or two in passing can make all the difference.

#### Keeping the noise down

- Keep the noise down in or near your home
- Keep the sound from radios, music systems and TVs low. Don't put these against shared walls or on a floor without any floor covering
- Make sure you mow your lawn and do housework at times that won't cause problems for your neighbours
- If you've a dog, don't leave it barking at home or in the garden and make sure you clear up any mess it makes

- Tell neighbours when you're going to do something really noisy like drilling, hammering or having a party
- Make sure your children aren't too noisy when they're playing
- Be quiet when you come home late or when you leave home early. Don't slam doors, sound car horns or shout to your friends.

## What can I do about nuisance from a neighbour?

Very often, people don't realise they're being a nuisance to others. If you feel you can, try to talk about the problem with your neighbour. Listen carefully to them and try to come to an agreement. If things don't get better, let us know. We'll look at what's happening and see if we can help.

#### What can be done about noise?

We all have different ways of living and some people have different cultures. We like to think everyone can get along but sometimes things go wrong. Remember, noise can be heard through floors and walls, especially when your walls are joined to your neighbours. If your neighbour's causing a nuisance, try to talk it through with them first. If the noise gets too much, contact us or your local council's environmental health officer.

## What about nuisance from dogs?

Your tenancy agreement says you mustn't cause any nuisance to neighbours and you must keep animals under control. If you've problems with straying dogs, contact your local authorities animal welfare service.

# What if I cause nuisance to a neighbour?

If you, one of your family (including children), or a visitor causes any nuisance to neighbours, you're breaking your tenancy agreement.

We'll contact you if this happens. If you don't get back to us or stop the nuisance, we might take legal action against you, and you and your family may have to give up your home.

## **Anti-social behaviour**

#### **Anti-social behaviour**

We want you to feel safe and secure in your home and your community. If you're having problems with anti-social behaviour or harassment, please get in touch with our anti-social behaviour team.

## What you mustn't do

You're breaking your tenancy agreement if anyone in your home (including children, visitors or pets) causes nuisance or anti-social behaviour to anyone in the area around your home.

## What to do if there's a problem

Talk to your neighbour. If you feel you can, talk the problem through with them face to face or maybe in a letter. If the problem persists, let us know and we'll give you advice on what can be done and may look into the problem ourselves.

Contact your local authority. The environmental health officer may be able to help with noise problems. Use a mediation service. It can be difficult to sort things out with a neighbour. But, if you both agree, we can ask a mediator to step in and help everyone sort things out. It's free and confidential and you don't have to speak to each other face to face if you don't want to.

#### What can be done

Sorting out anti-social 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 get a complaint about anti-social behaviour in your area, we'll look into it. We work with others, including your local authority and the police, to stop anti-social behaviour.

If the problem is with one of our customers and it doesn't stop, there are lots of things we can do. When it's serious we can go to court and ask for an order, change their type of tenancy, or even make them leave their home. This is called an eviction.

#### What can I do?

We can help you try to sort out the problem with the person who's being a nuisance or we can get a mediator if you think this would help. If you're frightened because someone's being abusive, please get in touch with us and the police straight away. We'll give you advice about what to do but we'll need you to give us all the information about what's happening. You need to take the time to keep a record of the problem.

## What can we do to help?

If anyone in your home, including children and visitors, cause a nuisance, you're breaking your agreement with us. When you sign your tenancy agreement, you agree to be a good neighbour. If there's a problem between neighbours, we might take legal action against the person causing the problem. If there's a problem with someone who isn't one of our customers, we might be able to do something ourselves or advise you about what you can do. You can also get advice from the Citizens Advice Bureau (CAB).

# What if I'm worried about my neighbour?

If you think a neighbour's being abused, we might be able to contact them and try to help. Whatever you say to us will be confidential.

#### Can I be re-housed?

We try to sort the problem out rather than move people on. It's important you tell us about any problems you're having as soon as you can.

# Moving homes

#### Moving to another one of our homes

If you want to move to another one of our homes, you need to contact your local authority for a form. We're happy to talk to you about your move and give you advice on moving.

You can't 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
- You haven't done repairs we've asked you to do.

You can only move to a home that's right for you and others in your home.

When the right home is free for you, we'll:

- Contact you and make sure the information on your form is still right
- Check that your rent payments are up to date

 Visit you to look at your home and tell you about anything you need to do before you move.

#### How soon you can move

We can't be sure how long it'll take because of:

- The number of people in your area waiting to move
- The number of homes that become free in the area you want to move to.

There aren't many homes free so it may take time to move. You might move quicker if you choose different areas or types of home.

You might think about other ways to get a new home. See other ways to move on **page 69**.

## Can I move to another one of vour homes?

Yes. You need to fill in a form. We don't have our own waiting list. Your form will be looked at by your local authority and you'll go onto a list with others who want to move. Different local authorities have different ways of dealing with moves. Once you're on the list, you'll be given advice and a chance to get a home with us or other landlords. We've special housing that's for older people or people with disabilities. We can give you help with this if you call us.

## How long will I have to wait?

We can't be sure. It's about how quickly you need to move and what homes are free at the time.

You might want to think about swapping (exchanging) with someone else. See other ways to move on **page 69**.

#### Can I move to another area?

If you need to move quickly there are schemes that might help you. Also, many local councils and housing associations have housing lists. We can help you find out who to contact.

If your details change, please let your local council know. It might look at your form again and you might be able to move more quickly.

## Other ways to move

#### What's a mutual exchange?

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.

We must agree to the swap but we won't refuse without a good reason. If you want to swap with a tenant of another landlord, they must also get written agreement from their landlord.

When you swap, you must agree to take on the other home as it's been left. This includes any changes or improvements made by the person you're swapping with, and any damage they've caused.

It's really important you get agreement from your landlord(s) to swap and you don't pay anyone, or get money from anyone, to swap homes. Otherwise, you might have to move back to the home you were living in before the swap.

#### Agreement for the swap

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

We won't agree to the swap if:

- Either of the properties is too large or too small for those moving in. The number of people allowed to live in each home is written in the tenancy agreement
- Either tenant is breaking their tenancy agreement
- One or both of the homes is for older people
- One or both of the homes has been changed for a disabled person and the person swapping doesn't need these changes
- You have a starter or demoted tenancy
- You haven't done the repairs we've asked you to do.

## Can I swap homes with another tenant?

Yes, this is called a 'mutual exchange'. Before going ahead, everyone swapping needs to write to their landlord (or landlords) and get their agreement. It's very important you look at the other place before you make a decision to move. Make sure you check what your rent and service charges will be, what you're paying for, and what repairs you must do. If you move, your rights may change, for example the right to buy or the right to acquire. See Your rights on **page 27**.

## How do I find someone to swap with?

Visit www.homeswapper.co.uk to find out more. You'll have to pay a small membership fee if you want to personally register on the HomeSwapper site. There are a variety of other ways you might find out about available swaps, like your local council or adverts in papers.

#### Can I move to another area?

Yes, find out where there are available swaps, using HomeSwapper.



#### A reminder:

When you swap, your new tenancy may be different. If you've the right to buy with us, you may not have the same right if you become a tenant of a different landlord.

## **Moving out**

#### **Moving out**

Please leave your home how you'd like to find it when you move into it. All tenancies end on a Sunday.

#### **Ending your tenancy**

- Notice: you need to give us at least 28 days notice in writing before you leave. The notice must start on a Monday. You must sign and date your letter and tell us what date you're going to move and your new address
- Keys: you must give us back all your keys (including any garage, shed keys meter keys/ cards and smart meter monitors) at our offices before 10am on the Monday after your tenancy ends. If you don't do this, we'll charge you until you return them
- Outstanding repairs: you must do any work that we ask you to do. We'll inspect your home before you leave and we'll charge you for any work you don't do, and for any

- damage that you've caused or your pets have caused
- Clearing and cleaning the property: you
  must take everything with you, including
  your fridge, cooker, carpets and don't forget
  your pets. You must leave the house clean
  and the garden tidy. We'll charge you for any
  clearing up or cleaning we have to do.

#### Before you move out

Before handing back your keys, make sure:

- You're up to date with your rent and service charge payments
- You've taken all your furniture, carpets and other things from the property, and the loft, sheds, greenhouses and garden
- You've locked all the doors and windows
- The property's clean and you've done any repairs or decoration we've asked you to do
- No rubbish is left in your home or garden

- You've turned off the gas, electricity and water and let these companies know you're moving
- You've told the council tax office you're moving, and if you claim benefits, you've told the benefits agency and housing benefits office
- You've got a Gas Safe registered engineer to disconnect your gas items
- You've asked for your post to be sent to your new address.

#### What must I do if I want to leave?

You must write to us at least four weeks before you move. Your notice period must start on a Monday. If you don't let us know you're leaving, we may charge you rent for the four weeks' notice period you should have given.

## What do I do with anything I don't want?

You must take away all your furniture and personal items and any rubbish before you leave. If you've any unwanted items that might be useful to someone else, please contact your

local council to arrange a collection. If you leave anything behind and we have to get rid of it, we'll normally charge you for this.

See ending your tenancy on page 71.

## What about any work I have done in my home?

If you've taken off any of our fixtures or fittings, you must put them back, unless we agreed you didn't have to when you got our agreement to do the work. If you don't put things back the way they were, we'll charge you for the cost of doing it after you leave and also for any damage.

#### What if the customer has died?

If you let us know about a customer who's died, you still need to give us four weeks' notice to end the tenancy. You don't have to pay any rent or other charges yourself, we'll claim it from the customer's estate. We've an information pack with advice on how to deal with matters following a customer's death.

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