

Unlocking the potential
of people and places



Residents' handbook

for homes let under the Affordable Rent scheme



Welcome to your Southern Housing Group home

We hope you will be very happy in your new home. This handbook provides some important information about your home and tenancy.

Here to help

- **Our website** Lots more information about resident services is available on our website at www.shgroup.org.uk and, as a resident of Southern Housing Group, you can also log on to our resident portal, 'me&shg', to access services like reporting repairs or paying rent.
- **Customer Service Centre** Just call us if you have a housing-related enquiry or request. A trained advisor at our Customer Service Centre will be happy to assist. An information card containing useful telephone numbers and email addresses is provided with this handbook.
- **Local staff** Southern Housing Group staff are here to ensure your tenancy runs smoothly. Our accredited Customer Service Centre is backed by teams of locally based staff and contractors, who will visit you to discuss any important matters or to deal with repairs.

About your tenancy

Your starter tenancy

- You have initially signed up to a starter tenancy, which will normally run for a period of 12 months before we consider granting a new fixed-term tenancy.
- It is designed to ensure that you are right for the property.
- All being well, at the end of your starter tenancy we will offer you a fixed-term affordable rent tenancy, usually of five years' duration (unless otherwise notified in writing). You can accept or decline this offer.



- Please note that during your starter tenancy there are important tenancy restrictions. Some examples are that you must not assign or sub-let part of your property, take in a lodger or carry out a mutual exchange.
- If you breach the terms of your tenancy agreement during the starter tenancy, your tenancy may be terminated. The kind of things that might cause us to terminate your tenancy are failing to pay your rent, sub-letting, damaging our property or causing anti-social behaviour.
- In situations where you have breached the terms of your tenancy agreement, we will notify you of the issues and what you must do to put things right. Where these are serious we may also notify you of our decision to end your tenancy by serving a notice on you.
- If we terminate your starter tenancy because you have broken the terms of your tenancy agreement, we will not offer you a fixed-term affordable rent tenancy.
- More information can be found in the Resident Summary 'Starter Tenancies', available from our website at www.shgroup.org.uk or from the Customer Service Centre.

Your five-year fixed-term affordable rent tenancy

- Towards the end of your starter tenancy, if you have not breached the terms of the agreement, our Housing Management team will make an appointment with you to offer you a new affordable rent tenancy.
- At this point we will calculate a new affordable rent for your property. The way this is done is described in 'Rents and Deposits' below. We will also provide you with a copy of the new affordable rent tenancy agreement.
- If you chose to decline the tenancy then we will serve two months' notice on you to terminate your tenancy. You may alternatively serve four weeks' notice on us to end it sooner.
- If you accept the new terms, your affordable rent tenancy will follow on immediately from the starter tenancy.
- Your affordable rent tenancy will be for five years. (There may be special circumstances where we might offer a shorter tenancy.)
- It is designed to give you 'flexible security of tenure'. By this we mean that you can bring your tenancy to an end at any time by giving us four weeks' notice. However, if you continue to use the property as your main or only home, we may only end your tenancy during the fixed term by getting a court order for possession on one of the grounds stated in the tenancy agreement.
- Before the end of your five-year tenancy, you will be reassessed to check you still meet the qualifying criteria for your home and that you have not broken the terms of your tenancy agreement. We will check that the property is still suitable for you and that it is not overcrowded or under-occupied. We will also outline any other options you may have, such as shared ownership. In addition, we will inspect your home to check its condition and the condition of the goods provided at the start of your tenancy. Following the reassessment, we will provide you with a six-month 'minded to' notice, which will let you know whether you will be offered another fixed-term affordable rent tenancy, or whether you will be given notice of our intention not to renew your tenancy because you no longer meet the qualifying criteria or you have broken the terms of the agreement.
- If we propose to offer you another five-year fixed-term tenancy, a new affordable rent will be set for your property and we will provide you with a new affordable rent tenancy agreement.

Rents and deposits

About your deposit

- You have paid a deposit equivalent to four weeks' rent and it is registered with the government-approved Deposit Protection Scheme – www.depositprotection.com
- This deposit may be carried over to any new tenancy we may grant you, until such time as your tenancy of the property finally comes to an end.
- Your deposit is protected under the terms of the Deposit Protection Scheme, which will ensure it is returned to you in full at the end of your tenancy, unless we have proven that we are entitled to claim some or all of it.



- At the end of your tenancy, we will seek to recover from you the cost of making good, repairing or replacing anything damaged or missing in the property. We will also recover any other outstanding debt owed to us by you at that time, including rent arrears. This may involve, but not be limited to, recovering these sums from your deposit by making a claim to the Deposit Protection Scheme.
- It is very important that you stay in contact with us to negotiate a satisfactory settlement. A professional inventory taken at the start and end of your tenancy will be used as evidence if there is a dispute about the condition of the property at the end of the tenancy.
- Ultimately, we may also take legal action for recovery of any outstanding sums due, which may result in county court judgements being made against you.

About your rent and other charges

- Your rent is set at the start of your tenancy.
- We aim to set rents at between 60% to 80% of the market rent for the local area, and the size and type of property you live in.
- The basic rent you pay includes the cost of providing any communal services relating to your home, such as communal cleaning, gardening and lighting.
- Your basic rent will not include any utility or personal costs for the home you live in – such as heating, hot water, gas, electricity, water or council tax, even if these services are provided through communal facilities. If these services are provided through communal facilities, we will make an additional charge.
- Each year during the fixed term, your basic rent may increase by an amount based on the previous September's retail price index figure, plus 0.5%. The retail price index reflects rises in the cost of living.
- The rent set for your property is not negotiable.

Paying your rent

- Your rent must be paid in advance before the Monday it is due, for the month or four-week period ahead.
- At the start of your tenancy, you agree to set up a direct debit for this payment and we request that you maintain this arrangement.
- If this is not possible, you can also :
 - change the date of your existing direct debit
 - pay us by phone, using a credit or debit card
 - arrange to have your housing benefit paid direct to us.
- Using a 'PayMate' card, available from us, you can pay your rent:
 - over the internet using a credit or debit card
 - at an 'AllPay' or 'Paypoint' facility
 - by cheque or cash at the Post Office.
- If you find yourself experiencing difficulties paying your rent, please contact us immediately. It is always important to act quickly to help prevent your debts becoming too big for you to manage. We will always provide help and advice, including referring you to independent advice services. We can also assist you if you need to claim housing benefit.
- We always try hard to find a solution rather than evicting tenants for rent arrears. But, ultimately, if you fall behind with your rent and you fail to take adequate steps to resolve the situation, then we may take action to end your tenancy.



Important things to know about

Looking after your new home

- Your home is let to you in good decorative and repair order.
- An independent company has provided an inventory report on the condition of your home, accurately recording its condition and details of landlord fixtures and fittings. It is included as a supplement to your tenancy agreement.
- It is important that you keep in good condition any fixtures, floor coverings, curtains or blinds, equipment and other fittings provided by us as part of your tenancy.
- At the end of your tenancy, once you have moved out, the inventory company will carry out a final inventory and report on the condition of your home.

Reporting repairs

- It is important that you report repairs to us promptly, using the numbers provided on the 'Contact us' information card.
- For emergencies, our repairs contractors will respond within 24 hours. For all other repairs, they will respond as soon as possible and at a time that suits you.



Allowing our staff and repair contractors access to your home

- You must allow our staff and contractors access to your property to inspect it, to do any repairs, or to investigate a serious breach of your tenancy agreement.
- We will normally give you a minimum of 48 hours' notice in writing that access is required, but we reserve the right to obtain immediate access in an emergency.
- If, having been provided with 48 hours' notice, you do not make suitable arrangements to allow access, we will charge you any reasonable additional costs we incur in completing any repairs, servicing or inspection.

Your responsibilities

Taking good care of your home

- You must not cause, or let anyone who lives in or visits your home cause, damage to the property or to any of the common parts, or to any furniture or fittings provided as part of your tenancy.

Your belongings

- We strongly recommend that you arrange insurance for your belongings, so they are covered. As your landlord, we are responsible for insuring the building only. We do not insure your furniture, any fixtures you have had fitted, or personal possessions. It is your responsibility to take out contents insurance to cover you for accidental or negligent damage caused by yourself or by third parties (such as a water leak from another property), including to our fixtures and fittings.
- We have arranged a household contents scheme for our residents at favourable rates. To find out more, call JLT Insurance Brokers on 0845 337 2463. Alternatively, you may, of course, choose your own insurer.

Alterations and improvements

- You must not make any alterations or additions to the property without first obtaining our written consent. Any changes without written consent are likely to be noted on the final inventory and incur chargeable works to make good at the end of the tenancy.
- With regard to decorating, the Group will insist the property is returned to us in the condition it was let to you, including the same colour scheme and paint finishes. If, however, you wish to change this, then you must gain written approval, which may include agreement to return the colour scheme back to the original version before the end of the tenancy.

Assignment

- You must not pass your tenancy to another person.

Overcrowding

- You must not allow your property to become overcrowded. It is important that you notify us if someone moves in with you on a permanent basis, or if there is any other change to your household.

Lodgers

- You must not take in a lodger without first obtaining our prior written consent, which we will not unreasonably withhold during your fixed-term tenancy. Lodgers are usually paying or non-paying guests who are not members of your household. They do not have rights of occupation.

Sub-letting

- You must not sub-let the whole or part of the property.

Aerials and satellite dishes

- You must not put up any satellite dish, TV aerial, CB aerial or similar apparatus, without first obtaining our written consent. We do not usually agree to satellite dishes, if you live in a block of flats.



Pets

- You must not keep any dog or other animal (other than small birds in a small cage or fish in a small aquarium), without first obtaining our written consent and you must keep any such animal under proper control. We do not usually consent to dogs, cats or other animals in flats, other than in exceptional circumstances, strictly in accordance with our policy.
- We may withdraw our permission for you to keep an animal if we believe that the animal may be causing a nuisance or annoyance to neighbours and people visiting the property.

Anti-social behaviour

- You must not cause anti-social behaviour, or let anyone who lives in or visits the property do so, or do anything which is likely to cause a nuisance or annoyance to your neighbours.
- We will take prompt action against anyone who is found to be causing anti-social behaviour.

Harassment

- You must not cause harassment, or to let anyone who lives in or visits your home do so, or do anything which is likely to cause harassment or interfere with the way of life of your neighbours.

Domestic violence

- We take a very strong stance against domestic violence and will take prompt action against anyone found guilty of such behaviour.

Important rights you have

Mutual exchanges

- Once your affordable rent tenancy starts (after you successfully complete your initial starter tenancy), you have the right to carry out a mutual exchange with another tenant of another public landlord.
- Before you carry out an exchange both you and the tenant you wish to exchange with must obtain the formal written approval of both Southern Housing Group and the other tenant's landlord.
- Where both landlords give their consent there are also very specific rules about the way in which the exchange will take effect, the type of tenancy and the type of rent you will pay with the other landlord. This will be explained further as part of any application.

Joint tenants

- If you hold a joint tenancy and one joint tenant wishes to be removed from the tenancy, then we will only allow this where the tenancy is brought to an end. The remaining resident will be assessed for eligibility and the rent recalculated (based on the same percentage of the current market rent that we initially let the property to you). If the remaining resident is not eligible, no new tenancy will be issued and the remaining tenant will have to leave the property.

- Sole tenants cannot apply for another person to be added as a joint tenant until the end of the fixed-term tenancy, at which point both residents will be reassessed to check they meet the qualifying criteria for the tenancy and are suitable for the property.

Succession

- If you were to die whilst holding a Southern Housing Group tenancy, your tenancy will pass to your joint tenant, spouse, civil partner, or someone living with you as a spouse or civil partner, for the remaining period of the tenancy
- Your tenancy cannot be passed to anyone else upon your death.

Keeping you informed

- We will keep you informed about any changes to our policies or services that are likely to affect you.
- We would like you to have a say in how we provide services. More details are available in our 'Active Residents' Guide', available online at www.shgroup.org.uk, or from our advisors in the Customer Service Centre.

Complaints

- We aim to deliver services to a good standard and fully meet our obligations under your tenancy agreement. However, if we fail to do so, we will deal fairly and reasonably with any complaint we receive.
- If you wish to make a complaint, please contact the Customer Service Centre, or visit our website at www.shgroup.org.uk

Moving on

Finding a new home

- Each year we build new homes in London and the South, which we sell on a part-buy, part-rent, basis to help people get a foot on the property ladder. Details of the shared ownership homes we have for sale can be found online at www.shgroup.org.uk



- If at any time you wish to take up a new tenancy elsewhere, then you will need to bring your tenancy to an end in accordance with the tenancy agreement. If you are considering another Affordable Rent or Intermediate Market Rent property with Southern Housing Group, then please discuss this with your local management team first.
- It is Group policy not to offer or arrange direct transfers from Affordable Rent tenancies to any other Group rented properties. The Group will only consider applications made through appropriate external routes. Contact your local team for further advice on housing options in your area.



Ending your tenancy

- If you wish to end your tenancy, you must give us at least four weeks' notice in writing before you want the tenancy to end, or to pay us four weeks' rent instead of such notice.
- Before your tenancy ends, it is essential that you allow our staff access to the property to carry out an inspection.
- Your rent must be paid up to date before you leave the property.

Moving out

- When you move out you must remove all of your furniture, personal possessions and rubbish, and leave the property and its fixtures and fittings in good and clean condition (fair wear and tear excepted).
- We are not responsible for anything you leave at the property when you move out, and we will charge you for the cost of removing or storing any of your belongings, or changing locks.
- We will reclaim the costs we incur as a result of a breach by you of your obligations under your tenancy agreement, as well as any other outstanding debt owed to us at the end of your tenancy. This may involve, but not be limited to, recovering these costs from your deposit.

For help with translations, or if a large type, Braille or taped summary would be useful, please contact Southern Housing Group's Service Centre on 0300 303 1771.

Arabic

لمساعدتك في الترجمة يرجى الاتصال بمركز الخدمة على هاتف 0300 303 1771.

Bengali

অনুবাদ সাহায্য পেতে হলে সার্ভিস সেন্টারে 0300 303 1682 নম্বরে ফোন করুন।

French

Si vous souhaitez recevoir de l'aide avec vos traductions, appelez le 0300 303 1771.

Somali

Wixii ah caawimo turjumaan ka soo wac Xarunta Adeegga telefoonka 0300 303 1771.

Spanish

Si necesita que le ayudemos con alguna traducción, llámenos al 0300 303 1771.

Turkish

Tercüme konusunda yardım için 0300 303 1683 'den Hizmet Merkezi'ni arayın.

