

SWAN



Tenant handbook



HOW TO CONTACT US AND OTHERS

1 How to contact us

Group Head Office

Pilgrim House
High Street
Billericay
Essex
CM12 9XY

Phone: **0845 612 4700**

Fax: **01277 844 734**

Email: **info@swan.org.uk**

Please contact our head office to speak to your Housing Officer, the Resident Involvement & Community Development Team or to be put in touch with one of our welfare benefits officers.

London Regional Office

Swan Housing Group
Cygnet House
10 Chrisp Street
London
E14 6LL

Phone: **0845 612 4700**

Fax: **020 7510 9969**

Area offices

Exmouth Estate Office
39 Cornwood Drive
London
E1 0PW

You may contact any of our offices by phoning **0845 612 4700**

Internet

Website: **www.swan.org.uk**

Or you can use our residents' website at **www.web4residents.org**



Tenant handbook

Contents

03

Welcome

06

Customer care

16

Involving residents

22

Your tenancy

42

Rent

48

Supported Housing

54

Repairs

62

Moving

To report a repair,
phone **0800 783 2768**.
This call is free of charge.

Welcome



Welcome to Swan's tenant handbook. This is your guide to our services. It includes information that explains your tenancy agreement.

Inside we have set out, in clear sections, what you can expect of us and what we expect of you. We hope this will help you make the most of your tenancy with us and that you enjoy your new home.

The handbook also includes contact details for our local offices, plus important information on repairs.

If you need to talk to us, please get in touch. Our phone numbers and full addresses are shown on the inside front cover.

You can also contact us through our website at **www.swan.org.uk**

I hope you enjoy living in your home.

John Synnuck
Chief Executive

At Swan, we aim to provide a high level of service to all our customers. This section sets out our customer-care standards and explains how to make a complaint.

SWAN



Customer care

Caring for you



1 OUR CUSTOMER-CARE COMMITMENTS TO YOU

- We will always be polite and friendly.
- We will keep all information about you confidential.
- We will provide the same level of service to you, wherever you live.
- We will treat all our customers fairly, according to their needs.
- We will welcome your views and comments about how we can improve our services.
- We have produced leaflets that explain our customer-care standards relating to:
 - adaptations;
 - antisocial behaviour and harassment;
 - comments and complaints;
 - collecting rent;
 - equality;
 - estate-management services;
 - involving residents;
 - leasehold services;

- lettings and empty homes;
- managing tenancies;
- repairs; and
- supported housing, and housing support in the community.

All of the leaflets are available at our offices and on our website at **www.swan.org.uk**

When you contact us we will:

- answer the phone within 20 seconds, clearly stating who is speaking;
- arrange to visit you at home if you ask us to;
- respond to your letters or e-mails within 10 working days of receiving them;
- offer the use of Language Line if your first language is not English;
- provide documents in large print or in other languages if necessary; and
- accept calls from textphones for people who are deaf or hard of hearing, or have speech difficulties.



When you visit us we will:

- display the opening times of our offices, as well as an emergency out-of-hours phone number;
- make sure our reception areas are clean and tidy, and have a variety of information available for you;
- see you within five minutes of the agreed appointment time;
- tell you how long you will have to wait if you don't have an appointment, or offer you an appointment in the future; and
- provide an interview room for the meeting, if one is available.

If we visit your home we will:

- show you ID;
- behave professionally and respect your home at all times;
- be on time; and
- if we're delayed, call you to let you know when we will arrive.

2 OUR EQUALITY COMMITMENTS

We know our communities are made up of people from different backgrounds and with differing needs. We aim to take this into account when developing our services.

- We will identify and seek to remove any problems that could prevent some people from having equal access to our services.
- We will provide interpretation and translation services, and information in large print, Braille or audio, for you if you need them.
- We will treat everyone fairly, regardless of their age, race, sex, disability, sexuality or religion.
- We will be sensitive about religious or cultural dates when arranging home visits.
- We will take action to combat harassment, and encourage you to report any discrimination in your neighbourhood.
- We will make sure that all our staff are trained on issues relating to equality.

10

If you feel you have been treated unfairly, or are experiencing harassment, contact us on **0845 612 4700**.

3 COMPLAINTS

We will do our best to give you a good service, but things sometimes go wrong. If you are not happy with any service we have provided, please tell us. This helps us make our services better.

You may want to make a complaint if you think that we have:

- failed to provide a service;
- provided a poor standard of service;
- failed to meet our service standards;
- treated you unfairly; or
- failed to follow our own policies and procedures.

Complaints about noisy neighbours are different. Please see page **29** for information on how to complain about a noisy neighbour.

How to make a complaint

You can make a complaint in a number of ways.

- In person – You can talk to us in person at one of our offices.
- By phone – You can phone our Customer Feedback Co-ordinator on **01277 314 341**.
- In writing – Send us your comments by letter or by using the form in our complaints and compliments leaflet. Please write to:

Pilgrim House
Billericay
Essex
CM12 9XY

- Email – You can email us at **involvement@swan.org.uk**
- Website – You can fill in our online form at **www.swan.org.uk**

Once you have made a complaint we will:

- acknowledge your complaint within three working days; and
- aim to settle your complaint within 10 working days.

If we cannot give you a full response within 10 working days, we will tell you why and keep you informed of progress.



Our complaints procedure

Stage one

We will make a note of your complaint and pass it to the relevant manager for them to investigate and settle. They will discuss the problem with you, and ask you how you would like us to deal with the matter. Wherever possible, we will settle your complaint immediately. At the very least, we will send you a full response within 10 working days.

If you are not happy with the manager's response, you can take your complaint to stage two.

Stage two

Phone the Customer Feedback Co-ordinator on 01277 314341 to ask for your complaint to be reviewed by one of our directors. The director will look at how the problem has been managed and decide whether there is more we can do. The director will then send you a full response within 10 working days.

If you are still not happy, you can take your complaint to stage three.

Stage three

Contact the Customer Feedback Co-ordinator and ask them to arrange for a special appeals panel to review your case. This panel will include at least one member of our board of management and, unless you do not want them to hear your complaint, at least one Swan tenant or leaseholder from a different area.

We will set the date within 10 working days for the panel hearing to be held. You will be able to meet the panel and tell them why you are still unhappy. We will send you a full response within five working days of this hearing.

This will be our final response to your complaint.

12

Taking your complaint further

If you are still unhappy after stage three of our complaints procedure, you can contact the Housing Ombudsman Service at the following address.

The Independent Housing Ombudsman
81 Aldwych
London
WC2B 4HN

Tel: **020 7421 3800**

The ombudsman will normally only deal with your case if you have followed all the stages of our complaint procedure first.

Our service standards for dealing with complaints

If we get anything wrong, we will:

- send you a response within our agreed targets;
- apologise, and explain what happened;
- aim to put the matter right as soon as possible, and learn from our mistake;
- keep you informed at all times;
- let you know if you are entitled to compensation;
- tell you about any improvements we make as a result of your complaint; and
- ask you how well you think we handled your complaint.



4 COMPLIMENTS

You can pay us a compliment in a number of ways.

- In person – You can talk to us in person at one of our offices.
- By phone – You can phone our Customer Feedback Co-ordinator on **01277 314 341**.
- In writing – Send us your comments by letter or by using the form in our complaints and compliments leaflet. Please write to:

Pilgrim House
Billericay
Essex
CM12 9XY

- Email – You can email us at **involvement@swan.org.uk**
- Website – You can fill in our online form at **www.swan.org.uk**

5 COMPENSATION

If our level of service drops below the standards we have set ourselves, we may offer you compensation. We have a compensation policy which aims to explain your rights, and what compensation you may be entitled to, when we have delivered services to an unsatisfactory standard.

You may be able to get compensation in the following circumstances.

- If you are ending your tenancy and have made certain improvements to the property. (See 'Right to Compensation for Improvements' in your tenancy agreement.)
- If you do not receive the standard of service we promise to provide.
- If you pay a service charge for a particular service and we have failed to provide that service for a significant period of time, unless this is due to circumstances beyond our control (for example, if a gardening service is delayed because of bad weather).
- If for any reason we fail to complete certain repairs within a specified timescale (see 'Right to Repair Compensation' in your tenancy agreement).

If you think you may be entitled to compensation, or you want more information, please:

- talk to a member of staff, either on the phone or face-to-face;
- write to us;
- send us an email; or
- contact us through our website.

6 CONFIDENTIALITY

We will keep all information about you confidential.

We will not pass any information about you to another person or organisation without asking you first.

If we are asked to provide a reference for you (for example, by a bank or building society), we will not supply it unless you give us permission in writing.

You have the right to see any information we hold about you. However, we cannot show you any information about you that has been provided by another person or organisation, such as your GP or social services.

If you think any of the information we hold on you is wrong, please tell us. If we agree, we will correct the information. If you still think the information is wrong, we will add a note to your file stating that you disagree.



We believe that residents should be at the centre of everything we do. This section provides information about how you can get involved in your local area and help to improve our services.

SWAN



Involving residents

How to get involved



1 OUR SERVICE STANDARDS

To make sure we consider your views when we make decisions, we will:

- consult and involve you on issues that affect your home and local community;
- provide clear information to help you get involved;
- provide a wide range of opportunities for you to get involved in improving services;
- regularly tell you what we have done as a result of your suggestions; and
- encourage all parts of the community to get involved.

To help you get involved we will:

- support residents who want to form residents' groups and run them effectively;
- send residents at least four newsletters a year;
- support and develop community projects such as youth activities, football teams, gardening and lunch clubs;
- provide training and development for residents; and
- give financial help for community projects and activities led by residents.

We have agreed these standards with a group of residents. We will measure our performance against the standards and let you know how we are doing.



2 INVOLVEMENT FOR ALL

We provide many opportunities for consultation and involvement. These range from formal arrangements set out in our governance structure (the framework for the way we are run) to less formal events like fun days, focus groups and service-improvement reviews.

We want to give every resident the opportunity to contribute to their neighbourhood and to enjoy where they live. It's important that what we do meets the needs of all the communities we serve.

The following sections show how you can get involved and who to contact.

3 HOW TO GET INVOLVED IN YOUR NEIGHBOURHOOD

You can get involved in your area in the following ways.

On estate inspections

These inspections, which involve residents, representatives and housing staff, are carried out every two months.

By helping to draw up neighbourhood agreements

These agreements set out the service standards you can expect in your neighbourhood, and what we need to do in the year ahead.

By joining a resident group

These groups aim to improve services in neighbourhoods.

By joining a resident association

These are groups of properly elected residents' groups who work to improve local areas for all the people who live there.

By taking part in a leaseholders' forum

At these forums you can give us your opinions on how we can improve our service and provide value for money.

4 HOW TO GET INVOLVED IN IMPROVING SERVICES

You can help us improve our services by:

- getting involved in developing policies, through ‘away days’, residents’ committees and focus groups;
- helping monitor and develop service standards for customer care, repairs, lettings and empty homes;
- getting involved in service reviews, to make sure our services meet your needs, are of high quality and offer value for money; and
- putting forward your ideas through the residents’ suggestion scheme. We award £50 Marks and Spencer gift vouchers for the best ideas.

5 HOW TO GET INVOLVED IN THE MAJOR DECISIONS WE MAKE

You can be involved in important decisions about what we do. You can do this in the following ways.

Through resident consultative committees

These are regional assemblies of resident representatives who are elected either from their area or resident associations. Currently there are two committees, one in London and one in Essex.

Resident Board Members

There are four places for elected board members on both the Swan Essex and Swan London Regional Boards.



6 HOW WE CAN SUPPORT YOU

If you want to get involved, we can support you by:

- giving you access to our dedicated resident involvement staff;
- providing training to help you develop skills and expertise;
- paying childcare and travel costs; and
- providing funds to cover the work you need to do as a resident representative.

If you want to get involved in any way, please contact our Residents Involvement and Community Development Team.

Tel: **0845 612 4700**

Email: **involvement@swan.org.uk**

Website: **www.swan.org.uk**

This section is split into two main parts. The first is about your responsibilities in your home and the second is about your tenancy agreement and begins on page 30. The second part also includes information about estate services, see page 39.

SWAN



Your tenancy

Knowing your rights



1 YOUR RESPONSIBILITIES

Listed below are your responsibilities in your home and your community. There are also a series of helpful tips for saving money, maintaining your home and who to call if you're being harassed.

2 YOUR RESPONSIBILITIES IN YOUR HOME

Living in your home

- You must live in your home from the start of your tenancy.
- You must not give your home to anyone else.
- If you move out, you will lose your tenancy.
- If you are going away for more than 6 weeks, please tell us. You must let us know who we should contact if we need to get into your home in an emergency.

- If you want to run a business from your property, you must get our permission first.
- If you are convicted of doing something illegal in or around your home, you may lose your tenancy.

Domestic violence

We take domestic violence very seriously. If you or your partner is forced to leave your home because of violence, we may go to court to take back your home.

If your partner is being violent towards you, talk to your housing officer or phone Women's Aid on **0808 2000 247**.

Maintaining your home

You must do the following.

- Keep the inside of your home in a good and clean condition.
- Pay to repair any damage caused by you or anyone living with or visiting you.
- Report any repairs to us as quickly as possible.
- Keep your garden (if you have one) in a tidy condition.
- Keep your home safe – so don't keep any liquids that might catch fire in your home, shed or garage.



How to avoid fires

- Don't leave chip pans on the cooker when you're out of the room.
- Don't overload sockets with too many plugs.
- Keep matches where children cannot reach them.
- Never dry washing in front of an open fire.

Remember – check and maintain your smoke alarm. You are responsible for replacing batteries in smoke alarms.

Top maintenance tips

- Do not put hot fat or tea leaves down the sink or drain.
- Use caustic soda from time to time to unblock drains.
- Don't block toilets by putting nappies or sanitary towels down them.
- Keep gutters clear of leaves.

If your home is damp, reduce condensation. Cut down on moisture by putting lids on pans when cooking, opening the window when you can, and drying clothes outside when possible.

Remember, you must let us service and maintain your boiler every year. It may save you money and your life!

GAS

If you smell gas:

- don't smoke or strike matches;
- don't turn electrical switches on or off;
- put out naked flames;
- open doors and windows;
- turn off the gas supply at the meter; and
- phone **0800 111 999**.

Our staff

Our staff are trained to be helpful and polite at all times. If you have a complaint about our staff or one of our services, please see page **10** for details of how to complain.

We will not tolerate threatening behaviour, or attacks on our staff. If you behave in this way, we may apply for a court order against you.

You must let us into your home so we can carry out repairs and inspections, or service equipment. Whenever possible we will give you at least 24 hours' notice. If there is an emergency, like a water leak, we may need to enter your home immediately. We will try to contact you, before we enter your home, by using the contact details you have given us. If there is an emergency and we cannot contact you, we may have to force entry into your home.

Pests

If you have any problems with pests (for example, cockroaches or rats), phone your local council's environmental health department.

Insurance

We are responsible for insuring your building. You are responsible for insuring your belongings against loss, theft and damage.

We can arrange My Home contents insurance for you through the National Housing Federation. This insurance has flexible payment options, is easy to apply for and does not include an excess, so you don't pay the first part of the claim.

For more information, call your housing officer on **0845 612 4700** or call the National Housing Federation on **0845 337 2463**.

Any damage caused by contractors should be covered by the contractor's insurance.



Making your home more secure

- Fit window locks.
- Lock your windows and doors whenever you go out.
- If you want to fit a stronger lock, let us know.
- Don't allow anyone into your home without seeing proof of ID.
- If you see or hear anything suspicious, phone the police.
- If you live in a flat, don't let anyone you don't know into the building.

Pets

You may need to get our written permission before you keep a dog, cat or other animal. We will let you keep a pet if your home is suitable and your pet will not cause a nuisance to your neighbours.

To check if you need permission please phone your housing officer on **0845 612 4700**.

How to cut your bills

You can do the following to save energy.

- Fit energy-saving light bulbs.
- Switch lights off when you leave the room.
- Keep doors shut to keep heat in.
- Close your curtains in the evening.
- Set thermostats a little lower, and turn down your water temperature.

You can do the following to save water.

- Take showers instead of baths.
- Use your bathwater to clean your car or water your plants.
- Make sure taps are turned off.
- Don't use a hosepipe.

If you go away on holiday:

- close all your windows and doors;
- turn off water heaters;
- in winter leave your heating on a low setting.

3 YOUR RESPONSIBILITIES IN YOUR COMMUNITY

Harassment

We do not tolerate any form of harassment. If you (or anyone living with or visiting you) harass anyone living on or visiting the estate, you could lose your home.

All our tenants have an equal right to enjoy their homes in peace.

Harassment can take many forms, including:

- abusive or threatening talk;
- threatening letters or phone calls;
- offensive graffiti;
- damage to property;
- physical attacks; and
- arson attacks.

We will treat all claims of harassment very seriously.

If you are being harassed, phone us straight away on **0845 612 4700**.



Antisocial behaviour

You and anyone living with or visiting you must not cause a nuisance or annoy your neighbours. If this happens, you could lose your home.

Antisocial behaviour can include:

- loud music or noise from radios or TVs, especially at night;
- blocking shared hallways;
- not keeping pets under control;
- thoughtless parking; and
- abusive behaviour to neighbours.

If a neighbour is causing a nuisance, you should talk to them.

If that doesn't work, phone your housing officer on **0845 612 4700**.

If you have a problem with noise, you can also contact your local council's environmental health department.

Shared areas

You are responsible for:

- making sure you don't block any shared areas with your belongings;
- parking your car only in the marked spaces;
- not allowing your visitors to park badly or in the wrong spaces.

Maintenance checklist

In your home, you should know where to find the following.

- Your water stopcock, in case there's a water leak (It's usually under the kitchen sink, in the airing cupboard or in your cellar.)
- Your gas and electricity meters.
- Your gas stopcock (This is usually in the kitchen on a wall near to the boiler.)
- Your fuse box.
- Your hot-water tank or immersion heater (if you have one).
- Your central-heating boiler.

Remember to keep a torch handy.

4 YOUR TENANCY AGREEMENT

Your tenancy agreement is a legal contract between you, the tenant, and us, the landlord. The agreement sets out your and our rights and responsibilities. It is an important document so make sure you keep it in a safe place.

Types of tenancy agreement

There are the following four main types of tenancy.

Starter tenancies

Under the Housing Act of 1996, we, like other housing associations, were given the right to issue starter tenancies to new tenants.

Assured shorthold tenancies

These tenancies usually last for a minimum of 6 months and are not as secure as assured tenancies.

Assured

Most tenancies which started after 15 January 1989 are assured tenancies.

Secure

Most tenancies which started before 15 January 1989 are secure tenancies.

If you are still not sure what type of tenancy you have, ask your housing officer.

In this section of the handbook we highlight some important features of each type of tenancy to help you understand some of its terms and conditions. This is to help you manage your tenancy.

Starter tenancies

Starter tenancies are one of a number of initiatives the Government brought in to help housing providers tackle antisocial behaviour.

A starter tenancy is the tenancy that you will have for the first 12 months. If you keep to all the conditions of the starter tenancy, it will automatically become an assured tenancy.



We will give starter tenancies to all new tenants of general-needs housing.

While you have a starter tenancy, you will not be allowed to transfer or exchange your home with another tenant. However, the Head of Allocations and Lettings can consider an application from you.

Assured shorthold tenancies (and licences)

Assured shorthold tenancies are usually given to tenants in temporary accommodation or to workers living in a property that is linked to their job. Assured shorthold tenancies may be extended after the initial period.

Assured tenancies

If you have an assured tenancy, you have the right to stay in your home for an unlimited period of time.

We may sometimes need to enter your home to inspect it, carry out repairs, service gas appliances and so on. You must let our staff and our contractors into your home to carry out this work.

As long as you live in the property as your only home, we cannot evict you unless we get a court order. The court will only give us an order to evict you in the situations listed in your tenancy agreement.

We would normally only get a court order to end your tenancy in the following circumstances.

- If you stop living in the property as your main home.
- If you owe us rent.
- If you or someone living with or visiting you have:
 - damaged or neglected your home;
 - harassed or caused a nuisance to your neighbours;
 - been convicted of using your home for an illegal purpose such as drug dealing;
 - been violent to someone living with you;
 - been running a business from your home without our permission; or
 - not let us into your home to carry out an annual gas safety test.

We may also get a court order to end your tenancy if:

- we want to make large-scale repairs to your home or knock it down;
- you are living in a special home or scheme (such as a home adapted for disabled or elderly tenants) and your family's needs have changed; or
- you have succeeded your tenancy from another family member who has died and your home is larger than you need.

In each of these last three situations we will offer you another home. If we have to ask you to move so we can carry out repairs, you may be entitled to a home-loss payment as compensation.

Secure tenancies

If you have a secure tenancy which began before 15 January 1989, the terms and conditions of your tenancy are very similar to those of an assured tenancy.

You will stay a secure tenant even if you transfer to another property of ours, or if you exchange your home with another secure tenant (see the section on moving on page **62**). As a secure tenant, your tenancy does not have a time limit and you cannot be evicted from your home without a court order.





We would normally only get a court order to end your tenancy in the following circumstances.

- If you stop living in the property as your main home.
- If you owe us rent.
- If you or someone living with or visiting you have:
 - damaged or neglected your home;
 - harassed or caused a nuisance to your neighbours;
 - been convicted of using your home for an illegal purpose such as drug dealing;
 - been violent to someone living with you;
 - been running a business from your home without our permission; or
 - not let us into your home to carry out an annual gas safety test.

We may also get a court order to end your tenancy if:

- we want to make large-scale repairs to your home or knock it down;
- you are living in a special home or scheme (such as a home adapted for disabled or elderly tenants) and your family's needs have changed; or
- you have taken your tenancy from another family member who has died and your home is larger than you need.

In each of these last three situations we will offer you another home. If we have to ask you to move so we can carry out repairs, or because your home is larger than you need, you may be entitled to a home-loss payment as compensation.

As a secure tenant you are charged a 'fair rent'. This is set every two years by The Rent Service.

Joint tenancies

If two or more people sign the tenancy agreement, they are called joint tenants.

If you are a joint tenant, you are both responsible, together and separately, for keeping to the tenancy agreement. For example, if one of you breaks a condition of the agreement, we can hold the other tenant responsible.

Ending your tenancy

You have a right to end your tenancy. You (or any joint tenant) can end your tenancy by giving us at least four weeks' notice in writing. If you do not give us this notice, you will have to go on paying the rent and other charges until we take back your home.

If you leave without giving us notice, we will go through various legal procedures to end your tenancy. This takes time and you will still have to pay the rent for as long as this takes. If you move out of your home, without giving notice, it will make it difficult for you to get further accommodation from any local authority for a long time.

This section of the handbook explains your rights to:

- take over a tenancy when the previous tenant dies;
- assign (transfer) your tenancy;
- take in lodgers;
- sublet part of your home;
- make improvements to your home; and
- buy your home through the Right to Buy scheme or the Right to Acquire scheme.

Those who have starter or assured shorthold tenancies do not have the same rights as tenants who have secure or assured tenancies. The following table shows the differences.



LEGAL RIGHT	STARTER TENANCIES	ASSURED SHORTHOLD TENANCIES	ASSURED TENANCIES	SECURE TENANCIES
The right to succeed (take over the tenancy of a tenant who has died)	No, but we will consider any application	No	Yes	Yes
The right to assign (transfer) your tenancy	No	No	Yes	Yes
The right to take in lodgers	No	No	Yes	Yes
The right to sublet part of your home	No	No	Yes	Yes
The right to make improvements to your home	No	No	Yes	Yes
The 'right to buy' your home	No	No	No, but you may have the 'right to acquire'	Yes, if 'right to buy' protected, from previous landlord
The 'right to acquire' your home	No	No	Yes	Yes

Here are some of your legal rights explained:

The right to succeed

When a tenant dies, their tenancy can pass on to someone else living in their home, unless the tenant who has died took over the tenancy in that way.

The new tenant is known as a 'successor'.

You have the legal right to take over the tenancy if you were living with the tenant when they died and you were their husband, wife or civil partner, or were living with them as if you were their husband, wife or civil partner.

We may also let you take over the tenancy if you are another member of the tenant's family and you lived with the tenant for the year before their death. However, we will only give you the tenancy if:

- the tenant who died did not take over the tenancy in this way;
- this is your only home; and
- you have lived there for at least one year.

If the home you are living in is now too large for your family, we may ask you to move somewhere smaller.

You can also take over the tenancy in just your name if you are a joint tenant and the other person has moved out. If this happens, you should both contact us. Until you both end the joint tenancy you are both responsible for keeping to all the conditions of the tenancy agreement, including paying the rent.





Assigning your tenancy

You have the right to assign (transfer) your tenancy to someone else. To do this you will need a legal document called a 'deed of assignment'.

You can only do this if:

- a court order made during family proceedings says you can or must assign the tenancy;
- you are exchanging your home with another tenant (mutual exchange).

Taking in lodgers

You have the right to take in a lodger as long as they do not make your home overcrowded. A lodger is someone who lives with you and shares your home but who can't stop you from going into any of the rooms they use.

If you want to take in a lodger, you should write to us first and tell us the lodger's name, age and sex. Your lodger must move out before you do, and they do not have any rights to your tenancy.

If you are receiving state benefits, you will also need to let the benefit agencies know.

Subletting your home

You may sublet part of your home, but only with our permission. The person you sublet to is known as a sub tenant.

A sub tenant is someone who lives in his or her own part of your home. They may share your home but you can't go into their rooms.

Before you sublet part of your home, you must write to ask our permission.

We will usually give our permission unless:

- your home will be overcrowded;
- you do not still live there.

You must not sublet all of your home and your subtenant must move out before you do.

Making improvements to your home

You have the right to improve your home, but you must get our permission in writing first.

Improvements include:

- putting up a TV aerial or satellite dish;
- decorating the outside of your home; and
- adding to or replacing any of the fixtures inside your home (such as kitchen units, the central heating or a bathroom suite).

We will not refuse permission without a good reason. However, we will expect you to get the work carried out to a reasonable standard. You must also get any other approval you need for the work, such as planning permission.

Work which involves gas must be carried out by a contractor on the Gas Safe Register. For electrical work, the contractor must be NICEIC-approved.

The improvements you make may increase the value of your home, but we will not charge you more rent. We may even give you compensation for the improvement work when you move out. This will depend on:

- whether the improvement qualifies for compensation;
- how much the improvement cost you;
- how long the improvement is likely to last; and
- whether you got our permission before you made the improvement.

The 'right to buy' your home

If you have the right to buy your home under the Right to Buy scheme, you can buy your home at a lower price than normal, depending on how long you have been a tenant. You have the right to buy your home if you have transferred to us from a local authority with your right to buy protected.

For more details, phone the Shared Ownership/Right to Buy Officer on **0845 612 4700**.



The 'right to acquire' your home

If you moved into one of our new homes that was built with public money after April 1997, you may be able to buy it through the Right to Acquire scheme.

For more details, phone the Shared Ownership/Right to Buy Officer on **0845 612 4700**.

ESTATE SERVICES

We think that a clean and tidy estate is just as important as the home you live in. We provide estate services to some of the estates we manage. On the estates we manage, our services might include:

- cleaning the inside and outside of all shared areas;
- reporting, photographing and removing graffiti;
- making sure lights work properly in shared areas (such as hallways, corridors and stairways);
- keeping lawns tidy, and removing weeds; and
- maintaining hedges and bushes.

The service we provide for your estate will depend on where you live.

Our estate-services staff wear uniforms and carry ID cards.

They will have been trained in skills relevant to their work (for example, customer care and dealing with domestic violence and antisocial behaviour).

We work with other agencies like the police and the fire service to create a safe environment for you and your family. Every year, we carry out a resident satisfaction survey to find out how we can improve the services we provide.

Standards for our estate service

In the areas where we provide a caretaking service our Estates Services Team will do the following.

- Clean all blocks each week.
 - Agree the caretaker's duties on a particular estate with the residents of that estate.
 - Invite you to monitor the standards of cleanliness by joining us on our regular inspections. (We do these every two months.)
 - Keep noticeboards up to date with schedules and specifications (when we plan to clean and with what equipment), staff photographs and contact details.
 - Remove racist or sexist graffiti within 24 hours of you contacting us.
 - Remove other graffiti within five working days of you contacting us.
 - Remove abandoned vehicles within seven to 21 days of you contacting us.
 - Make all vandalised property safe within 24 hours of you contacting us, and organise a repair as soon as possible.
 - Remove fly-tipped rubbish within 24 hours of you contacting us.
 - Remove safety risks (such as used needles) within 12 hours of you contacting us.
- 



Agreed service standards

We have agreed each of our service standards with a group of residents. The service standards tell you what level of service you can expect from us.

We will regularly measure our performance against these service standards and let you know how we are doing. If you feel that we are not meeting these standards, phone us on **0845 612 4700** or phone the caretaking direct line on **020 7510 9952**.

CONTACT US

If you would like to talk to us, phone us **0845 612 4700**.

If you have a repair that you need to report, please phone **0800 783 2768**.

You can also contact us through our website at **www.swan.org.uk** or visit us at either of the following offices.

Head office:

Swan Housing Association
Pilgrim House
High Street
Billericay
Essex
CM12 9XY

London office:

Swan Housing Association
Cygnet House South
10 Chrisp Street
London
E14 6LL

You must pay your rent on time as this money pays for the services we provide. This section looks at how you can pay your rent, what to do if you're having money problems, and what would happen if you failed to pay your rent.

SWAN



Rent

Paying your rent



1 HOW TO PAY YOUR RENT

You can pay your rent in a number of different ways. You decide which is best for you.

By direct debit

A direct debit is a payment we take direct from your bank or building society account. You can choose to pay every week or every month, and on any working day of the week.

By using PayPoint

We have given you an Allpay swipe card that holds your tenancy reference number. You can use the card to pay your rent at any shop or outlet displaying the PayPoint symbol or logo. You can only pay with cash using this method. Take your rent payment card with you and ask for a receipt for your payment.

By cash or cheque

You can pay by cash or cheque at any post office using your rent payment card. If you want to pay by cheque, staff at the post office will tell you who you should make the cheque out to.

Online

You can pay online at **www.allpayments.net**

By phone

To pay over the phone by credit or debit card, call us on **0845 612 4700**.

By text message

To pay by text message, you will first need to register with Allpay by phoning **01432 852 499**. You will be given more information after you have done this.

At a local office

You can pay your rent by cheque, credit card or debit card at any of our offices. You will need your rent payment card. We will give you a receipt for your payment.

By post

You can send a cheque by post. When you send your cheque, give us your name, address and tenant reference number. Post your cheque to one of the following addresses.



Swan Housing Association

Pilgrim House
High Street
Billericay
Essex
CM12 9XY

Swan Housing Association

Cygnets House South
10 Chrisp Street
London
E14 6LL

If you've got a question about how to pay your rent, phone your housing officer on **0845 612 4700**.

For more information about ways to pay, managing your rent payments, and our procedures for collecting overdue rent, visit our website at **www.swan.org.uk** and then click on, Make A Payment.

2 YOUR RENT ACCOUNT

We will keep you informed of how much rent you have paid us, and whether you owe us any money, by:

- sending you a rent statement each month; and
- giving you four weeks' notice in writing if we decide to change your rent.

We know you might sometimes have problems paying your rent. If you do, let us know as soon as possible so we can try to help you.

3 SERVICE CHARGES

You may have to pay a service charge on top of your rent. A service charge is a payment you make to cover the areas and services you share with your neighbours. For example, if you live in a block of flats and share a hall and stairway with other people, the cost of cleaning this area is covered by your service charge.

A service charge may cover the cost of things such as:

- maintaining lighting, lifts, TV aerials, door-entry systems and fire equipment;
- electricity;
- rubbish chutes and wheeled bins; and
- caretaking.

Full details of our service charges are given on our website at **www.swan.org.uk**

4 SUPPORT AND ADVICE

If you think you're entitled to Housing Benefit to help you pay your rent, or you want advice on managing your money, we can:

- talk to you in private, at a housing office, housing surgery or at your home;
- give you support so you can get the benefits you're entitled to;
- put you in touch with other organisations that will help you get benefits or give you independent advice on managing your money and dealing with debts;
- agree a reasonable payment arrangement for you to clear any rent you owe to us; and
- take no further action while you keep to this payment arrangement.

Remember, we all have money problems from time to time. If you are having difficulty paying your rent, please talk to us as soon as you can. Don't ignore our letters, phone calls or visits. We want to help you and can give you advice.

5 HOUSING BENEFIT

If you are on a low income, you may be entitled to Housing Benefit that may pay all or part of your rent.

You will not get this automatically, even if you are on other benefits. You must apply for Housing Benefit separately.

You should make your claim as soon as possible. If your situation changes after you claim, you must tell your local authority's Housing Benefit department.

Do not forget that you must pay any part of your rent that is not covered by Housing Benefit.

Your housing officer and our welfare benefits officers can give you advice on and help with applying for Housing Benefit and other benefits. See the section on the Welfare Benefits Team below.



6 IF YOU DON'T PAY YOUR RENT

If you do not pay your rent, we will talk to you about Housing Benefit and how to manage your money. If you continue to fall behind with your rent, or if you ignore our letters, phone calls and visits, we may have to take court action against you.

We don't want to evict anyone, but if you don't pay your rent, and don't try to sort out the problem with us, we will have no option but seek to evict you from your home.

If you have problems paying your rent, you can talk to:

- us (phone our housing officers or welfare benefits officers on **0845 612 4700**);
- your local citizens advice bureau; or
- your local council's housing advice centre.

7 WELFARE BENEFITS TEAM

We set up this team to give you money advice and help you claim benefits you may be entitled to. If you are worried about debt, they can suggest ways for you to deal with it.

The Welfare Benefits Team can:

- help you to claim state benefits; and
- agree a payment arrangement with you to help you bring your rent payments up to date.

You can speak to a member of the team by phoning **0845 612 4700**.

We want to help people to live independently. This section describes the housing and support services we provide.

SWAN



Supported Housing

Helping you live
independently



SUPPORTED HOUSING

We have a Supported Housing Team which offers specialist housing and support services within Essex.

We specialise in the following support services.

- Accommodation for people with learning disabilities.
- Accommodation for people with mental-health conditions.
- Accommodation for young single people (16-to 24-year-olds).
- Accommodation for single parents with children.
- Sheltered accommodation.
- Sheltered accommodation for people who are very frail.
- Move on accommodation (this service helps people move from intensive support to living independently).
- Housing support in the community (known as floating support).
- Floating support to help people with learning disabilities to live independently.

Floating Support

Our floating support is free of charge to people living in the community and not just to our own residents.

We aim to help people get the skills they need to live independently. This will help you to live in your own home and encourage you to become involved in the local community.

The support we provide includes the following.

- Helping you to find somewhere to live.
- Supporting you when you are ready to leave the family home.
- Helping you to understand your obligations under your tenancy agreement, licence or a mortgage so that you keep your home and don't become homeless.
- Setting up gas, electricity and water supplies.
- Managing money and claiming the benefits you are entitled to.



If you receive any of our support services, you can expect us to do the following.

- Work with you to decide a support plan. (A support plan sets out what you would like us to support you with.)
- Give you a support worker who will meet you regularly, usually every week.
- Update your support plan at least every six months, or sooner if your needs change or you ask us to.
- Make sure all our support staff are fully trained and security checked before working alone with you.
- Help you to find and get access to the services of other organisations, including health, education, training and employment opportunities.
- Ask you to help us make any decisions about the services we provide and to tell us what you think about the service and how we can make it even better.

- Support you with drug, alcohol or other addiction problems.
- Deal with nuisance and antisocial behaviour that is affecting you or is caused by you.

The Supporting People programme

If you live in one of our London properties and you need supported accommodation or floating support, contact your local Supporting People team. They will be able to give you a list of services within your area and how to get access to them.

Service providers in your area may be able to provide housing-related support and help relating to other issues, such as:

- drug or alcohol problems;
- leaving prison;
- HIV or Aids;
- learning disabilities;
- mental-health problems;
- physical disabilities;
- being a refugees or traveller; and
- being homeless.

They are also able to help:

- older people who need support;
- young people leaving care;
- young parents; and
- women who have experienced domestic violence.

CONTACT

To contact your local Supporting People team please phone the relevant number below:

London Borough of Havering:
01708 432126

London Borough of Tower Hamlets:
020 7364 7016

London Borough of Barking & Dagenham: **020 8227 2209**

London Borough of Redbridge:
020 8708 5141

London Borough of Newham:
020 8430 2000 extension **4438**

If you would like to know more about our supported housing services please contact us:

Email – general floating support:
fsqueries@swan.org.uk

Email – floating support for people with learning disabilities:
LDfloatingsupport@swan.org.uk

Email – supported housing:
supportedhousing@swan.org.uk

Phone: **0845 612 2551**

Text message: **07710 728 011**

Website: **www.swan.org.uk**



We want to keep your home in a good condition so you can enjoy living there. This section explains how to report a repair, who is responsible for different types of repairs, and how quickly the work will be carried out.

SWAN



Repairs

Keeping your home
in good condition



You are responsible for some repairs to your home, including decorating inside your home, gardening, and minor repairs such as clearing blocked sinks and toilets, and replacing your toilet seat and shower curtain.

Your tenancy agreement gives you more information about who is responsible for different repairs.

In all cases, the earlier you report a repair, the better.

1 HOW TO REPORT A REPAIR

You can report a repair to us by:

- visiting your local office (see page **5** for addresses);
- phoning us on **0800 783 2768**; or
- visiting our website at **www.swan.org.uk**

If we are responsible for the repair we will put it into one of the following four categories.

Immediate – these repairs are to make your home safe. They will be carried out within four hours.

Emergency – these are repairs such as when you have lost the use of a hot-water system. They will be carried out within 24 hours.

Urgent – these repairs include when taps, valves or stopcocks are not working properly. They will be completed within five working days.

Routine – these repairs include things like fixing kitchen units, bath panels and fencing panels. They will be carried out within 20 working days.

If you have an emergency outside office hours, phone **0800 783 2768**.

Our out-of-hours team will try and correct any emergency and will make sure that your home is left safe. However, they might not be able to complete the full repair until the next day.

It is important to remember that this service is for emergencies only.



2 EMERGENCY REPAIRS

These repairs include work carried out after an immediate repair needed as a result of things such as:

- flooding;
- having no electricity;
- dangerous wiring and lack of lighting;
- making your home secure (for example, after a break-in);
- a broken heating system (only during the winter).

We aim to deal with all emergency repairs within 24 hours.

3 URGENT REPAIRS

Urgent repairs include:

- replacing missing roof tiles;
- repairing faulty guttering;
- stopping minor leaks and water overflows; and
- broken heating systems (March to November only).

We aim to deal with all urgent repairs within five working days.

4 ROUTINE REPAIRS

Routine repairs include:

- repairing electrical sockets;
- mending minor leaks in roofs; and
- repairing floors, doors and windows.

We aim to deal with all routine repairs within 20 working days.

5 WHO DOES THE REPAIR?

Your repair will be carried out by our partnering contractor, Axis.

The contractor will:

- carry and show you their photo ID card;
- be happy to wait while you phone and check who they are (phone on **0800 783 2768** if you're worried);
- respect you and your belongings;
- be polite; and
- clean up at the end of the day.

They will not:

- use or move your belongings without asking you first;
- smoke in your home;
- use a radio or personal stereo;
- use your toilet or sink without asking you first;
- use your phone;
- leave materials in your home or areas you share with your neighbours;
- eat or drink in your home; or
- enter your home when the only people there are under 16.

If you are not satisfied with the way a contractor behaves in your home, please contact us on **0800 783 2768**.

6 GAS

By law we must carry out a gas-safety test every 12 months.

Our responsibilities are to:

- make an appointment with you for the test;
- be flexible when agreeing the appointment time;
- give you a gas-safety certificate after the test; and

- carry out any other work to make sure the boiler remains safe to use.

You must:

- let us in on the day we said we'd carry out the test;
- make other arrangements with us if the appointment is a problem for you;
- keep the area around your boiler free from clutter so the test can be done quickly; and
- keep a copy of the gas-safety certificate in your home.

7 ADAPTATIONS

If someone in your home is elderly, disabled or has a long-term illness, we may be able to help you by improving or adapting your home. We carry out minor adaptations, including:

- installing grab rails in the bathroom;
- installing extra stair rails;
- installing lever taps;
- providing level access at entrances;
- putting half steps up to doors; and



- installing flashing or vibrating smoke alarms for customers who are blind, partially sighted, deaf or hard of hearing.

We will be able to help you with major adaptations such as;

- fitting a shower over a bath;
- putting in a ramp;
- installing a stairlift;
- building a 'hardstanding' (a concrete area for parking a car); and
- providing a ground-floor bedroom or bathroom facilities.

To make sure we treat you fairly and in line with your individual needs, we will:

- visit your home within 15 days of an occupational therapist referring you to us for major work to your home;
- tell you how long the work is likely to take and keep you up to date with our progress;

- service mechanical equipment (for example, stairlifts) that we have installed;
- work with your occupational therapist;
- fit low-cost (under £1000) and simple adaptations quickly under our fast-track process; and
- check the completed work and ask you if you are happy with the adaptations.

8 PLANNED WORK AND LARGE-SCALE REPAIRS

We aim to decorate the outside of your home every seven years.

We will also regularly service and replace parts of your home before they wear out. This is called planned work.

Sometimes, we have to carry out large-scale repairs to homes or estates. When this happens, we will talk to you at least eight weeks before the work starts. At least three weeks before it begins, we will tell you:

- the type of work we will be doing;
- the contractor who will be doing the work;
- how long the work will take;
- who you can talk to if you have any questions.

9 APPOINTMENTS

If our partnering contractor, Axis, breaks an appointment with you, let them know as soon as possible. You might be able to get compensation.

Please let them know if you are cannot keep an appointment.

Appointments can be made for any time between 8am and 8pm on weekdays, and between 8am and 2pm on Saturdays.

You can phone Axis on **0800 783 2768**.

10 SATISFACTION

When you have a repair done, we will ask you whether you were happy with the work. For routine repairs, we may phone you or visit you to assess the quality of the work. For planned work, we will visit to check the work and will also leave a questionnaire for you to send back to us. By giving us your views, we can improve the repairs service where necessary.

Every year we do a gas-safety check to make sure your appliances are safe. You must let the contractor in to carry out this important work.

What to do if you smell gas

- Turn off the gas supply at the meter.
- Open doors and windows.
- Put out any flames.
- Do not smoke, strike matches, light a lighter or turn electrical switches on or off.
- Report the leak by calling **0800 111 999**.



What to do if your electricity doesn't work

- Check your trip switches on the main fuse board.
- If all the trip switches are on, check with your neighbours. If they don't have any electricity either, contact your electricity company.
- If all the trip switches are on, but your neighbours have electricity, phone us on **0800 783 2768**.
- If a trip switch is off, turn off the last appliance you used before the electricity went off.
- Reset the trip switch on the main fuse board. If your electricity comes back on, it's probably a faulty appliance.
- If your electricity still won't come on, phone us on **0800 783 2768**.

What to do if you have a serious water leak

- Turn off the water at the stopcock. (It's usually under the kitchen sink, in the airing cupboard or in your cellar.)
- Open all your taps to drain the water system.

- Turn off the gas-fired central heating.
- If water is pouring through the ceiling, don't turn the ceiling lights on in that room.
- Phone us on **0800 783 2768** to report the problem.

What to do if your roof is leaking

- Move things that could be damaged, such as furniture and carpet, out of the way. Place a bucket under the leak.
- Don't touch anything electrical in that room.
- Phone us on **0800 783 2768** to report the problem.

What to do if you're going away in winter or for longer than a month

- Leave the heating on very low if it is winter. Otherwise, turn the gas off.
- Make sure we have details of who we can contact in an emergency.

If you want or need to move home, there are several options available to you. This section explains the different ways you can move, what benefits you can expect to receive by moving into a smaller property, how to exchange your home with someone else, and what to do when you move out.

SWAN



Moving

Making it easier
for you to move



1 TRANSFERS

If you want to move home, you should put your name on your local authority's waiting list and our transfer list. You can put your name on our transfer list by filling in a transfer form or visiting our website at www.swan.org.uk

We will assess your application and place it into one of four priority bands.

Band one

This is for people who need housing the most and need to move urgently, usually because of a medical reason or because they have been given a management priority. A management priority is where the case has been given priority by a senior manager.

People wanting to move from a three- or four-bedroom home into a one-bedroom home will also be placed in this band.

Band two

This is for people with a high level of housing need, such as households where a child over 11 is sharing a bedroom with a brother or sister who is a different sex to them.

Band three

This is for people with a moderate level of housing need (that is, people who need housing, but are not in urgent need for any reason). Most people are in this band.

Band four

This is for people with a low level of housing need, or no need to move.

You can put your name on the transfer list, regardless of the type of tenancy you have, but we will only consider you for a transfer if you have an assured tenancy or a secure tenancy.



In some areas there is a high demand for properties. In those areas you may have to wait a very long time before you would be considered for a transfer. The more areas and property types you are willing to accept, the more likely you are to be offered a move.

If you owe us rent or have been found guilty of antisocial behaviour, we will not normally offer you a transfer.

2 DOWNSIZING

Under our downsizing scheme, we will give you a cash payment of up to £4,500 if you move to a smaller property (the maximum payment is for people moving from a four-bedroom house to a one-bedroom home). You will also be given higher priority on the transfer list, depending on how many bedrooms you are downsizing from.

To be eligible for our downsizing scheme, you must:

- have at least one spare bedroom;
- want to move into a smaller property; and
- have an assured tenancy or a secure tenancy.

3 EXCHANGING

If you want to move, the quickest way is often through a mutual exchange. This is where you exchange your home with that of another housing association tenant or council tenant, as long as you both have an assured tenancy or a secure tenancy.

You can find someone to exchange your home with through websites such as www.homeswapper.co.uk

Once you have found someone to exchange your home with, you must ask us for permission to exchange. We will make a decision on your application within 42 days. If the person you are exchanging homes with is not a tenant of ours, we will have to contact their landlord for a reference.

We will only refuse to give you permission if:

- we have started legal action against you because you have not paid your rent or you have broken a condition of your tenancy agreement;
- one of the properties is too big or too small for the other household; or
- one of the properties has been adapted and the household moving into that property does not need that adaptation.

If we give you written permission to exchange homes, you will have to sign a legal document called a 'deed of assignment'. This will transfer your rights and responsibilities to the new tenant. When you exchange, you may lose some rights, such as the Right to Buy. You will also have to take responsibility for any damage or alterations the person you are exchanging with has made to the property you are moving into. You may also be charged for any damage you have caused to the property you are leaving.

4 MOVING OUT

If you want to move out and end your tenancy, you must give us at least four weeks' notice in writing. After receiving notice, we will inspect your home and identify any work you have to do before you leave.

You must leave the property and garden in a clean and tidy condition. We will charge you for us doing any repairs, cleaning or clearing that you did not do before you moved out.

At the end of the four weeks' notice, you must return your keys to us no later than midday on the Monday you want your tenancy to end. If you don't, you may have to pay another week's rent. You must make sure that nobody is left living in the property.

When you move out, we will pay you up to £150 if you meet a number of conditions. These conditions include:

- giving us details of the address you are moving to and your gas and electricity suppliers there;
- allowing the new tenant to view the property while you are still living there;



- doing all repairs that you are responsible for;
- leaving the property well decorated;
- removing all your belongings and rubbish from the property, including the loft, sheds, outhouses, gardens and shared areas;
- leaving the property in a clean and tidy condition;
- leaving the garden neat, tidy and not overgrown;
- having your rent up to date and not owing us any amount;
- leaving curtains or blinds in the windows.

There are a number of things you must do before you move out, including telling your gas, electricity, phone and water suppliers that you are moving out, and taking meter readings on the day you move.

When you move out, you should also inform:

- your bank, building society and credit-card companies;
- your phone company (landline and mobile);
- any insurance, pension and healthcare companies;
- the DVLA;
- your dentist and doctor;
- TV licensing;
- the Department for Work and Pensions;
- HM Revenue & Customs;
- your local authority's council tax department and Housing Benefit department;
- any catalogue or mail order companies you use; and
- your children's schools.

You should also contact the post office and have your mail redirected to your new address.

English

If you would like to receive this in your own language, please contact us on 0845 6124700

French

Pour les recevoir dans votre propre langue, veuillez nous contacter au 0845 6124700

Polish

Aby otrzymać je we własnym języku, zgłoś się do nas pod numer 0845 6124700

Somali

Haddii aad jeceshahay inaad kani ku hesho luqaddaada, fadlan nagala soo xiriir 0845 6124700

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 0845 612 4700 ਤੇ ਸੰਪਰਕ ਕਰੋ

Bengali

আপনি এটা আপনার ভাষায় জানতে চাইলে আমাদের 0845 6124700-এ যোগাযোগ করুন

Arabic

إذا كنت تريد الحصول على هذه المعلومات في لغتك، يرجى الاتصال بنا على الرقم 0845 6124700

Urdu

اگر آپ اسے اپنی زبان میں حاصل کرنا چاہتے ہیں تو، براہ کرم ہم سے 0845 6124700 پر رابطہ کریں

If you would like a copy of this document in Large Print, Braille or on CD please call 0845 612 4700.