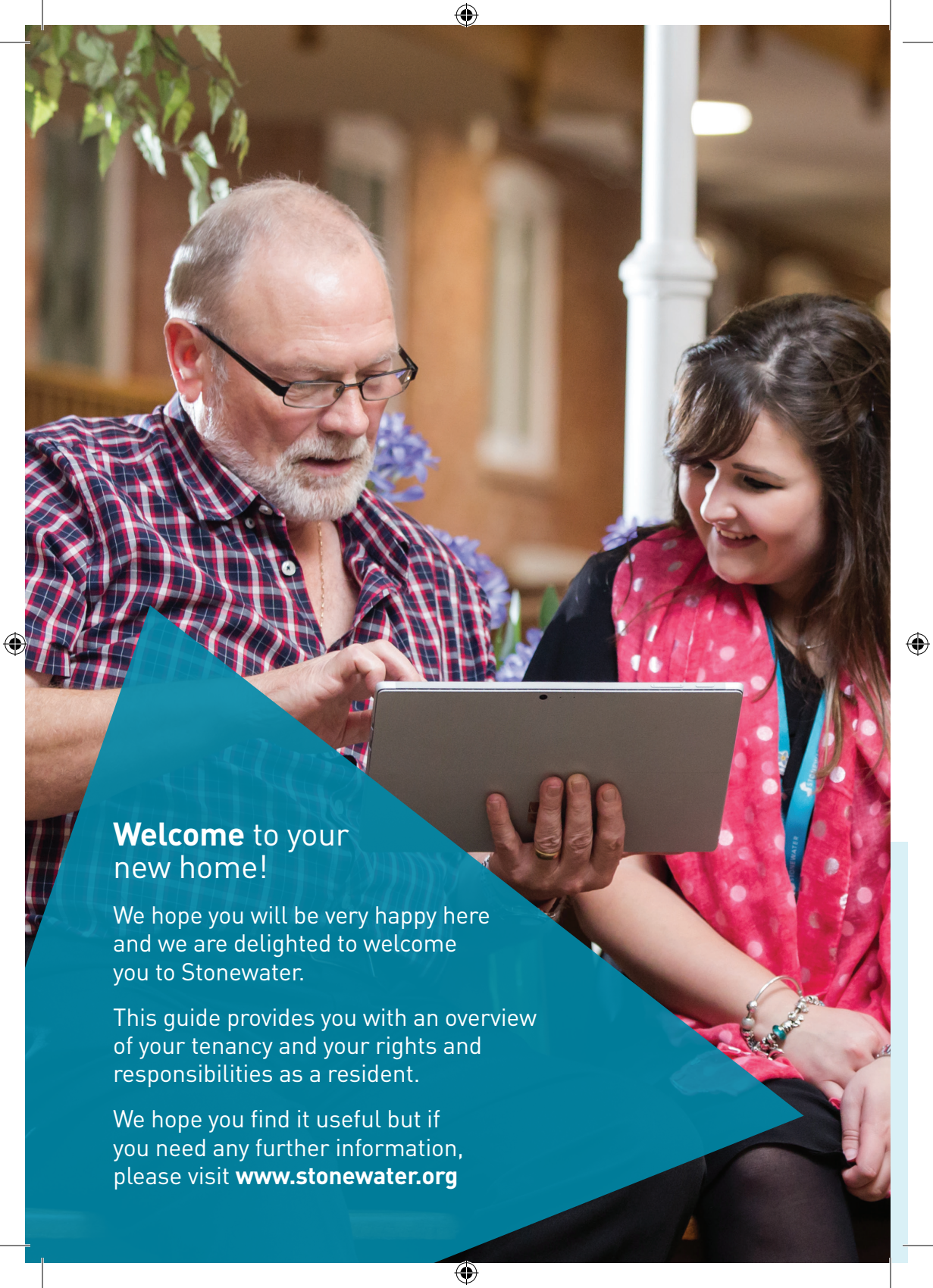




A **guide** to
your tenancy



Welcome to your new home!

We hope you will be very happy here and we are delighted to welcome you to Stonewater.

This guide provides you with an overview of your tenancy and your rights and responsibilities as a resident.

We hope you find it useful but if you need any further information, please visit www.stonewater.org

About Stonewater

Our vision

For everyone to have the opportunity to have a place that they can call home.



Our mission

To offer quality homes and services for people whose needs are not met by the open market.

Our values

We believe that in order to be successful, we have to build our foundations on strong values:

Ambitious | **Passionate** | **Agile** | **Commercial** | **Ethical**



Rewarding you

At Stonewater, we recognise and reward customers who keep to the terms of their contract (tenancy agreement) with us.

Our Reward scheme provides additional benefits for customers who do things like pay their rent on time and take care of their home.

There are three levels of Reward: Gold, Silver and Bronze. New customers will be placed on the Silver level of service.

To find out more about Reward, visit www.stonewater.org/reward





Your rights and responsibilities

As a Stonewater customer, you have specific rights and responsibilities, which are set out in your tenancy agreement. This is a legal contract that sets out the terms of your tenancy, making it clear what you are responsible for and what we are responsible for.

Sole and joint tenancies

If you wish to add or remove somebody from your tenancy you must contact the Customer Contact Team to see if this is allowed.

There are clauses in your tenancy that may not allow us to do this.

Succession and assignment

You are not usually allowed to sign your tenancy over to somebody else without a court order. Your tenancy may restrict who you may assign it to e.g. to a partner, but not to a son or daughter.

In the event of your death, a family member or another person who has been living with you continuously for the preceding 12 months may be able to succeed to your tenancy. Succession can only occur once. If a joint tenant dies the remaining tenant becomes the successor.

Looking after your garden

We look after communal grassed areas, trees and shrubs surrounding our properties to ensure they are well looked after and free from rubbish.

If you have your own garden, remember:

- > It is your responsibility to look after it.
- > You must keep it neat and tidy
 - overgrown gardens are not only an eyesore but can cause problems for neighbours.
- > Don't store any bulky or unsightly items.

Trees

You should not remove any tree in your garden without getting our permission first. The trees may be subject to a preservation order or other planning condition. If you have a concern about the safety or size of any tree, please contact us.



We take pride in the homes and outside spaces we provide for our customers and want you to do the same.

Your rights and responsibilities

Insuring your possessions

It's important to have home contents insurance to protect your furniture, belongings or decorations against loss or damage. This could be caused by theft, fire, explosion, lightning or earthquake, as well as water leakage, storm or flood damage.

We don't insure your contents for you, so you will need to take out your own policy in case they are damaged for any of the reasons above.

Your insurance will also protect you from claims against you by other people, for example, if your washing machine overflows into another flat or damages Stonewater's fixtures and fittings. It may also cover you if you lose your keys.

We can help you obtain home contents insurance easily and at a price that is affordable. While we all hope it will never happen, sometimes things can go wrong unexpectedly so having the right cover is essential.

With a special scheme arranged in conjunction with the National Housing Federation and Stonewater, you can protect your belongings and gain peace of mind knowing you have cover if the unexpected happens.

To find out more visit www.stonewater.org/for-residents/money-matters/running-your-home

Running a business from home

Your home is designed for residential purposes. However, if you are thinking about running a business from home, you need to contact us to discuss and gain permission.

In considering your request, we need to be satisfied that your business will not cause inconvenience, nuisance or annoyance to neighbours and that you would not breach local planning restrictions.

Rental exchange

We believe our customers should be treated equally when it comes to applying for loans or buying goods and services. That's why we've teamed up with Big Issue Invest and Experian (the UK's largest credit reference agency) to support the Rental Exchange initiative – which could enhance your credit report without needing to take on new credit agreements.

Visit www.stonewater.org/rentalexchange to find out more.

Paying your rent

Your rent is the most important payment you need to make. It is due in advance either weekly or monthly.

You can pay your rent and other charges in a number of ways:

- > By signing up for MyHome - for more details, see 'MyHome' opposite
- > By Direct Debit – paying by Direct

Debit is by far the simplest way to pay your rent

- > Online (via AllPay) on **www.stonewater.org**
- > By payment card at Paypoint outlets
- > By phone (via AllPay) on **0330 041 6479** or alternatively via our Customer Contact Team on **01202 319119**
- > Via credit unions

If you receive benefits towards your housing or other benefit payments, that you have requested to be paid directly to us it is your responsibility to ensure that we are receiving these. If you receive Universal Credit, you are usually responsible for paying your rent yourself. It is essential that you pay the amount specified in your tenancy agreement, or more if this has been agreed by your income officer to clear any rent debt.

If you get into financial difficulties and cannot pay your rent, we will do our best to support you. However, if you fail to pay your rent or meet any agreed payment plans, we will have no choice but to take legal action and you could lose your home. Please contact us immediately so that we can discuss the situation with you and offer advice on your options.

Service charges

Service charges cover the upkeep of the scheme and any services provided to customers, such as grounds maintenance and communal lighting. You are responsible for paying your service charges.

For more information and advice, visit **www.stonewater.org**

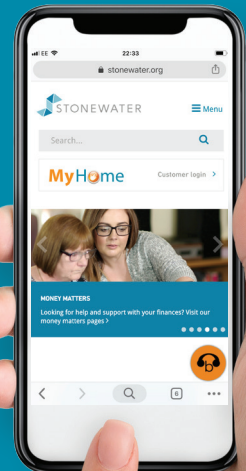
MyHome

MyHome, our new online self-service portal, puts you in control of your Stonewater account 24 hours a day, seven days a week. With MyHome, you can:

- > View your account details
- > Make payments
- > Report repairs
- > Update your profile

...and much more - wherever and whenever it's most convenient for you!

Setting up your MyHome account couldn't be easier and takes just a few minutes. Simply visit **myhome.stonewater.org** to log in or register.



Your neighbourhood and community

We all live as part of a wider neighbourhood and it is important that strong and sustainable communities are encouraged to take root and flourish.

Anti-social behaviour

We want you to feel safe in your home and neighbourhood. Anti-social behaviour (ASB) is any behaviour that causes alarm, harassment or distress, nuisance or annoyance to other people.

This is a broad definition and there are a host of behaviours that are capable of causing nuisance.

It can be anything that prevents another person from enjoying their home, garden, estate or neighbourhood and can be caused by an individual or groups.

We will apply a reasonable approach to

tackling anti-social behaviour, working closely with our partner agencies where appropriate.

We expect our customers to be tolerant, accepting and respecting of the needs and choices of other people. In tackling most ASB cases, customers will be expected to try to prevent and resolve incidents of ASB themselves, speaking to neighbours and considering what reasonable behaviour is. Any actions taken as a result would need to be reasonable and balanced.

For more information visit www.stonewater.org



Moving on

If you feel that your home is no longer adequate for your needs for reasons such as medical grounds or it's too big or too small, you may want to consider moving to another home.

You can look for a move to another home via HomeHunt or Moving Soon, apply to the local authority in the area you want to live or apply directly to another housing provider.

For more information on how to apply for Stonewater properties that are available to let, visit www.stonewater.org

Mutual exchange

If you would like to exchange your property with another housing association or council tenant, you will need to get approval from both landlords. You are responsible for finding your own home swap.

To find a home swap you can:

- > Register with the local authority and join and view their list.
- > Use a home swapping service such as HomeSwapper – www.homeswapper.co.uk
- > Advertise your property in places such as shop windows or the local newspaper.

Once you've found a suitable home swap you need to gain approval from us and the other

landlord. You must not move until the appropriate paperwork has been signed by all parties.

We may refuse permission if:

- > The home being exchanged is not suitable for your needs.
- > Under-occupancy or overcrowding is created as a result of the move.
- > Your rent account is in arrears or you are in breach of another tenancy condition.
- > Either party is subject to an Anti-Social Behaviour Order (ASBO) or possession order.
- > Your tenancy is not eligible for a home swap
- > You have carried out any unauthorised works to your property.
- > There is any damage to the property.
- > Your home was originally built under a rural exception planning consent meaning the tenant needs to have a local connection to the area.

Ending the tenancy

You must give us at least four weeks' notice in writing when you wish to end the tenancy. Your four week notice period will commence from the first Monday after we have received your written instruction to vacate. We require your home back in good condition, ready to re-let. If there is damage you will be charged for putting this right.

Maintaining your home



When you need to report a repair we will aim to identify what the problem is and whose responsibility it is to fix it. Details of repair, responsibilities and our repair service standards can be found on www.stonewater.org. Sometimes you will be asked to report repairs directly to our contractors.

We aim to carry out repairs as quickly as possible. Repairs are prioritised depending upon:

- > The seriousness of the defect;
- > The impact it will have on the household, and;
- > The potential damage to the property.

Repairs are categorised as High Priority or By Appointment.

High Priority Repairs

For repairs that could pose an immediate danger or cause serious damage, we will make sure that your home is safe and secure within four hours of you reporting it. For other high priority repairs we will make a temporary or permanent repair within 24 hours. If a follow-on repair is required then our contractors will arrange a mutually convenient appointment with you.

By Appointment Repairs

These are repairs which do not pose an immediate risk to health or safety.

Chargeable repairs

In certain circumstances we may agree to undertake a repair that is not Stonewater's responsibility, but there will be a charge applied before we send out a contractor to fix it. You will also be charged for any additional costs if applicable.

When you move out of your home, we expect it to be left in good condition so that a new tenant is able to move in straight away. If we have to make repairs, clean and tidy your home after you leave we will charge you for this work.

Alterations and improvements

We appreciate that you want to make your home your own. If you are considering making any alterations or improvements beyond decorating and putting up shelves and hooks, or fitting a smoke detector, you may need our permission. If you do need our permission, then please ensure that you get this in writing. If you don't, you may be asked to reinstate work that you have already carried out.

Adapting your home

You may at some point need your home adapting to make life easier for someone in your household who has mobility or other physical impairments. This might be something straightforward like fitting taps which are easier to turn on or off, a grab rail by the bath or more complex adaptations such as installing a walk-in shower or the lowering of kitchen units.

We can do simpler adaptations directly. For more complex and expensive adaptations it may be necessary to have an assessment done and apply for a grant from your local authority. Whatever you think you need, contact your Tenancy Services Officer and discuss your needs with them first.

For more information visit www.stonewater.org



Maintaining your home – continued

Gas safety

Gas servicing

Your safety and wellbeing is our top priority. We have a legal duty to carry out a safety check each year to make sure that the gas supply and appliances in your home are in a safe condition.

We comply with our responsibilities by undertaking an annual service and safety inspection that includes gas pipework, gas cookers, gas boilers, gas fires and gas water heaters.

Our contractor will contact you to arrange a convenient appointment. If you cannot keep this, please contact the gas contractor straight away to arrange another appointment.

If you do not allow us access we may have to cap the gas supply for safety reasons and to remove any risks to you or your family. It could also result in us taking legal action against you. We may also need to pass on any costs we incur in taking this action on to you.

Gas leaks

If you smell gas in your home:

- > Turn off your mains gas supply.
- > Turn off all gas appliances and extinguish naked flames.
- > Open doors and windows and leave your home.
- > Once outside – call **0800 111 999** (do not use your phone inside your home).
- > Do not use electrical switches such as lights.

Asbestos

Asbestos was used in building materials until 2000. If your home was built after 2000 it will not contain asbestos. Asbestos only becomes a risk if it is broken and forms dust in the air. Damaged asbestos may release asbestos fibres and become a health hazard. It is safe if left undisturbed.

Fire safety

All of our homes are fitted with a smoke alarm and are serviced on an annual basis. We recommend that you test all your smoke alarms regularly (ideally weekly). If any of your smoke alarms have a one year battery, make sure it is changed every year. Only take the battery out when you need to replace it.

Some flats are linked into a main fire alarm system. We carry out regular checks on these systems and we may require access to your flat to ensure the system is working properly.

Carbon monoxide

Carbon monoxide is colourless, odourless and tasteless, so the sooner it is detected the better. Carbon monoxide is mainly leaked by faulty or badly-maintained fuel-burning appliances (like gas, coal and wood) where there is insufficient ventilation. We fit carbon monoxide alarms to all our homes where we have fuel burning (gas, oil or wood) appliances. Please contact us if you do not have one.

For more information visit
www.stonewater.org



Get **involved**

We believe the best way for us to improve our services is to work together with our customers. We value what you have to say about us and we welcome your ideas on how we can improve our services. After all, you are the best people to tell us how we can be better.

The Customer hubb (help us be better)

This is an online community forum especially for Stonewater customers. It's a community where you can have a chat, discuss hot topics, find apprenticeship and job opportunities, and promote and find out about local events, as well as taking part in consultations to help shape our services.



Social media

If you're on Facebook or Twitter, why not join the conversation and keep up to date with all the latest news, events and useful information at the same time! We also aim to get back to you within two hours (during normal office hours) if you contact us through our social media channels with a query.

Twitter: **@StonewaterUK**

Facebook: **Stonewater UK**

Stonewater's Scrutiny panel

This is a group of customers that have the power to challenge and hold Stonewater to account for its decisions, services, direction and style. The panel works on behalf of the wider customer body. They do not raise personal issues, but look at and make recommendations for improvements to services from a customer's perspective.

For more information on how to get involved visit **www.stonewater.org**

You can join our virtual community at: **thehubb.stonewater.org**



Find us at www.stonewater.org

or follow us on:



Twitter



Facebook



LinkedIn

Manage your account 24/7 with MyHome:
myhome.stonewater.org

Join our virtual community at:
thehubb.stonewater.org

Contact us at:
customers@stonewater.org
01202 319119

Stonewater
PO Box 10771
Leicester
LE3 4GY

CL32 SEPT 2019

