



*Welcome to*  
**your home**



# here is how to get in touch with us:




## Customer Service Centre

Phone: **0303 123 1890**

Monday to Saturday, 8am – 8pm  
(and 24 hours a day, seven days a week, for  
emergency repairs and rent payments).

TextRelay: **18001 0303 123 1890**

For people with hearing or speech difficulties

-  [customerservice@guinness.org.uk](mailto:customerservice@guinness.org.uk)
-  [www.guinnesspartnership.com](http://www.guinnesspartnership.com)
-  [www.facebook.com/guinnesspartnership](https://www.facebook.com/guinnesspartnership)
-  [www.twitter.com/yourguinness](https://www.twitter.com/yourguinness)

## Getting this information in other formats

We are committed to giving  
all customers access to the  
information we provide.

Please let us know if you  
need all or some of the  
details in this handbook:

- In large print
- On audio tape or as braille
- Translated into another  
language.

## Offices

You will need an appointment before visiting our offices, please contact our Customer Service Centre to book one.

### Chesterfield

Unit 2 Holmewood Business Park  
Chesterfield Road  
Holmewood  
Derbyshire S42 5US

### Darnhill

3 Argyle Parade  
Darnhill  
Heywood OL10 3RY

### Lancaster

10b Brennand Close  
Scale Farm Road  
Scale Hall  
Lancaster LA1 5JL

### Liverpool

Linksvie  
102 Vale Road  
Woolton  
Liverpool L25 7FB

### Manchester

India House  
1-3 McGinty Place, off Whitworth Street  
Manchester M1 6BA

### Nottingham

Unit 3.1 Clarendon Park  
Clumber Avenue  
Nottingham NG5 1AH

### Salford

1 Cherry Tree Court  
1 Kiwi Street  
Salford  
Manchester M6 5AP

### Sheffield

20 Westfield Terrace  
Sheffield S1 4GH

# Welcome to your new home with The Guinness Partnership.



This handbook is designed to give you lots of useful information to help you make the most of your time with us. Please keep your handbook in a safe place. You can also refer to our website: [www.guinnesspartnership.com](http://www.guinnesspartnership.com)

As well as giving you the practical details you need from the day you move in, this handbook explains what you can expect from us and what we expect from you throughout your tenancy.

If the information you need is not in these pages, you may find it on our website or you can call our Customer Service Centre or speak to someone from our neighbourhoods team.

You will find the contact details for services in your area on the opposite page or on our website.

Whether your stay with us is a long or a short one, I wish you a very happy tenancy.

**Catriona Simons**, Group Chief Executive

# About

## The Guinness Partnership

We are one of the largest affordable housing and care providers in the country. We own and manage more than 60,000 homes, with large concentrations in the north, south and west of England, and we have over 120,000 customers. We also provide care and support services to more than 10,000 households across the country through Guinness Care and Support.



# *About* **this handbook**

This handbook will provide you with guidance and information about living in a Guinness home. It is not part of your tenancy agreement with us and is not legally binding.

To ensure you understand your legal rights and responsibilities please check your tenancy agreement

carefully. If you think that your handbook and your tenancy agreement say something different, then your tenancy agreement is correct. Your tenancy agreement is a legally binding agreement.



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section 1

# *Moving into* **your home**



# When you first move in you will need to have the utilities put in your name and apply for other services.

## 1.1 Services to the property



If your home has gas, we will let you know at sign-up.

We let many of our homes with the gas supply ready to use. The supplier will vary depending on who the previous occupier used or we may have set up a preferred supplier ourselves. You can choose to swap to another supplier after you move in. You can also ask your supplier to fit a gas payment meter.

Some of our properties have a communal gas supply.

If your home has a gas supply that needs to be connected, we will explain how to arrange this. You must not allow anyone to touch your gas supply unless they are a properly qualified Gas Safe engineer.

We will give you a copy of the gas safety record for the property, which tells you when any gas appliances were last serviced and checked. While you are our tenant, you must give us access to carry out an annual check (see page 32).

If, when you move in, your home does not have a gas supply and you decide to have one installed, either then or at a later date, you must let us know so that we can include it within our annual service plan.

If you are not sure how to read your gas meter, please contact the supplier.



## Landline phones

If you would like a phone connected at your new address, contact your preferred phone company. You will have to pay to have an existing line reconnected or a new one put in.

If your move is local, you may be able to keep your old phone number – but you should ask about this before you move. If you change your number, don't forget to let us know.

## Internet connection

If you would like an internet connection, you will need to choose your own internet service provider (ISP) and pay any connection or equipment charges.



## Water

Your water supply will be connected when you move in. Phone the water company to tell them:

- Your name and address
- The date you moved in

We will tell you at sign-up if your service charge includes water.

Otherwise, the water company will set up your account. If this is the case and if you want to have a water meter fitted to save money on your bills, please contact your water provider directly.

## Switching energy suppliers

Shopping around for gas and electricity can save you money.

You can do this easily using the My Home Energy Switch service run by the National Housing Federation. The service is free and completely independent.

To switch, call **0800 0014 706** or go to **[www.myhomeenergyswitch.org.uk](http://www.myhomeenergyswitch.org.uk)** with your postcode and a current energy bill to hand. The My Home Energy Switch team will do the rest.

## 1.2 Telling people you have moved

For a charge, you can ask Royal Mail to re-direct post from your old to your new address. You can choose to do this for periods of three months to a year. You can get a form at your local post office or go online to

[www.royalmail.com/personal/receiving-mail/redirection](http://www.royalmail.com/personal/receiving-mail/redirection)

### Don't forget to tell

- Your local authority – so they can send your Council Tax bill and sort out your Housing Benefit claim
- Your local Jobcentre if you are claiming Income Support or other benefits
- The Child Benefit service – phone **0300 200 3100** or go to [www.gov.uk/report-changes-child-benefit](http://www.gov.uk/report-changes-child-benefit)
- The Pensions service (phone **0345 606 0265**) and other pension providers you may have
- Your employer
- Your doctor and dentist
- TV Licensing – phone **0300 790 6131** or go to [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)
- The DVLA – phone **0300 790 6801** or go to [www.gov.uk/change-address-driving-licence](http://www.gov.uk/change-address-driving-licence)
- Your bank, building society and credit card companies
- Your children's schools.

If you get any post for the previous resident, please write 'Not known at this address' on the envelope and put it back in the post.

## 1.3 Making the property your own

### Keys

We will give you two keys for your front door and a set of keys for any other locks such as windows, sheds and bin stores.

We do not have spare keys, so if you lose them or need more copies, you must get these cut yourself. You are also responsible for getting back into your home if you lock yourself out. You must also arrange and pay for any lock replacements.

We recommend fitting door chains and window locks, but please check with us first. The Fire Service recommends using door chains only when you're answering the door. Please do not fit extra locks on your front door if you live in sheltered housing. Your sheltered scheme manager has a master key to get into all the flats in an emergency.

### Carpets

Carpets are your responsibility. There is a gap at the bottom of the doors inside your property to allow for fitted carpets. If it is not deep enough, it is your responsibility to arrange for the door to be adjusted.

### Wooden or laminate flooring

If your new home is a flat, you must ask us for written permission before fitting a wooden or laminate floor. Please bear in mind that these floors can be noisy for your neighbours and they might need to be taken up later so that we can carry out repairs under the floor.





## Pets

You may be able to keep a pet, but you must ask us first. Your tenancy agreement explains more about this. We will not say no without a good reason, but we may need to enforce local rules on keeping animals.

You must not let any pet or animal cause a nuisance or danger to anyone. For example, we expect you to fence your garden properly so that your dog cannot escape. Remember that any dog can be dangerous and it is your legal responsibility to keep your dog under control.

We will not allow you to keep any of the prohibited breeds mentioned in the Dangerous Dogs Act, such as:

- Pit Bull Terriers
- Japanese Tosas
- Dogo Argentinos, or
- Fila Brasileiros.

## Parking

You will usually be able to park near your home but we cannot guarantee a parking space unless you have one allocated to your property. Blue Badge holders will have priority. In a few areas, you may be able to rent a parking space or a garage; there is usually a waiting list for these.

## Contents insurance

We insure the structure of your home, but not your personal belongings. We strongly advise you to take out contents insurance to cover against flood, fire, burglary or damage.

There are lots of insurance companies that offer contents insurance and we have also set up an easy and affordable home contents scheme with Royal & Sun Alliance just for our customers.

Call them on **08456 718 172** to find out more details or download an application form from our website.

## Gardens

If you have your own garden, you must keep it tidy. We ask you to look after any trees, shrubs and lawns.

If you plant a hedge, you must maintain it so that it does not block your neighbours' light. It must not be more than two metres high. Leyland Cypress hedges grow very fast and will need regular trimming.

If your neighbour's hedge is growing into your property, you can cut back branches or roots – but only as far as the boundary between your property and theirs.

You must not fill your garden or communal areas with rubbish or dangerous items.

If you share a garden with other residents, we will arrange for someone to do the gardening. The cost is included in your service charge (see page 19).

For details about who is responsible for walls, fences, gates and sheds, go to page 28.







section 2

# Your rent

# Paying your rent is your most important responsibility as our tenant.

Your rent pays for:

- Managing and repairing your home
- Repaying the money we borrow to build new homes
- Our programme of major improvements.

You should pay your rent in advance and not allow your account to fall into arrears. If you are struggling to pay your rent, please contact our Customer Service Centre as soon as possible to discuss the situation. Avoiding the problem will not make it go away.

If you continually fail to pay your rent, you are breaking your tenancy agreement and you could lose your home.

## 2.1 Calculating your rent

We will confirm the rent you need to pay when you sign your tenancy agreement. Most of our tenants have assured tenancies which mean that their rent is worked out using a calculation provided to us by our regulators. Some rents are set at up to 80% of local market rent and others are lower.

Some tenants are charged different types of rents because they live in different types of accommodation. Your tenancy agreement will show you the type of tenancy you have and the type of rent you have to pay.

## 2.2 Your annual rent review notice

We will review your rent once a year. If you think we are charging too much then please contact us; you may be entitled to apply to the Rent Assessment Committee, depending on the type of tenancy you have. More information can be found at [www.justice.gov.uk](http://www.justice.gov.uk)

We will not change your rent without giving you four weeks' notice. If we

do so and you claim Housing Benefit, you should tell your local department immediately.

If you are on a fixed-term tenancy we will also review your tenancy at the end of the fixed term. If a new tenancy is offered to you we will re-calculate the rent.

## 2.3 Service charges

You may have to pay a service charge in addition to your rent.

Service charges cover the extra services we provide to your scheme or estate. They will typically include gardening, cleaning, repairs and lighting to the areas you share with your neighbours.

If you live in housing for older people, your service charge may also include:

- Your community alarm (warden-call) service
- The cost of replacing furniture and other items in shared areas
- The cost of the scheme manager.

Your tenancy agreement sets out the services we will provide. We have to consult you if we want to change them (see page 39).



## How we set your service charge

We set service charges every year and we will write to you about them.

Most of our properties have 'variable' charges. This means that we work out the costs of providing services to your scheme or estate, and we charge you a share of this. We send you a breakdown of the costs each year.

However, in practice, we do not know all the costs in advance. The charge we set each year is based

on estimates. If these turn out to be too high or too low, we make an adjustment the following year.

For properties in some areas, we use 'fixed' service charges. This means we charge a single fixed amount to cover all your services, which may increase each year.

For more information about your service charges, please contact our Customer Service Centre.

## Utility charges

If you live at a scheme with communal gas, we will add an amount to your rent to cover the cost of your supply.

In some areas, we will also collect your water charges, on behalf of your water company.

## 2.4 Paying your rent

If you have a weekly tenancy, your rent is due on a Monday, one week in advance. Your rent is due a month in advance if your tenancy is monthly.

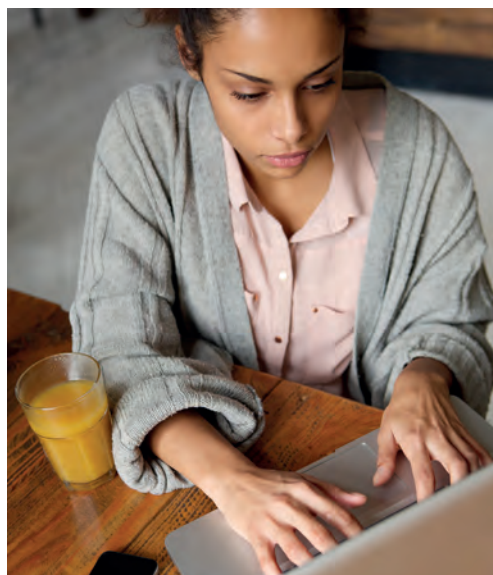
We will send you a statement every three months setting out what you owe and what you have paid.

Please remember that paying your rent in full is your responsibility – even if you get Housing Benefit.

### Direct Debits

We recommend paying your rent by Direct Debit, straight from your bank account. This is the easiest and safest way to pay. When your rent is due to rise, we will give you four weeks' notice of the change, but your Direct Debit will be updated automatically to reflect the new amount.

To set up a Direct Debit, please contact our Customer Service Centre.



### Other ways to pay

You can also pay your rent:

- Online at [www.allpay.net](http://www.allpay.net) or via the allpay app from a smartphone or tablet, using a debit card
- By calling our Customer Service Centre and paying over the phone, using a debit or credit card
- Using your payment card, if you have one, at:
  - any shop or garage with a PayPoint sign, using cash or a debit card
  - At any post office, using cash, cheque or debit card
- By bank standing order – contact your Customer Service Centre (remember you will have to amend the standing order each time your rent changes)
- Using a bank giro credit form.

Please keep any receipts you get as proof of your payment.

## Housing Benefit

You may be entitled to Housing Benefit to cover all or part of your rent. (See also 'Universal Credit' on page 23.)

It is very important that you complete a claim form as soon as you can, so any payments are backdated to the start of your tenancy.

If you are only claiming Housing Benefit, you can get a form from your local council, or online at [www.gov.uk/government/publications/housing-benefit-claim-form](http://www.gov.uk/government/publications/housing-benefit-claim-form).

If you are also claiming Employment and Support Allowance, Income Support or Jobseeker's Allowance, you can claim Housing Benefit at the same time. Your Jobcentre Plus office will send your claim on to the council.

To do this you will need your National Insurance number. If you don't know it, call the National Insurance helpline on 0300 200 3502. There is more information available online at [www.gov.uk/lost-national-insurance-number](http://www.gov.uk/lost-national-insurance-number).

You must also provide two forms of identification, as well as evidence about your income, savings and costs.

### If you need help to fill in your Housing Benefit form, you can:

- Ask your local Housing Benefit department
- Make an appointment to see a member of staff – please call our Customer Service Centre to arrange
- Contact a local advice agency – for example, some branches of the Citizens Advice offer this service (go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) to check your nearest office, or call them on **03444 111 444**).

Be aware that when you claim Housing Benefit, you are still responsible for making sure your rent is paid in full.

It can take several weeks before you hear the result of your claim. In the meantime, we will still be charging you rent. You must start making payments towards your rent as soon as you move in, or you will owe us money and we will contact you about it.

When you hear how much Housing Benefit you will get, you will know how much of your rent is covered and how much you have to find yourself. Please contact our Customer Service Centre if a back payment of Housing Benefit will not cover the whole amount you already owe.



## If your circumstances change

You must tell your Housing Benefit department if your personal circumstances change. For example, if:

- You or your partner start work, or
- Your wages increase or you work more hours, or
- Your household changes – for example, your adult child leaves home.

If you do not keep your Housing Benefit department up-to-date, you could end up having to pay money back. This is a common reason why people get behind with their rent.

## Universal Credit

Universal Credit is a single monthly payment to replace:

- Income-related Jobseeker's Allowance
- Housing Benefit
- Working and Child Tax Credits
- Income Support
- Income-related Employment Support Allowance.

Therefore, if you are claiming Universal Credit, you will not also receive Housing Benefit. Universal Credit is paid directly to claimants. You will be entirely responsible for paying your

rent out of your Universal Credit each month. If you are claiming Universal Credit it is important you tell us. We strongly recommend that people getting Universal Credit sign up to pay us by monthly Direct Debit.

For more information about Universal Credit, and other benefits you could claim, please speak to:

- Your local branch of Citizens Advice, or
- Your local benefits office, or
- Our Customer Service Centre.

## 2.5 What to do if you are struggling to pay

We do understand that sometimes people find it hard to pay their rent on time. If you are struggling to pay, you should contact our Customer Service Centre straight away.

We are here to help and we offer a free and confidential service. Some of the things we can offer include:

- **Budgeting advice** – to help you plan what you spend
- **Benefit checks** – to make sure you are getting the benefits you need
- **Support with Universal Credit applications**
- **Referral to specialist agencies** in the event of debt.

### Debt advice lines

Do not be tempted to pay for debt advice. There are good, free services available from the following organisations:

#### **National Debtline**

Freephone: **0808 808 4000**

(Monday to Friday, 9am to 9pm and Saturday, 9:30am to 1pm)

Website: [www.nationaldebtline.org](http://www.nationaldebtline.org)

#### **Step Change Debt Charity (formerly the Consumer Credit Counselling Service)**

Freephone: **0800 138 1111**

(Monday to Friday, 8am to 8pm)

Website: [www.stepchange.org](http://www.stepchange.org)

#### **Debt Advice Foundation**

Freephone: **0800 043 40 50**

(Monday to Friday, 8am to 8pm and Saturday, 9am to 5pm)

Website: [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)





## 2.6 What happens if you do not pay

If you do not pay your rent or you fail to keep to a repayment agreement, you are breaking your tenancy agreement.

We will start by sending you warning letters and try to advise and support you. If you ignore us, we will have to take further action which could end up in court. As a last resort, we could get an order from the court to evict you.

If we get as far as court, you will have court costs added to your debt. If we have to evict you, we will still need to chase you for payment. As well as losing your home, you will get a County Court Judgement (CCJ) against your name making it hard for you to get credit or a loan.

Things do not have to get that far. If you have serious problems, or you get a letter from us, please contact our Customer Service Centre as soon as you can.



section 3

*Looking after*  
**your home**



# Looking after your home is your responsibility as well as ours.

## 3.1 Who is responsible for what?

We are responsible for maintaining:

- the structure and outside of your home – including the roof and walls
- the fixtures and fittings we have provided – including your kitchen and bathroom cupboards
- services such as your gas, electricity, heating and hot water, and
- any areas you share with your neighbours.

We will also take responsibility for any boundary walls or fences that separate Guinness Partnership land from land owned by another landowner. However, they must have been there when you first moved in and we won't necessarily repair walls or fences that separate two homes.

We will maintain your front or back gate if they open onto a main or busy road, or if there is another danger present.

### You are responsible for...

Some everyday maintenance jobs, including:

- Decorating inside your home on a regular basis
- Replacing small items like light bulbs, sink plugs, tap washers, toilet seats and letterboxes
- Installing and maintaining items like your own washing machine, shower rail or curtain rails
- Repairing or replacing anything that has been neglected or damaged by you or anyone in your household
- Unblocking sinks and toilets
- Keeping a check on your gas boiler (see page 32)
- Bleeding radiators
- Ensuring that there is adequate ventilation or heat in the premises to prevent mould and condensation (please visit the Customer Service section of our website for tips to help with this)
- Garden walls, fences and gates (but see our responsibilities)
- Garden sheds (unless your tenancy agreement says otherwise).



## 3.2 Reporting a repair

You should report a repair that is our responsibility as soon as you can. If you delay, the problem could get worse.

To report your repair, please phone our Customer Service Centre or visit the Customer Services section of our website. Give us clear and accurate details and have some dates and times ready so we can arrange with you when a contractor can access your home.

We aim to send out the right contractor and get the repair completed at first visit wherever possible but, in some cases, our first visit may be to inspect the issues, so we can clearly diagnose what the problem is and decide how best to fix it or to measure up for the materials required.



### Emergency repairs

If your repair is an emergency, we aim to send a contractor within 24 hours. Examples of an emergency include:

- Complete loss of power
- No heating or hot water, particularly during cold weather
- A flood or badly leaking pipe(s)
- Doors or ground floor windows that aren't secure
- Your only toilet being broken
- Anything that poses a serious risk to health and safety.

The contractor may do a temporary repair to make the situation safe and return later to complete it – especially if you reported your emergency to our out-of-hours service and they need extra parts or time to complete the job.

### Other non-urgent repairs

We will make a convenient appointment with you to complete any other repairs in your home that we are responsible for.

However, if it is a particularly large or expensive job, we may decide to wait until our next round of planned maintenance (see page 33). We will always explain our decision if this is the case.

If we have to repair something that is your responsibility – for example, if a window gets broken – we may pass the cost on to you.

You should be able to claim on your contents insurance (see page 14) if something is damaged accidentally. If the damage was criminal, you need to report it to the police and get a crime reference number.

For more details, phone our Customer Service Centre.



## Handy Hints

Our Handy Hints booklet covers many of the areas you are responsible for. The booklet gives you details about:

- How to use tools
- Where you are likely to be able to find your stopcock
- What to do in an emergency (fire, flood, gas or power cut)
- Safety and security
- Tackling condensation and the mould that results from it
- Simple plumbing jobs you are responsible for
- Gas and electrics basics – including resetting trip switches and tips on using your heating system
- Adjusting doors and cupboards
- Decorating inside your home.

For a copy of the booklet, please phone our Customer Service Centre or download it from the Customer Services section of our website under the Repairs and Maintenance section.

## What to expect from our contractors

We monitor the performance of our contractors. We check the quality of their work and the way they behave in your home. Our contractors agree to meet our code of conduct.

This means we expect them to:

- Keep their appointments or change them in good time
- Carry and show an identity card
- Work efficiently and tidily
- Treat your home with respect
- Be polite at all times
- Clear up after themselves.

In return, we expect you to:

- Give the contractor access at the agreed appointment time – or change it as soon as possible if you won't be home
- Check the contractor's identity card
- Be polite
- Take your young children with you if you have to go out (don't leave them with the contractor)
- Smoke outside, not indoors, while staff and contractors are in your home.

## Site-based staff

We have sheltered housing that may be staffed during office hours, depending on local arrangements.

You can report your repair to these staff, so they can check the problem and:

- Sort it out themselves, or
- Report the repair to our Customer Service Centre.

## 3.3 Gas servicing

As your landlord, we are legally responsible for carrying out an annual safety check of any gas supply pipework and gas appliances that you have in your home. Annual gas safety checks are very important because faulty appliances can cause carbon monoxide poisoning.

If you have a gas supply, we will write to tell you when your check is due. Our qualified gas engineers will then make an appointment to visit your home.

### **Injunctions for access**

If you repeatedly fail to give our gas contractors access to your home for an annual check, we will have to go to court to take out an injunction against you. We will pass on our legal costs to you. This is because we have a legal responsibility to check your boiler to ensure it is safe every year.

### **Keep a check on your gas boiler**

Between checks and services, we ask you to keep an eye on your gas boiler.

Modern combi boilers are pressurised to allow the right amount of water to get into the system from your cold water supply.

To check that your boiler is working properly, you need to check the pressure gauge regularly. If the gauge is outside the normal range of 1 to 1.5 bar, please report this as a repair.

Do not attempt to top up the pressure yourself – you could cause a leak back into your drinking water.





## 3.4 Planned maintenance

To keep our homes in good condition, we have planned maintenance programmes. We keep updated details on the condition of our properties so we can plan major improvements in advance. We can be more efficient and provide better value for money if we replace or repair a large number of similar items (like kitchens) at the same time.

We will give you plenty of notice before starting any work that affects your home. Where possible, we will also give you choices about colours and designs, such as when we replace kitchens and bathrooms.

When the work is completed, we will contact you to ask how it went. Your feedback helps us to improve this service in future.

## 3.5 Aids and adaptations

We will do our best to assist if someone in your household needs changes to help them live independently. This may mean adapting your current home, or helping you to move somewhere more suitable.

We can complete small jobs including fitting grab rails but we will also consider larger jobs such as fitting a level-access shower. Larger requests sometimes have to go on a waiting list, but we do consider every request we receive.

We have a budget of our own to pay for some of this work but we can also help you claim a Disabled Facilities Grant from your local council if you are on a low income. The council will send an occupational therapist to

your home to assess your needs and check if you qualify.

To find out more about aids and adaptations, please contact our Customer Service Centre.

If you need other sorts of support to remain independent in your home, you should contact your doctor or the social services department. You may be able to arrange visits from a home care assistant, meals on wheels, a home bathing service or other forms of support. Guinness Care and Support may provide services in your area, including home care, telecare and floating support. Please contact our Customer Service Centre or visit the Care and Support section of our website to determine what services are available in your area.

## 3.6 Asbestos

If your home was built before the year 2000, it may include materials containing asbestos.

Asbestos can be a health risk if disturbed and it is often safest to leave it where it is. We will pass on the details if we know about any asbestos in your home so you can avoid disturbing it.

When the condition of any asbestos suggests a possible health risk, we bring in specialists to remove or enclose it.

To find out more, please contact our Customer Service Centre.

## 3.7 Making your own improvements

If you have a secure or assured tenancy, you have the right to arrange and pay for your own home improvements. Typical improvements could include changes to your kitchen, installing a shower over your bath or putting up new light fittings.

Before going ahead you must first get our written permission and any official permission you need from the council. When we give our permission, we may also set conditions about the way you do the work.

Providing you follow our conditions, you might qualify for compensation for your improvement if you later move out. How much we pay would depend on:

- how much the improvement cost and
- how much 'life' it had left, against the expected life of this type of improvement.

Please note that if you owe us any money, we will deduct this from the compensation we pay you.



### Satellite dishes

Installing a satellite dish counts as an improvement. Before installing a satellite dish, or doing any maintenance work on one, you must first get our written permission.

You may also need planning permission from the council to put up a satellite dish.

If you live in a block with a communal satellite dish, we are unlikely to say yes to you putting up your own.

### Sheds

You must get our written permission before putting up a shed or summer house in your garden – if granted, you would be responsible for maintaining it.

It is illegal to put up a shed that is more than 2.5 metres high within two metres of the boundary to your property and your structure must cover less than half of your garden.

You are not allowed to let someone live or sleep in your shed or summer house.



section 4

# *Your rights and* **responsibilities**



# As tenant and landlord we each have legal rights and responsibilities.

They are set out in full in your tenancy agreement. We explain some of them in this section. Do not forget that your main legal responsibility as our tenant is to pay your rent on time and in full. There are more details about paying your rent in section 2.

## 4.1 Your tenancy

Your tenancy agreement is an important document so you need to keep it in a safe place.

The type of tenancy you have depends on when you first became our tenant.

If you first became our tenant within the last year, you probably have a starter tenancy. You have fewer rights during your first year with us while we make sure you can manage your tenancy. Sometimes we extend this starter period for another six months where there is evidence of a breach of tenancy conditions.

If you have been our tenant for more than a year, you are likely to have an assured tenancy.

Some tenants will have fixed-term assured shorthold tenancies. If you have one of these, your tenancy will be for a limited time only – usually six years. There may be a probationary period at the start.

If you are unsure which tenancy you have, please refer to your tenancy agreement or ask our Customer Service Centre.



## Joint tenants

If you signed your tenancy with your partner or another member of your household, you are joint tenants. This means you each have the same rights and you are each equally responsible for every area of your tenancy, including paying the rent – even if one of you moves out. If you wish to leave your home, you must serve a Notice to Quit. If one joint tenant serves a

Notice to Quit it will end the tenancy for both tenants. If you have a fixed-term tenancy different arrangements will apply.

If you are currently a sole tenant but would like to consider including someone in a joint tenancy, please contact our Customer Service Centre to discuss this.

## Changing your tenancy agreement

Before we make any changes to your tenancy agreement, we have to consult you.

If we want to change an assured tenancy agreement, we need you to sign to say that they agree. We can only change a secure tenancy agreement after giving four weeks' notice in writing.



## How you use your home

You are required to occupy the property as your only or main home.

If you are going to be away for more than four weeks, you must write or call us to give us the details. We will need your contact address, the date you will return and the name of anyone looking after your home while you are away. You should continue to pay your rent on time and in full.

If you go and live elsewhere, or you spend a long time away without writing to tell us, we can take legal action to end your tenancy.

If you want to work from home you need our permission. We will not normally object if your business will not disturb your neighbours or cause a safety risk – for example, if you are doing office work. We would refuse permission if you wanted to do car repairs, employ staff, put in machinery or start up any business likely to cause problems to us or your neighbours.

Before you get our permission, you should also check with the council that you are not breaking any planning or public health rules.

Please contact our Customer Service Centre for more details.



## How long you can stay

Under normal circumstances, you have the right to live in your home for as long as your tenancy lasts. This means that if you have a secure or assured tenancy, you can usually stay as long as you like as long as you keep to the conditions of the tenancy agreement.

If you have a fixed-term assured shorthold agreement, you can stay until the fixed term ends. We will review your circumstances and if you still qualify for social housing, we will offer you another fixed-term tenancy.

## When we will end your tenancy

We will always try to work together with customers to resolve any tenancy problems. However, where we are not able to achieve this, we can evict any tenant from their home if we are granted permission by the court.

Here are some of the main reasons we could evict you:

- You owe us rent or you keep delaying your payments
- You have not looked after the property
- Your household has been causing anti-social behaviour – which could include using the property for an illegal purpose. Your tenancy agreement makes you responsible for the behaviour of everyone in your household and anyone visiting you.
- You have been violent to your partner or family and they have left – there are more details about domestic abuse on page 58
- You moved out and are sub-letting the whole property to someone else – this is a criminal offence
- You provided false information to get the tenancy
- We need to make major repairs to the property or we want to demolish it (but we can't use this reason to end a fixed-term tenancy early)
- You have broken another of the conditions set out in your tenancy agreement.

For a more detailed list of these reasons, please refer to your tenancy agreement.



## 4.2 Your rights

You have legal rights that you can enforce by going to court.

### Fair treatment

By law, you have the right to fair and equal treatment. We are not allowed to treat you less favourably because of your age, because you are married or in a civil partnership, because you are pregnant or have a child, because you have a disability, because of your race, colour, nationality, ethnic or national origin, or because of your sex or sexual orientation.

To make sure we treat all our customers fairly, we keep detailed information about you and your household. This is why we ask you personal questions when you sign up for a tenancy. We may also phone you or ask for information when we see you face-to-face.

You do not have to give us sensitive personal information but it does help us to improve our services if you do. Holding information about our customers means that we can look in detail at who is successfully using our services and who is most satisfied with our services. We can make sure we are not favouring some customer groups over others.

We also ask which language you prefer to use and how you like us to communicate with you so we can give you the right help, support and information when you need it.

We are always careful about who we share your information with. See 'How we use your information', on page 42, for more details on this.



## Keeping you informed and consulting you

You have the right to be given important information about your home and tenancy. We must also consult you before we make any major changes to:

- Your tenancy
- The way we manage and maintain your home
- The way we provide you with services.

You will find some of this information in this handbook, as well as in your tenancy agreement and on our website.

## How we use your information

We keep the information you give us secure and we use it to provide you with housing and other services.

We share relevant information about you with the partners who work with us – for example; our contractors that are providing services to you and the Housing Benefit department when they are sorting out your claim. We also give your contact details to specialist survey companies so we can find out for us what you think of our services.

We have a duty to pass on information to some agencies. For example, we have to tell the council who lives at the property, so they can send a Council Tax bill. We also have to tell your water company.

We can pass on information if we know about a crime or fraud. We would also pass on the details to social services or the police if we knew

We will also:

- Keep you informed about our policies and ways of working
- Let you know how we perform as a landlord
- Consult you when we plan significant changes
- Give you opportunities to get involved in your estate, your area, or the overall work of The Guinness Partnership (see section 7).

that a child or older person was being abused. There are more details about this in our Safeguarding Policy.

We ask you to sign a declaration on the bottom of your application form showing you understand how we will use your information. A full Privacy Notice is available on our website or from our Customer Service Centre explaining how we use information. By signing this, you are also giving your consent to us to pass on data to other organisations, for example, to organisations for research purposes so we can find out for us what you think of our services.

For more information, please contact our Information Management team by email on [informationmanagement@guinness.org.uk](mailto:informationmanagement@guinness.org.uk) or phone our Customer Service Centre.



## Accessing information we hold about you

Under data protection law, you have the right to ask us for a copy of the personal information we hold about you on our computers and on file. We make an administrative charge for this service.

If you disagree with any of the information, you can ask us to correct it or record your disagreement.

If you want to see your information, please contact our Information Management team or Customer Service Centre and ask for a copy of our 'Subject Access Policy and Request Form'.

## Your 'right to repair'

Your tenancy agreement may give you the 'right to repair'. Please see section 3 for details on how to report a repair.

If we fail to complete certain repairs in line with our target timescales, you can follow a set procedure to get us to sort it out.

If we fail to sort out the problem a second time, you have the right to get your own contractor to do the work and charge us for it – providing you tell us first and get three quotes.

In practice, this right is complicated to use and you need to follow the rules closely. Please phone our Customer Service Centre for further details.

## Your 'right to improve' your home

If you have an assured tenancy, you have the right to arrange and pay for your own improvements to your home. There are more details about this on page 35.

## Your 'right to acquire' your home

Your home can be bought under the 'right to acquire' if it was built or bought with the help of social housing grant approved after 31 March 1997. This right does not apply if the property is in a small village of fewer than 3,000 people, or if it was built for people with special needs.

For you to qualify to use this right, you must also have become a housing association tenant at least five years ago.

To see if your home qualifies and to find out more about the costs involved, please contact our Customer Service Centre.

## Lodgers and sub-letting

You have the right to take in a lodger as long as you do not overcrowd your home. The maximum number of people who can live in your home is shown on your tenancy agreement.

A lodger is someone who stays at the property as long as you say they can – it is an informal arrangement. They do not have the right to stop you going into their room. They do not have a legal agreement with you or a rent book.

Before you allow a lodger to move in, please contact our Customer Service Centre to let us know their name, age and sex.

If you are an assured tenant and you want to give someone exclusive use of part of your home, this is known as sub-letting. When you sub-let, you

make a formal agreement allowing your sub-tenant to use certain rooms and to share other facilities you agree on.

Before allowing someone to sub-let in this way, you must first get our written permission. We will not refuse permission without a good reason.

You are not allowed to move out and sub-let the whole of the property. If you do this, you are committing social housing fraud which is a criminal offence. In the most serious or repeat cases, you could be sent to prison for up to two years and receive a fine of up to £50,000. We would also apply to the court to take back the property. You also lose your 'assured' status which cannot be regained by moving back in. Your tenancy can be ended by the serving of a four-week Notice to Quit.

When you take in a lodger or sub-let part of your home, be aware that the rent they pay may affect any benefits you get. You must tell your benefits office that your circumstances have changed.

When you move out, your lodger or sub-tenant must move out too. We are not responsible for finding them somewhere else to live.

## What happens when a tenant dies ('succession')

If an assured or secure tenant dies, in certain circumstances, their home can pass to someone else. This is known as 'succession'.

If you have a secure tenancy, please contact our Customer Service Centre to discuss the succession rights around your tenancy.

If you are an assured tenant, your spouse, civil partner or a live-in partner can succeed to your tenancy, providing they can prove they were living with you at the time of your death.

However, there are no automatic succession rights if you were already a successor before your death. This

includes if you were originally a joint tenant.

To take up any right to succeed, your spouse, civil partner or live-in partner must write to us within three months of your death and we must confirm by writing back to them.

If no-one qualifies to take over the tenancy, we may consider granting a tenancy for the property, or a suitable alternative, to another family member, subject to eligibility criteria.

For more details, please contact our Customer Service Centre and ask for a copy of our policy on succession.

## Passing on the tenancy ('assignment')

Your tenancy can pass to someone else if:

- You are swapping homes with another social housing tenant (see page 63), or
- You are passing it on to someone who could be a successor if you died, or
- A court orders you to pass the tenancy to your spouse, civil partner or live-in partner.

For more details, please contact our Customer Service Centre.





section 5

# *Our* **service**





## 5.1 Service standards

We want to ensure you get great service each and every time you contact Guinness, so here is what you can expect from us:

### When you telephone:

- We will aim to answer your call within 30 seconds
- Our staff will always give you their name
- If we need to ring you back, we will return your call as soon as we can and no later than two working days.

### When you email:

- If we can not resolve your enquiry within one working day, we will let you know who is dealing with it and when you can expect a full reply.

### When you write to us:

- We will get back to you as soon as possible and within five working days

- If we can not resolve your enquiry within five working days, we will let you know who is dealing with it and when you can expect a full reply.

### If you need us to visit you at home:

- We will always agree an appointment time with you in advance
- We will ensure that our staff and contractors always show you their identity badge.

**While we work hard to provide great service, there may be times when we do not get things quite right.** When we make a mistake, we will always:

- Apologise and aim to put it right
- Make improvements to avoid the same mistake happening again.

We aim to treat all of our customers fairly and with respect. If you need any additional help, please let us know and we will make sure we communicate with you in a way that meets your needs.



## 5.2 Making a complaint

We hope you are happy with the service we provide and that you never have a reason to complain. If we fail to deliver a service that we are responsible for or you feel our staff have not behaved as they should, we want you to tell us so we can put things right and learn from our mistakes.

You can make a comment, compliment us, or make a complaint, by:

- Visiting **[www.guinnesspartnership.com/complaints](http://www.guinnesspartnership.com/complaints)**
- Emailing **[complaints@guinness.org.uk](mailto:complaints@guinness.org.uk)**
- Phoning us
- Writing to us
- Speaking to any member of staff.

For a full copy of our Complaints Policy, please contact our Customer Service Centre.



### Who can complain

Anyone who uses our services, or who is affected by them, can make a complaint.

If you would prefer for someone else to make a complaint on your behalf please contact us in writing and let us know their details. We recognise the following advocates:

- A health or care worker
- Someone who has Power of Attorney for you
- A guardian
- An MP or councillor
- Someone qualified to act as an advocate (who has Advocacy Quality Performance Mark accreditation).

We will consider recognising other advocates if you ask us to.

### What you can expect from us

- We are committed to taking all complaints seriously and dealing with them efficiently
- We will be clear about how we will use the information you give us
- We will treat you fairly and with respect
- We will give you extra help if you need it – including translations, Braille versions or audio tapes of information.

Please note:

- We reserve the right to refuse to deal with people who keep making unfounded complaints
- We don't accept complaints about things that happened more than six months ago
- If your complaint is about a legal or insurance matter, we will handle it outside our complaints process
- We handle complaints about anti-social behaviour differently (see page 56).

## How we will handle your complaint

When we get your complaint we will try to sort it out straightaway. If we have made a mistake we will apologise and let you know what we are doing to put things right.

Sometimes we need more time to investigate. We will let you know and aim to agree a solution with you within two working days.

If two days is not long enough for a thorough investigation (because the complaint is very complex for example), we will let you know and work with you to agree a solution within a further 10 working days.

If your complaint is about our regulated care services, the process may take up to 28 days.



Do you think we've got it wrong?



How to make a complaint and what you can expect from us

## How to take your housing complaint further

If you are not satisfied and feel your complaint has not been dealt with properly please do let us know. If we still can't resolve the complaint, you can refer it to a local councillor or MP (a 'designated person'). They will either try to resolve the problem between you and us or may refer your complaint in writing direct to the Housing Ombudsman.

You can go straight to the Housing Ombudsman if you prefer but you would need to wait eight weeks after receiving our final response.

To contact the Ombudsman, write to 81 Aldwych, London WC2B 4HN, phone **0300 111 3000**, or email **info@housing-ombudsman.org.uk**

## How to take your care and support complaint further

If you are not happy with our response to your complaint about any of our care services, including our regulated care homes, you can take it to your local authority or the Local Government Ombudsman.

To contact the Ombudsman, write to PO Box 4771, Coventry CV4 0EH, phone **0300 061 0614** or **www.lgo.org.uk** and complete a complaints form.

## 5.3 Compensation

If we are unable to put things right after failing to meet our responsibilities, we may offer you financial compensation.

This would usually be if we have been negligent and, as a result:

- Your belongings have been lost or damaged – we would need evidence and we would make a deduction for wear and tear, or
- You have not been able to use your normal facilities, or
- Our failure has caused you significant distress.

In some cases, your claim would be dealt with by our insurance company.

We cannot compensate you and neither will our insurance company if:

- You caused the problem yourself – for example, if you caused a leak by fitting a shower badly, or
- The problem was caused by your neighbour, or
- The problem was caused by someone carrying out work that was not authorised by us.

We recommend that you have your own contents insurance to cover your belongings (see page 14).

If we ask you to move out of your home, temporarily or permanently, so that we can carry out major building works, we will pay your removal expenses and other agreed 'disturbance' costs. You always have the right to seek independent advice, for example from a solicitor or Citizens Advice.

## 5.4 Customer surveys

Once you have settled into your Guinness home, you may like to consider getting involved with us; for example, by influencing the way we deliver services to you.

There are lots of ways you can do this – please ring the Customer Service Centre, ask your local Neighbourhood Officer or visit our website if you would like more information.

To make sure we are doing a good job of providing you with services, we encourage you to give us your feedback and we survey customers about their satisfaction with our services and our overall performance as your landlord.

We use specialist research firms to carry out much of this research. Because they are independent, it means that you can tell them exactly what you think. This gives us a more accurate picture of customer satisfaction with our services.

When we use a survey firm, they work to standards set by the market research industry. For example, they are not allowed to use your details for any other purpose.



section 6

*Your*  
**neighbourhood**



## 6.1 Taking care of your estate

Our neighbourhood teams are responsible for making sure that your homes, schemes and estates and the land around them are kept in good condition. They also look out for any problems developing in your area.

You know your community even better than we do. That is why we often invite customers to join us when we are carrying out estate inspections.

## 6.2 Being a good neighbour

We ask you to be a good neighbour by sticking to simple guidelines designed to keep your community safe and attractive as a place to live. Some of these guidelines form part of your tenancy agreement.

- **Try not to be too noisy** – keep loud jobs to reasonable hours and warn people if you are having a party (and keep the noise level down and turn off music before 11pm)
- **Dispose of your rubbish properly** in the bins provided
- **Never dump large items in communal areas** – call the council to collect them
- **Do not leave items like bikes, buggies, unauthorised scooters and plants in shared areas** – they could stop people getting out in an emergency. If you ignore this, we may remove your belongings
- **Be considerate when you are parking** and respect disabled parking spaces
- **Do not let your car or home burglar alarm cause a nuisance**
- **Look after your garden properly** (see page 15)
- **Keep your children under control** and do not permit anti-social behaviour
- **Make sure everyone in your household, including your visitors, behave properly**
- **Keep proper control over any pets** you have permission to keep (see page 14)
- **Always treat others politely and with respect**
- **Follow any particular rules for your community.**

Remember, do not let anyone in your household, or anyone visiting you, break your tenancy conditions – or you could end up losing your home (see page 40).



## Give and take

Living alongside other people takes a bit of give and take.

Your neighbours may not realise they are causing a nuisance. A polite and friendly word may well be enough to solve your problem.

Being a good neighbour also means being tolerant. You will always hear some noise from your neighbours and children will always play. Try to recognise that people have different lifestyles. For example, not everyone gets up and goes to bed at the same time. Being thoughtful and being tolerant can prevent a lot of problems from escalating.

## 6.3 Anti-social behaviour

### What is anti-social behaviour?

Anti-social behaviour (ASB) is persistent behaviour that causes, or is likely to cause, nuisance, annoyance, harassment, alarm or distress.

It can include:

- Excessive noise
- Untidy gardens
- Verbal and physical abuse or threats
- Harassment based on something about a person – for example, their race, sexual orientation or disability
- Criminal activity
- Violence or hate crimes
- Domestic abuse
- Making spiteful complaints
- Barking dogs or dogs fouling
- Drug use, storage, sale or cultivation.

We take anti-social behaviour very seriously. We believe everyone should have the right to enjoy their home in peace. Our staff, contractors and anyone else visiting our offices and properties should also be able to go about their business safely and free from abuse.

When we get a report of serious anti-social behaviour, we will work in partnership with the police and the council to take action.



We introduced starter tenancies to help protect our existing communities (see page 38). We give new tenants a year (or sometimes longer) to prove they are good tenants and neighbours before giving them a full tenancy.

For more details about our anti-social behaviour policies and starter tenancies, please contact our Customer Service Centre.





## What you can do

If the anti-social behaviour is serious, or your neighbour will not stop causing a nuisance, you should report the problem as soon as possible by phoning our Customer Service Centre even if it is outside of office hours.

If you suspect that criminal activity is involved, please phone the police. Dial 999 for a genuine emergency or 101 to report a crime or concern that does not need an emergency response.

We will give you an 'incident log' to keep a record of any further incidents and we will encourage you to get other witnesses to contact us.

If the problem is noise-related, you can also complain to the environmental health department at your local council. They have more powers to deal with noise nuisance than we do.

## What we can do

If the neighbour causing your problem is our customer, we can warn them about their behaviour – in writing or in person. In most cases, this resolves the problem. We may also ask them to sign up to some form of voluntary acceptable behaviour contract.

If the neighbour causing your problem is someone else's tenant, we can talk to their landlord.

In some cases, we may offer to set up independent mediation so you can both put your side forward and try to resolve your dispute.

If there are more general problems in your area, we can work with local partners, including the police and local councils, to find ways to tackle local problems.

When nothing else works, we may take legal action.

We can go to court to ask for:

- An anti-social behaviour injunction, ordering the person to stop behaving badly or to do something positive (for example, attend drug rehabilitation course) – with or without the power of arrest
- An injunction that will exclude someone from their home because they have been violent or someone is at risk of harm
- Permission to 'demote' the person's tenancy, making it easier for us to evict them if problems continue
- Permission to evict the person straightaway for a serious breach of their tenancy agreement.

The police and councils also have new powers to protect communities and public spaces.

We can only go to court if we have sufficient evidence, so we sometimes ask victims if they are willing to be witnesses. We would talk you through what this involves and let you decide.

## Our offer of support

Anti-social behaviour can be stressful for victims – we will offer you support and we may put you in touch with other organisations who can help.

As well as taking a firm line on their bad behaviour, we will sometimes offer support to the person causing the nuisance.

People sometimes behave badly because they are struggling to manage other problems. For example, we might be able to refer them for help if they have debts, or if they are abusing alcohol or drugs, have an illness, or are having problems controlling their children.

## Harassment

We take harassment particularly seriously. We will not put up with harassment of anyone because of their age, because they are married or in a civil partnership, because they are pregnant or have a child, because they have a disability, because of their race, colour, nationality, ethnic or national origin, or because of their sex or sexual orientation.

If someone tells us they have been the victim of a racist or hate incident,

we will take that report seriously, respond by the next working day and do all we can to take action and give support.

If you think you are being harassed because of something about you please contact our Customer Service Centre as soon as possible.

We will remove racist or other forms of offensive graffiti as quickly as we can. Please report it straight away.

## Domestic abuse

Domestic abuse is when someone is threatened or hurt by a member of their family, or by someone they are, or have been, in a relationship with.

It can involve:

- Threats or violence
- Psychological abuse
- Sexual abuse
- Financial abuse
- Emotional abuse.

Abusers are often spouses or partners who may or may not still live with the victim. The people involved can be any combination of men or women, gay or heterosexual.

If you suffer from domestic abuse, we would like to help. We can meet with you in a safe place, away from your home if you want, so you can think about your options. We will keep your information confidential. We can also help to make your home more secure.

For more information see the details at the top of the opposite page.

For more information about domestic abuse, you can also phone the helpline run by Refuge and Women's Aid on **0808 2000 247** or go online to their website at **[www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk)**.

Support for men suffering from domestic abuse can be sought through the Men's Advice Line on **0808 801 0327** or through their website: **[www.mensadvice.org.uk](http://www.mensadvice.org.uk)**

## Protecting people with care and support needs

People such as the elderly, children, people with physical and/or learning disabilities, people with mental health needs and people who misuse substances and/or alcohol can find themselves in vulnerable circumstances and at risk of abuse, harm and neglect.

Abuse can take many forms – for example, it can be:

- Physical
- Emotional
- Neglect
- Discriminatory
- Domestic
- Sexual
- Financial.

Adults in need of care and support may be abused at home or within a community setting by a known individual or a stranger. They may be abused by another adult with care and support

needs, their carer, family and friends, paid workers, people in positions of trust or a child or young person.

It is important that all such abuse is reported as social care services can be offered.

If you are suffering from abuse, neglect or harm, or you know someone who is, we will try to help. Let us know in confidence and we will work with you and other care professionals to protect you.

For the Action on Elder Abuse helpline, phone **080 8808 8141** or go online to **[www.elderabuse.org.uk](http://www.elderabuse.org.uk)**

For the NSPCC (National Society for the Prevention of Cruelty to Children) helpline, phone **0808 800 5000** or go online to **[www.NSPCC.org.uk](http://www.NSPCC.org.uk)**



section 7

# Moving on



There may come a time when you would like to move home. This might be because:

- You need a more suitable home,
- You want to be nearer your work or someone who supports you, or
- Your household has grown or got smaller.

There are several ways you can look to move.

## 7.1 Getting a transfer

One option, if you already live in a Guinness home, is to apply for a transfer with us. You normally have to live with us for a year first but we can make an exception in an emergency.

When you apply for a transfer with Guinness, we put you on a waiting list. Your chances of a move depend on how high a priority we give you, how long you have waited and the level of demand for homes in your

area. Please contact our Customer Service Centre to ask for a copy of our Allocations Policy, which explains our priority levels.

If you want to move because you are living in a home that is too big for you (known as 'under-occupying'), we may be able to give you extra support. In some areas, your move could also help a growing family get a more suitable home.

## 7.2 Getting a move through choice-based lettings schemes

In many areas, we work in partnership with other landlords and the local council to offer moves using an online choice-based lettings system. You would need to register online.

Schemes work slightly differently in different areas but you are usually given a priority level and told what size of property you qualify for. You can

then begin bidding for properties that interest you.

We can give extra support to tenants wanting to move through choice-based lettings if they are under-occupying.

To find out more about schemes in your area, please contact our Customer Service Centre.

## 7.3 Swapping homes with another tenant (mutual exchange)

If you are a secured, an assured or a fixed-term tenant you have the right to swap homes and tenancies with another housing association or council tenant. This is known as a 'mutual exchange'.

You cannot swap while you are still on a starter tenancy (see page 38).



### Finding a home to swap

You can look to exchange your home by:

- Advertising – for example, by putting up notices in local shops
- Looking online through a local choice-based lettings scheme that offers this facility
- Checking if your local council has a list of people looking for a swap
- Registering online with HomeSwapper, the national mutual exchange scheme, at [www.homeswapper.co.uk](http://www.homeswapper.co.uk) – this is free for our tenants, because we are a partner member
- Registering online with [www.houseexchange.org.uk](http://www.houseexchange.org.uk) – this is a UK-wide scheme. Contact our Customer Service Centre to ask if this applies to you.

### Getting our permission

Once you find a home to swap, you need written permission from both landlords before you can move. Contact our Customer Service Centre to ask for a mutual exchange information leaflet and application form.

We will give you a decision within six weeks and we will not say no unreasonably. However, we can delay or refuse permission if, for example:

- You owe us rent
- You have not completed repairs that are your responsibility, or
- Your home provides wheelchair access or other special facilities that the other party does not need.

When you contact us, we can also advise you about how your housing rights might change. This is important because, when you swap homes, in most cases you also swap tenancies.

## 7.4 Moving to access support

If you are finding your home a bit too hard to manage, you might want to consider a move to access more support.

For example, if you are getting older, you might want a move to a sheltered scheme. These schemes allow people to live independently in their own flat or bungalow, with the added security of a 24-hour alarm system.

There are usually shared facilities such as a communal lounge or laundry. Some schemes have a member of staff on site who can help you to get any additional support you need.

Guinness Care and Support manages many sheltered, supported and extra-care schemes in different parts of England. To find out more about accessing housing with support, please contact our Customer Service Centre.

If you would prefer to stay in your own home, see 'Aids and adaptations' on page 34.

## 7.5 Help to buy a home of your own

If you would like to become a home owner and are able to meet affordability criteria, there are currently four schemes designed to help people onto the housing ladder.

### Shared ownership

The Guinness Partnership, together with other housing associations, develops homes which allow purchasers to buy in stages. Typically, initial shares of between 25% and 75% of the full cost of the home are purchased and a subsidised rent is charged on the remaining value.

In most cases (although there are some exceptions) shared owners are able to purchase further shares until

the property is purchased outright.

To qualify for shared ownership purchasers should have a household income not exceeding £60,000 (£66,000 in London for homes with less than three bedrooms and £80,000 for homes with three bedrooms and above) and should not own another property. Most lenders will now ask for a deposit of at least 5%.



Some shared ownership schemes are aimed at people over the age of 55, where only a share of up to 75% of the property can be purchased. No rent is payable on the remaining share when 75% has been purchased.

There is also a shared ownership scheme for people with disabilities, called HOLD (Home Ownership for people with Long-term Disabilities).

For details of all shared ownership properties currently on offer from The Guinness Partnership, please visit the Guinness Homes website

[www.guinnesshomes.co.uk](http://www.guinnesshomes.co.uk) or call **0844 800 2020**.

## Help to Buy equity loans

Under this scheme, the Government will give you a loan of up to 20% of the price of a property costing less than £600,000. You need a deposit of 5% of the property price and a mortgage to cover the remaining 75%.

After the first five years, you pay a fee each year for your equity loan. You must pay back your loan after 25 years or earlier if you sell your home. You repay the loan as a percentage of the current value of the property.

## Help to buy mortgage guarantees

Most mortgage lenders now require high deposits before they will give you a mortgage. Under this scheme, you can buy a property with a deposit of 5% of the purchase price, because the Government guarantees payment on part of what you borrow. The property has to cost less than £600,000 and it cannot be a shared ownership or shared equity purchase.

If you are interested in any of these schemes, you need to register with your local HomeBuy agent. Go online to [www.helptobuy.org.uk](http://www.helptobuy.org.uk) to find out more.

## Buying your existing home

You may have the right to purchase your Guinness home. See page 44 for more details (right to acquire section).



## 7.6 Moving out checklist

Here are some of the things you need to remember when you are moving out:

### **Give us notice**

If you are an assured or secure tenant, you must give us at least four weeks' notice (or at least one calendar month if your tenancy is monthly) in writing that you plan to leave.

If you are a fixed-term tenant, you will need our written permission before giving up your tenancy early.

In your letter, include the day you expect to move out and convenient times when someone can come to inspect your home. Do not forget to tell us where you are moving to.

Be aware that we will charge you rent for the full notice period if you move out earlier – unless you are moving to another of our properties, or doing a mutual exchange (see page 63).

### **Pay the rent you owe**

You must pay your rent and any other amounts you owe us before you move. We will tell you how much to pay.

If you leave owing us money, we will make efforts to recover the money you owe. We may also pass on your name to a debt collection agency, as well as telling credit reference agencies – which might stop you getting credit in the future.

### **Let us inspect the property**

Before you leave, we will inspect your home to check its condition. We will tell you if you need to do any work before you leave.

If you cannot, or do not do this, we may have to charge you for the cost of sorting things out.

### **Let people view your home**

We will ask you to show your home to possible new tenants. They will always come with a member of our staff.

### **Hand over your keys**

You must return your keys on time, or we may charge you further rent. We will tell you what to do with the keys if you do not have a local office.

### **Take everything with you**

Leave your home clean and tidy, and remove any rubbish. We may charge you for removing anything you leave behind.

## Sort out your suppliers

On the day you move, you need to take readings for any gas, electricity or water meters you have installed at your old address. Make sure all your utility companies know you are moving (see page 11).

Get the landline phone disconnected at your old address and arrange for connection at your new one (if you are not moving far, you may even be able to keep your number).

Turn off your water at the stopcock before leaving. Switch off your electricity at the fuse box and your gas at the meter (if you have one). Do not ask for these services to be disconnected.

## Tell people you are moving

Just as when you moved in, you need to tell everyone you are moving and update the records many organisations have for you.

See the 'Telling people you have moved' list on page 12.



## Translation Services. This document is also available in other languages, large print, Braille and audio format on request.

### Arabic

هذا المستند متوفر بلغات أخرى، وبطباعة كبيرة، وبطريقة برايل للمكفوفين، وبتنسيق صوتي وذلك عند الطلب من مكتبك المحلي.

### French

Ce document est disponible dans d'autres langues, en gros caractères, en Braille et en format audio sur demande auprès de votre bureau local.

### Polish

Na życzenie, niniejszy dokument dostępny jest w lokalnym biurze w innych językach, wydrukowany dużą czcionką, pisany językiem Brajla lub w wersji dźwiękowej.

### Portuguese

Este documento encontra-se disponível em outros idiomas, em letras aumentadas, em Braille e em formato áudio no seu gabinete local.

### Punjabi

ਤੁਹਾਡੇ ਸਥਾਨਕ ਆਫਿਸ ਦੁਆਰਾ ਬੇਨਤੀ ਕੀਤੇ ਜਾਣ 'ਤੇ ਇਹ ਦਸਤਾਵੇਜ਼ ਦੂਜੀਆਂ ਭਾਸ਼ਾਵਾਂ, ਵੱਡੇ ਅੱਖਰਾਂ, ਬ੍ਰੇਲ ਅਤੇ ਸੁਣੇ ਜਾ ਸਕਣ ਵਾਲੇ ਰੂਪਾਂਤਰ ਵਿੱਚ ਉਪਲਬਧ ਹੈ।

### Somali

Dokumentigaan waxaa lagu heli karaa luqado kale, daabacad far waa-weyn, farta indhoolaha Braille iyo hab la dhegaysan karo markii aad ka soo codsato xafiiska xaafaddaada

### Spanish

Este documento está disponible en otros idiomas, imprenta grande, y en formato Braille o audio. Puede solicitarlo en la oficina de su localidad.

### Turkish

Bu belge, yerel ofisinizden talep edilmesi koşuluyla; başka dillerde, büyük puntuyla basılı olarak, Braille alfabesinde ve sesli formatta da mevcuttur.

### Urdu

یہ دستاویز دیگر زبانوں، بڑی چھپائی، بریل اور صوتی شکل میں اپنے مقامی دفتر سے درخواست کر کے حاصل کی جاسکتی ہے۔