



Residents' Handbook

**A guide to your
new home**

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Welcome

Welcome to your new home - Arhag promises to provide you with the highest possible level of service. This handbook has been created to give you as much information as possible about your new home.

Who are we?

We are Arhag Housing Association, a Black and Minority Ethnic (BME) organisation. Set up in 1979, Arhag was created as a campaign group for African Refugees facing housing issues in London. By 1981 Arhag became a registered housing provider.

We own and manage over 900 homes in 15 boroughs and deliver excellent housing services and remain close to our purpose. We lead *The People's Place* in Stratford, East London, home to our partners offering a whole range of specialist services for Migrants and Refugees.

We are committed to our residents and to supporting migrants and refugees. We are led by our vision, guided by our mission, and everything we do is underpinned by our shared set of values.

Our Vision

To ensure every Migrant and Refugee in London has a good home, is empowered to safeguard their individual rights, have their voice heard and make a full contribution to their community.

Our Mission

To provide the best housing services to our customers while developing the potential of Migrants and Refugees in London.

Our Values

Trust Respect Accountability Customer Care Innovation

Where to find us?

Arhag Housing Association
The People's Place
80-92 High Street
Stratford, East London
E15 2NE

Email: Contact@arhag.co.uk
Tel: 020 7424 7370

Underground/DLR
Stratford Station, Stratford High
Street, Pudding Mill Lane

Buses from Stratford Station
25 City Thameslink
425 Clapton
D8 Cross-harbour
276 Stoke Newington



Contacting us

When contacting us, you will always be welcomed in a polite and friendly way. For all enquiries you should call **020 7424 7370** and choose the appropriate option.

You can email contact@arhag.co.uk or write to us at the address above, but please include your name and address so we can respond to you as quickly as we can.

You will find lots of useful information about our services and our latest news and events on our website www.arhag.co.uk

Location of our homes



My Tenancy

We welcome you to your new home – we hope you enjoy where you live. Below you can find information about your tenancy, we will support you throughout and be here to answer any questions or queries as they arise.

Tenancy agreement

Your home with Arhag must be your permanent home - you cannot live elsewhere. If you do, you may lose your rights as a tenant, and we can serve a *Notice to Quit* to bring your tenancy to an end. We will carry out regular checks to ensure our homes are properly occupied.

Your tenancy agreement is a legal contract. It sets out the terms and conditions required by us (as your landlord) and by you (as the tenant). It is an important document, so you should read it carefully and keep it safe. This handbook provides you further advice and guidance on what the tenancy agreement means and how to make sure you do not break any of its conditions.

The first year in your home you will be on a *starter tenancy*. This means that for the first year you will not be able to make any changes to your tenancy or complete a mutual exchange - you will be able to change your name if you need to. After the first year, you will go onto an *assured tenancy*.

What happens if I break the agreement?

If you break any conditions of your tenancy agreement, we can take action to remove you from your home. We may also do this if you, or anyone acting for you, have knowingly given false information to Arhag or the Local Authority to get your tenancy. In most circumstances we will work with you to resolve issues, our aim is always to find solutions. In some cases, we will have to escalate issues to the court.

Some examples of breaking the agreement are:

- Not paying your rent
- Refusing access to carry out servicing of gas appliances
- Not living in the property on a permanent basis
- Playing loud music or making an unreasonable amount of noise.

Your rights as a tenant

When you sign your tenancy agreement, we will go through with you your rights as a tenant. You will be responsible for keeping to the terms and conditions as soon as your tenancy starts. You have the right to:

- Right to Acquire (if qualifying property and after a qualifying length of time)
- Right to a mutual exchange
- Right to carry out improvement

- Right to be consulted
- Right of succession (pending evidence-based assessment)

Lodgers and sub-letting

If you wish to take in a lodger, you must seek permission from Arhag first. You must ensure your home will not become overcrowded and you will need to notify the Department of Work and pensions (DWP) and your Local Authority as it may affect your benefits.

Subletting is not tolerated, if you sublet your home, you will be in breach of your tenancy agreement, and we will take legal action against you.

Business and trades

You must not use the premises for any business or trade purposes without our permission and planning permission. While we would judge every case on its individual circumstances, we would not allow certain businesses. Examples would be:

- Carrying out a car repairing business
- Running a taxi service from the premises
- Running a business that breaks planning consent and requirements

Mutual exchange

Mutual exchanges are a way for you to swap your home with another social housing tenant. Exchanges can often be a quick way to move. When you have found someone to swap with you will need to submit an application form and wait for written approval.

Arhag is registered with *Home Swapper*; you can register your property online in a few easy steps.

Transfers

A transfer is where we move you to an empty home. If you want to transfer, for example if your home has become too big or too small for your needs, you must update your housing information. If you want to transfer you can complete a transfer application and we will assess your case.

Before you can transfer, we will inspect your home which must be to a good standard. You must also have a clear rent account and any ongoing rent issues must be resolved.

Assignment

Assignment means you can pass your tenancy onto someone else. You can only do this if:

- A court has made an order in connection with divorce or childcare proceedings
- You exchange your home with another tenant of a local authority or registered provider, and we have approved the exchange in writing

Successions

If a joint tenant dies, the tenancy automatically continues (as a sole tenancy) for the surviving joint tenant. It is important to let us know if this happens.

If the tenancy is a sole tenancy, your partner, or other family member may be able to succeed the tenancy, but only if they have been living with you for 12 months and have no other home that is suitable for their needs.

Moving out

If you want to end your tenancy you must give us at least four weeks written notice, with your tenancy ending on a Sunday. The four-week notice starts on the date we receive the notice.

During the notice period we will visit your home and carry out an inspection. If you have damaged your home, carried out work without our permission, or leave rubbish behind you will be charged.

If you require any support or assistance with moving, please contact us and we may be able to help.

Before you move out you must make sure you have:

- Cleared your rent account
- Removed all your possessions and property from the home, garden, and outhouses, including the loft space
- Notified your water, gas, electricity, and telephone companies
- Provide us with a forwarding address (in case we need to send you any post or have any other queries)
- Leave the internal decorations in a good condition.

My Account

How and where to pay your rent

Your tenancy agreement states that you must pay your rent weekly and in advance. If you decide to pay your rent monthly, four weekly or every two weeks you must still ensure you are paying in advance.

To pay your rent, you will need Arhag's bank details:

Payee: Arhag Housing Association

Account Number: 04824857

Sort Code: 50-30-09

You can pay your rent by:



Direct Debit – To set up a Direct Debit you can call your housing officer or income officer on 0207 424 7370 (options 1, 1) and they will be able to set this up for you.



At the Post Office and PayPoint – You can make a payment at any Post Office or PayPoint with your AllPay card. You can find your nearest Post Office by visiting www.postoffice.co.uk. If you need to replace your AllPay card, contact us on 0207 424 7370 (options 1, 1). Replacement cards cost £5.



Online or Phone with AllPay – You can pay your rent using your AllPay card number by visiting www.allpay.net or by calling AllPay on 0330 041 6497.



Online Banking – If you use online banking, you can make payments and set up standing orders from your computer or mobile device.

Rent collection and arrears

As an Arhag tenant, it is your responsibility to ensure that your rent is paid on time. Delays and non-payments could result in the loss of your home. You will be assigned an *Income Officer* who will provide advice, support, and make referrals where possible. Failure to engage with your *Income Officer*, or to pay your rent, may result in you losing your home.

What if I can't pay my rent?

If you have difficulties making rent payments, you should contact us immediately to discuss your options and support available. Paying your rent is always a priority bill.

What action is taken if I don't pay my rent?

Arhag is fair when dealing with rent arrears. Your *Income Officer* will reach out to you and try to clear your arrears or make an appropriate arrangement; they will always follow Arhag's arrears procedure.

What is Arhag's arrears procedure?

- 1. Arrears Letter one** – You will receive an initial letter reminding you that there are arrears on your account. This letter will tell you the balance outstanding.
- 2. Arrears Letter two** – This letter will request you contact your *Income Officer* or clear your arrears immediately.

3. Notice of Seeking Possession Warning Letter – A warning letter if providing you with a final chance before your income officer serves a Notice of Seeking Possession against you.

4. Notice of Seeking Possession – You will service a notice that we intend to go to court if your arrears are not cleared or an agreement put in place and maintained.

5. Court – You will be requested to attend the county court if your arrears have not been dealt with, you may be charged court costs. You may be required by court to abide by a repayment plan known as a 'suspended possession order' or be evicted known as an 'outright possession order'.

6. Eviction – If the court grants an eviction, you will be evicted. Failure to comply with the order of the court you will also face eviction. Rent arrears and costs incurred will still need to be paid.

My Home

Repairs and maintenance

Both you and Arhag have responsibilities and obligations towards repairs. We want to maintain your home and ensure everything is working as it should. We rely on you to support us with this, by treating your home with care and respect, as well as reporting to us any issues as soon as possible.

There are repairs that we are responsible for carrying out, and there are repairs that you as a tenant are responsible for dealing with. If you require clarification or more detail on this, you can ask your *Housing Officer* for guidance.

If we carry out a repair that is your responsibility, or due to you not taking care of your home, we may charge you for the cost of the repair.

Providing feedback

After the repair has been carried out, you will be contacted so we can find out if it was completed to your satisfaction. We value your views on the service we provide and will make changes based on your experience.

Reporting a repair

To report a repair, we ask that you contact our repairs contractor, *MNM Property Services* on 020 8438 1853 or visit the website www.arhag.co.uk and complete an online form, or email arhag@mnm-properties.co.uk

Please provide as much information as possible and where you can send us photos or videos.

Please note that our office hours are Monday to Friday 9am – 5pm.

Repair calls made to MNM outside of these hours will be diverted to the out of hours team who will respond to you if your service request is an emergency.



We only respond to emergency repairs out of office hours. We consider a repair to be an emergency if there is an immediate risk to you or to the property. All other repairs will be dealt with during office hours.

Electricity

Do not remove, install, or repair any electrical fixtures and fittings unless you are using a qualified electrician. You must also seek our written permission first. Any electrical works carried out must require the appropriate certificate which you must provide.

Gas safety



If you think you can smell gas, open the windows, put out any naked flames, do not use any electrical switches, exit the property, and call the National Grid on 0800 111 999 immediately.

We have a legal responsibility to service and inspect all Arhag owned gas appliances at least once a year. We will visit your home to carry out a yearly gas safety. We do this as it is a legal requirement and it is vital for everyone's safety.

If you need **gas and heating repairs**, call *K&T Heating* on 0208 269 4542 or email on KTHCallCentre@ktheating.co.uk They also cover our out of hours gas and heating repairs.

Making a complaint

If you are unhappy with any service provided by us or our contractors, please let us know and we will aim to resolve this for you.

If however we fail to action your request and you wish to complain, you can raise this via our website, via email contact@arhag.co.uk or call us on 020 7424 7370 and select option 3 and a member of the housing team will be able to take the details of your complaint.

You will receive a formal acknowledgement of your complaint; this will be answered within 10 working days and the officer dealing with your complaint will contact you.

You can view our complaints policy, compensation framework and our complaints handling code can be found on our website www.arhag.co.uk/about-arhag/policies.

An initial complaint will be dealt with a stage one level and a member of Arhag staff will

carry out an investigation and provide a response. If you are not satisfied with the outcome of the stage one you can escalate this to stage two where it will be reviewed by a Senior Manager or a by a panel made up of a Senior Manager and up to two Resident Scrutiny Panel members.

Should you find the outcome of the stage two not satisfactory you can escalate your complaint to:

Housing Ombudsman Service
PO Box 152
Liverpool
L33 7WQ
Phone: 0300 111 3000
Email: info@housingombudsman.org.uk

You can also view the Housing Ombudsman website to view the complaints handling code <https://www.housing-ombudsman.org.uk/.../complaint-handling-code>

Our responsibility as your landlord

- Ensure gas fittings, appliances, pipe work and flues installed by Arhag are maintained in a safe condition at least once a year
- All installations, safety checks and gas servicing are carried out by a Gas Safe Registered Engineer
- A full gas safety check will be carried out before we let out any new Arhag home
- We keep copies of gas safety certificates.

Your responsibility as an Arhag resident

- You will allow us access to your home to carry out our annual gas safety check and any other gas servicing appointments
- If you want to replace a gas appliance (owned by you) you will seek permission from Arhag first, and use a Gas Safe Registered engineer to carry out the works
- If you have any doubt about the safety of gas equipment you should call K&T gas contractor immediately on 020 8269 4542.

My Area

Now that you are familiar with your new home, you can find out more about the services we may provide in your area, including cleaning and gardening, and parking. We also ask that you live responsibly, and allow your neighbours to live peacefully.

Cleaning

If your home is a flat within a block, or as part of an estate we may provide a cleaning service. You can find information about the communal cleaning on the notice board in your block, or by speaking to your *Housing Officer*. You can expect the cleaners to Hoover/mop

the floors, clean the windows and the windowsill, remove graffiti, and clean the walls

Gardening

If where you live you have a communal garden, car park or other outside space, you may receive a gardening service. As with the cleaning, you can find out more information by contacting your *Housing Officer*. You can expect the gardeners to cut grass, trim hedges and maintain flower beds, as well as sweep foot paths and car park areas.

Parking

At many of our blocks, there are a limited number of parking spaces. To ensure residents who own vehicles can park at their home you are required to purchase a parking permit. You can do this by visiting www.arhag.co.uk or contacting your *Housing Officer*. Often, there are fewer spaces than there are homes. For fairness, we operate a 'first come, first served' basis; in cases where there is a disability, we will take additional consideration.

We also offer a limited number of visitors permits should you require one.

If there is no parking or any permit scheme in operation, you will need to find alternative arrangements.

Behaving Responsibly

We expect you, your family, and your visitors to behave in a responsible way and to respect other tenants and residents in your local area. If you or any member of your household do not behave appropriately, or act in any way deemed to be anti-social, then we will take action against you.

Examples of behaviour we consider to be unacceptable are:

- Vandalism or damage to property
- Drunken behaviour
- Drug dealing or drug use
- Noisy behaviour or loud parties
- Intimidating or insulting others
- Abandoning or damaging vehicles
- Attacking or harassing people
- Littering or fly tipping
- Any other behaviour that causes or is likely to cause harassment, alarm, or distress.

We want to prevent issues from occurring between neighbours and to avoid Anti-Social Behaviour. If you feel that you are suffering as a result of this behaviour, we ask that you report it to us immediately and we will work with you and other agencies to resolve the problem. There are no instant solutions, but we have a procedure for dealing with situations as they happen.

There are more serious incidents Anti-Social Behaviour that occur, and we ask that you report these to us immediately so we can provide support, and work with other agencies to help you. These include domestic abuse and hate crimes.

The Arhag Offer

As well as providing landlord services we have a commitment to supporting you, delivering a range of additional services such as supporting you into employment, managing your benefits, and providing debt advice.

Benefits advice

Arhag has a team of experienced *Income Officers*, while we also work in partnership with our benefit and advice advisory service, *Community Links*. If you have any queries about Universal Credit, your benefits entitlement, appeals or managing overpayments please contact the income team on 0207 424 7370 who will be more than happy to help and refer you to *Community Links*.

Debt advice

If you are managing complex debt or have outstanding bills with utility companies, we can support you to get back on track with *Community Links*. To book an appointment, contact the housing team on 0207 424 7370.

How to get involved and have your say?

We value the views of our residents – it is important to us you have your say to help shape the services we offer.

You can get involved in a variety of ways, including by joining our *Resident Scrutiny Panel (RSP)*. The RSP work alongside other residents, as well as members of Arhag's senior management team to influence our policies and services.

Joining the RSP is a great way to hear about what's going on, have your voice heard and share ideas. To find out more please speak to your housing officer or email us at housing@arhag.co.uk

Alternatively, you can join your local resident association. If you'd like to set up a residents association for your block we'd be happy to support you through the process.