



SGH

St George Housing

Provider of affordable housing and building thriving communities



Resident Handbook

2026

July 2026



SGH

St George Housing

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Welcome

Dear Tenant,

We wanted to give you a warm welcome to your new home and thank you for choosing to become a tenant with St George Housing (SGH).

SGH prides itself in offering resident led services, so your feedback is important us.

This Tenant Handbook has lots of useful information about repairs, your rights and how to get help.

You don't have to read everything, but it's a good idea to familiarise yourself with the contents, so you know what's in here for future reference.

If you can't find what you're looking for, please don't hesitate to get in touch. We trust you will enjoy your new home.

Your journey of living in your own home with SGH starts here and we hope that your new home meets your needs.

Our friendly, expert team is dedicated to providing assistance and property related support as required. Please do not hesitate to contact us if you have any queries.

We look forward to being of service and wish you every happiness in your new home.

Wishing you the very best.

from all at SGH.

KEY CONTACT



We have housing managers who will act as your main contact at SGH.

On joining SGH, you will be allocated a housing manager as your main point of contact. They will help with things like organising repairs, paying your rent or any other tenancy related matter.

If you need to report a repair, pay you rent or have any other query in relation to your tenancy or home you can call us on 0800 0730184 or 01253228944 option 1 or 2 .

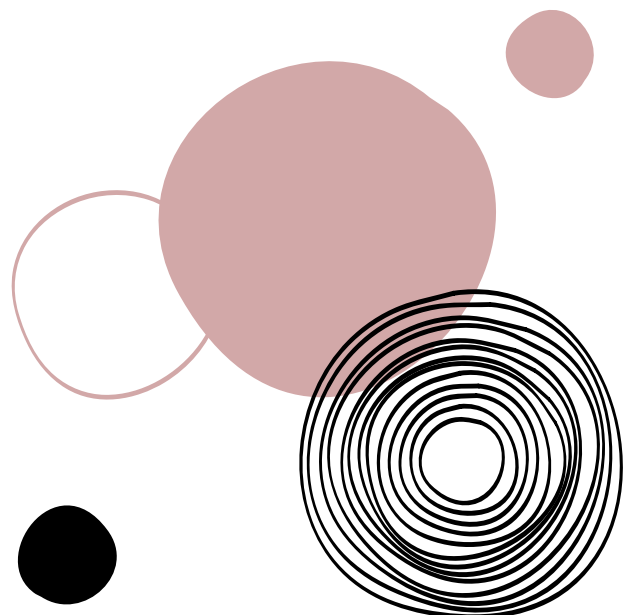
My named point of contact at SGH is:

Contact details: Monty Kareem

t: 01253228944 option 3

e: support@stgeorgehousing.co.uk

Whats app: 07348673166





About Us

As your landlord, SGH is proud to deliver safe and affordable housing that is designed to meet your needs. Our promise to you is not just to deliver housing but to provide you with a home.

Our vision is to become a leading registered provider of safe, high quality and affordable homes for those that need it most

Our mission is to to deliver safe, secure and affordable housing that help communities thrive.

Our values set out our guiding principles that spell out what we stand for.

Trust - We deliver on what we say and believe that positive relationships with our customers is built on mutual respect and trust

Accountability- Promote ownership and accountability to help shape exceptional housing services

Excellence-Adopt a performance driven culture shaped by the needs of our customers

Innovation- Encourage thinking outside the box and embrace a solution focused approach

Inclusion - Celebrate difference and stay committed to providing people with equal access to having a home

YOUR TENANCY



SGH issue tenancy agreements to residents

Before you move into your property you will sign a tenancy or licence agreement. This is the contract between you and us, telling you:

- Our full name and address
- What type of tenancy or licence you have
- When your tenancy starts
- If you have a fixed term tenancy it will also state the period of the tenancy
- Your rights and responsibilities
- Our rights and responsibilities
- Your rent and any other charges you must pay and how these will be reviewed
- How the tenancy can be ended.

Once you have signed your tenancy or licence agreement, any changes can only be made with your agreement. This does not apply to certain changes which may be made following appropriate consultation or to changes to your rent and service charges, which can be made following an agreed period of notice from us.



YOUR HOME



Settling into to your new home

KEYS AND LOCKS

Your keys are your responsibility. If you lose or forget a key and need to break a window or force a door, you will need to cover this cost. You will be charged £15 to replace your key if we supply a new one.

INSURANCE

SGH insurance covers the structure and fixtures of your home. It does not cover contents (unless provided by us). You are strongly advised to take out your own insurance to cover replacement of your belongings, redecoration and making good damage caused to your home in the event of theft, fire, or accident.

KEEPING PETS

Permission must be sought to keep a pet, with a maximum of one pet allowed per household in flats. This rule also applies when temporarily caring for an animal.

Owners granted permission must supervise and control their pets, keeping dogs on leashes when in any shared areas of your home. It is important to maintain cleanliness, hygiene, and considerate behaviour towards neighbours.

No pets are allowed in shared housing.

YOUR HOME



Keeping you home tidy and free from waste

GARDENS & EXTERNAL AREAS

SGH is responsible for maintaining shared garden areas around your home. If you wish to care for a specific part of the garden, please reach out to your housing manager. For those with exclusive garden access, it is important to adhere to the guidelines outlined in the Tenancy Agreement and ensure the garden is well-maintained and tidy.

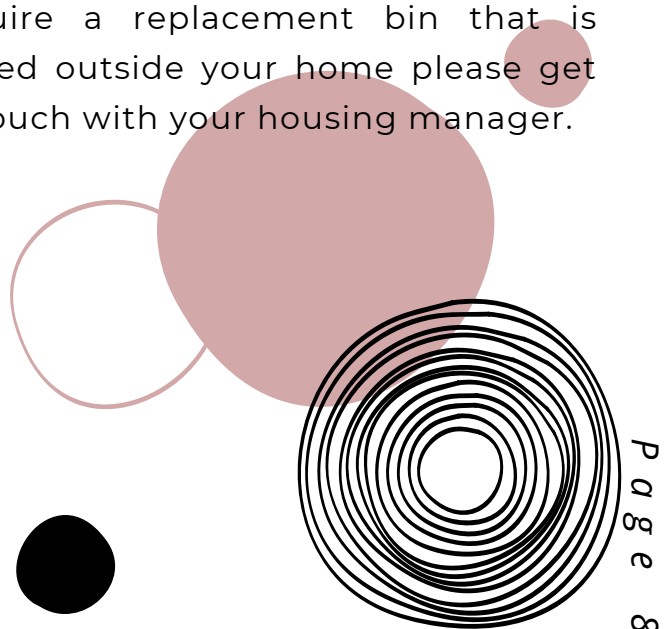
LARGE BULKY WASTE

For larger items such as beds, white goods or larger items that cannot be collected in a bin bag, SGH will organise and pay for large bulky waste collection service.

RUBBISH COLLECTION

It is your responsibility to ensure that rubbish is collected and waste does not build up in your home.

The local council offer a weekly waste collection service. To find out which days they operate in your area contact your local authority. If you require a replacement bin that is stored outside your home please get in touch with your housing manager.



YOUR HOME



Keeping safe in your home

AIDS AND ADAPTATIONS

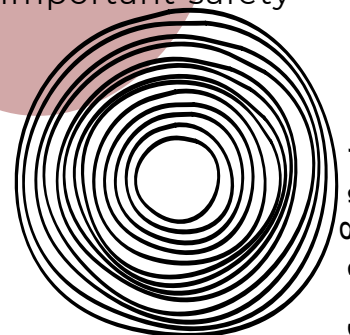
If your home requires adaptations, such as a handrail, ramp, or shower replacement, funding from the local council may be available. To apply for such adaptations, a referral from a specialist, for example occupational therapist, is usually required.

Funding for these adaptations is provided on an annual basis and may be limited. In case of depleted funds, requests will be placed on a waiting list until additional funding becomes available. If you encounter difficulties using certain areas or fixtures in your home, please get in touch with your housing manager for guidance on applying for a home adaptation.

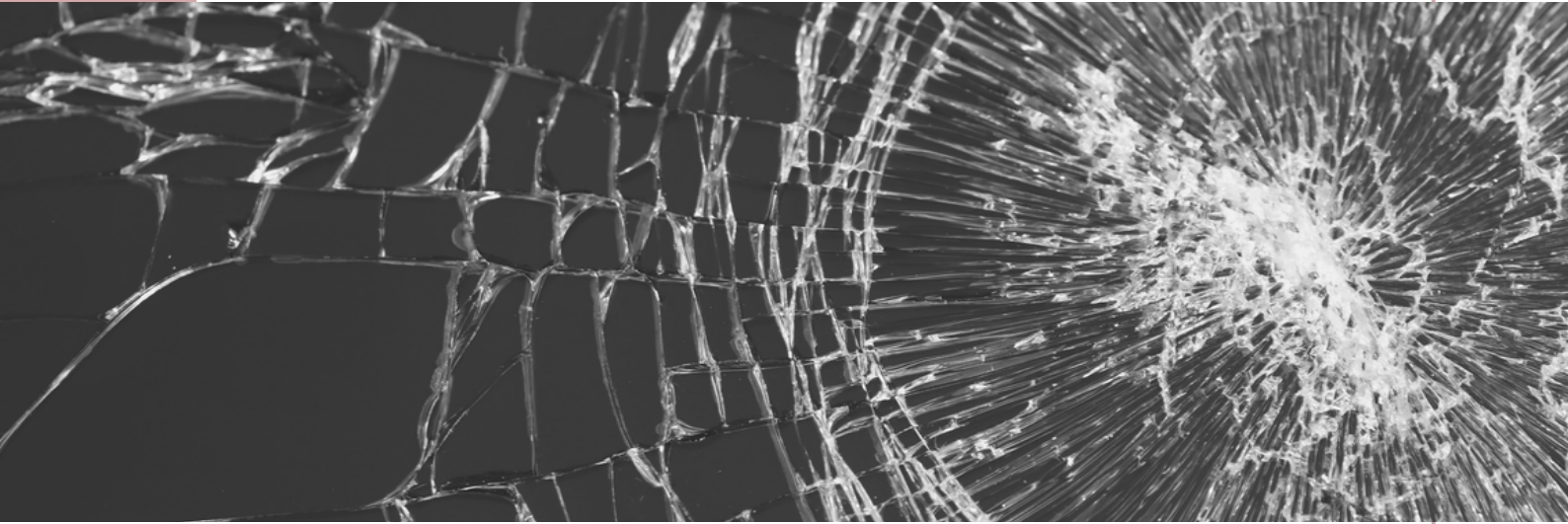
ANNUAL GAS SAFETY CHECK

We will need to gain access to your property each year to carry out a gas safety check on your home. This is a statutory requirement and we will send you out an appointment agreed with you, prior to an engineer attending.

If you do not give us access we may need to take legal action to force entry. We will also charge you for any legal costs incurred. It is important that you allow us access to your home to carry out this very important safety check.



ANTI-SOCIAL BEHAVIOUR



Keeping safe in your home

ANTI SOCIAL BEHAVIOUR (ASB)

We take complaints regarding anti-social behaviour, neighbour nuisance, or harassment very seriously. This guide aims to clarify the meaning of these terms and explain the actions we can take when such issues are reported.

"Anti-social behaviour" and "neighbour nuisance" are broad terms encompassing various actions that disturb tenants and other residents.

Anti-social behaviour refers to actions that cause, or are likely to cause, harassment, alarm, or distress to individuals who are not part of the same household as the person responsible.

While some forms of anti-social behaviour may be serious and criminal, others may not be criminal but still impact the overall quality of life within a community.

Your tenancy includes a list of specific guidance on your tenant obligations. If you are experiencing ASB please call us on 01253228944 option 3.

We have a zero tolerance policy in regards to ASB and tenants may risk losing their home if found to be causing anti social behaviour.

PAYING YOUR RENT

Paying your rent is your responsibility and failing to maintain regular payments will place your home at risk

SGH offer a number of ways for you to pay your rent. This includes, standing order, direct debit, bank transfer and online via your tenant portal available on our website

During the sign up process your support worker will discuss the options about paying rent and help you set up a payment method to cover any amounts not covered by housing benefit or Universal Credit (UC)

In some circumstances you may be eligible to claim housing benefit or universal credit to cover some of all of your housing costs.

If you need to discuss your rent account please get in touch with your support worker.



During the sign up process your housing manager will check to see what benefits you may be entitled to. They will also help you to make a claim for benefits and submit the form to the local authority or department of work and pensions.

Your rent is reviewed annually and if we increase or decrease your rent we will let you know by February each year. Any changes to your rent will take effect in the first week of April.

You can pay your rent over the phone by calling 01253228944 option 4.

SERVICE CHARGES

You may need to pay additional costs for living in your home if additional services are provided.

What are service charges?

Service charges are payments that cover the cost of services provided to your home or building. These are separate from your rent and help keep your accommodation safe, clean, and well-managed. Service charges do not include support or care.

What service charges may cover:

Depending on your accommodation, service charges may include:

- Cleaning of shared areas (for example, hallways or communal spaces)
- Lighting and heating in shared areas
- Fire safety equipment and checks
- Health and safety checks (such as alarms and emergency lighting)
- Grounds maintenance (if applicable)
- Building insurance
- Management and administration of services
- Repairs and maintenance to shared areas

Not all residents will pay for the same services. Charges depend on the services provided at your scheme.

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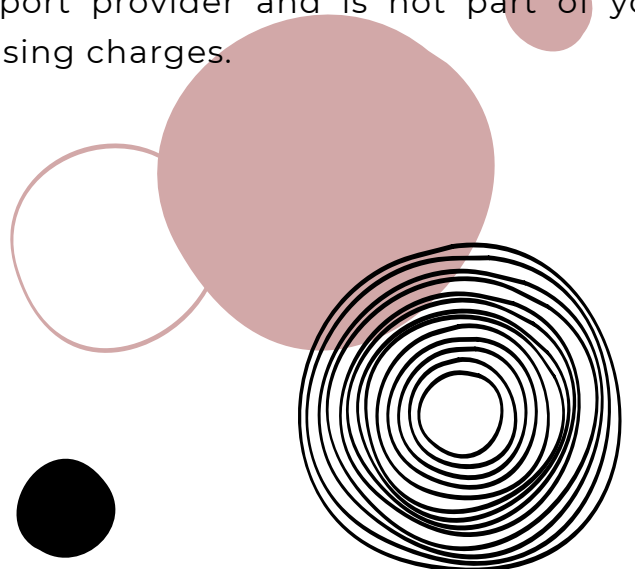


What service charges do not cover

Service charges do not pay for:

- Your personal support or care
- Food, personal items, or furniture
- Electricity, gas, or water used only in your own room or flat (unless stated otherwise)

Your support is provided separately by a support provider and is not part of your housing charges.



SERVICE CHARGES

You may need to pay additional costs for living in your home if additional services are provided.

How are service charges paid?

Service charges are usually paid through Housing Benefit or Universal Credit, if you are eligible.

If you are not eligible, you will be told clearly how much you need to pay and how to pay it.

Changes to service charges

Service charges are reviewed regularly.

If your charges change, we will tell you:

- What is changing
- Why it is changing
- When the change will start

You will always be given notice.

If you have questions or concerns

If you do not understand your service charges or think something is wrong, you can:

- Speak to your housing officer
- Contact us by phone, email, or in writing
- Ask for help from an advocate or support worker

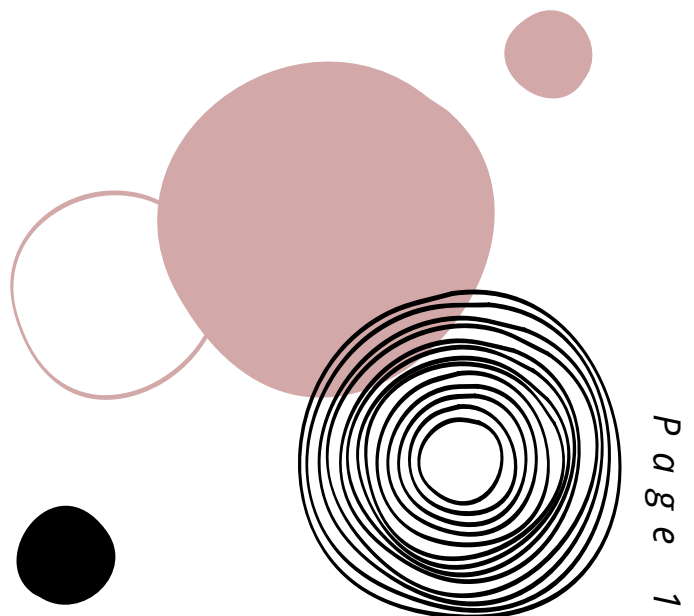
You have the right to ask for an explanation of your charges.



Key message

Service charges help pay for shared services and safety in your home.

They are not for care or support, and you should always know what you are being charged for.



REPAIRS

SGH offers a repairs and maintenance service 24 hours an day 7 days a week

We are committed in our responsibility to ensure that our residents live in decent home conditions and that our properties are maintained to a high standard.

Category	Response Times
Emergency repairs - where there is an immediate danger to life or limb, major damage to the property, flooding, major electrical fault, heating (during October to March only) or hot water failure, or the property is not secure.	Make safe within 4 hours (for life threatening emergencies); All repairs completed within 24 hours
Routine repairs – non urgent work where the repair does not cause immediate inconvenience or pose any danger to occupants or the public.	20 working days from the date of report (excluding joinery, new windows and specialist works)

REPORTING REPAIRS

All repairs can be reported by telephone during normal office hours. Repairs can also be reported at any time via our website or by email.

We operate an 'out of hours' emergency service every day of the year accessed via telephone or online.

Call 01253228944
Option 1 or 2
to book a repair

REPAIRS RESPONSIBILITIES

We have marked an * next to a repair where there are exceptions or additional conditions.

REPAIR	TENANT	LANDLORD
Exterior of the property such as the roof, drains, gutters, foundations, window frames, external walls and doors.		✓
Internal property structure such as internal walls, skirting boards, ceilings, plaster work, leaking taps, plumbing, pest control, *kitchen cupboards, *tiles, *floors.		✓
Keeping in working order good installation of supply of gas, water and electricity.		✓
Basins, sinks, baths, taps, washers, flushing systems and water pipes, boilers, radiators, water tank.		✓
Electrical wiring, fireplace, fitted fires, electrical sockets, sealed led lights light fittings.		✓
Communal areas		✓
Keep properties inside clean, tidy and in good condition.	✓	
Keep gardens and communal areas clean and tidy and free from hazards*.		✓

REPAIRS RESPONSIBILITIES

There are some repairs that will be your responsibility through your tenancy

REPAIR	TENANT	LANDLORD
Undertake minor repairs and avoid doing anything which may result in blockages to pipes and drains		✓
Take responsibility for pest control, including vermin removal (rats or mice in the dwelling), wasp/bees nests, bed bugs and disinfection.*		✓
Make lifestyle changes to resolve instances of condensation. Where condensation is the likely cause of any reported dampness	✓	
Door locks and keys		✓
Fitting extra locks and catches		✓
Replacing damaged locks and the keys if you lose them		✓
House numbers, letter plates, letter boxes (to individual properties) and door knockers		✓
Draught exclusion, provided doors/windows fit reasonably		✓
Adapting doors to accommodate carpets		✓

REPAIRS RESPONSIBILITIES

There are some repairs that will be your responsibility through your tenancy

REPAIR	TENANT	LANDLORD
Interior fitting such as Internal cupboards, kitchen units, doors, internal window glass*, internal painting and decorating, plumbing in washing machines and dishwashers.		✓
Bathroom-fixing wall tiles*, bath panels, renewal bath sealant, toilet seats, cleaning and descaling basin/taps, clearing blocks sinks and pipes.		✓
Property maintenance- curtain rails, floor coverings, washing lines, white goods, minor repairs such a cracks to wall or plaster, provision of replacement dustbins, vermin disposal.		✓
Maintenance of any fixtures and appliances not fitted by SGH.		✓
Electrics- fitting TV aerials, plugs, lamps and tenant's own light fittings, changing light bulbs, tubes and fuses, doorbells, doorbell wiring, batteries and bulbs*.		✓
Garden/exterior- drain grates, rubbish clearance, fences/shed installed by tenant, gardening,		✓

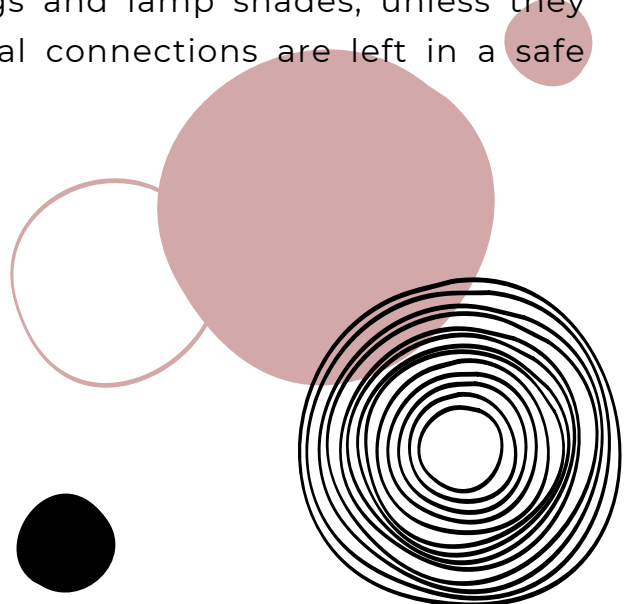
ENDING YOUR TENANCY

You can terminate your tenancy with St George Housing Ltd by providing written notice at least 28 days in advance

You can do this by writing a letter, completing a termination that we can send you on request. If you need advice about your housing options get in touch with us on 01253228944.

Before vacating the property, please ensure that you fulfil the following obligations as stated in the Tenancy Agreement you signed:

- Ensure the house, garden, and common areas are left in a clean and orderly condition.
- Remove all furniture, belongings, and any rubbish from the house, garden, and common areas.
- Empty and clean all storage areas and cupboards, including the kitchen.
- Clean the toilet, sinks, bath, shower, and any other sanitary fixtures.
- Remove all belongings and rubbish from the garden and any shared spaces like stairwells, bin stores, drying areas, paths, or walkways.
- Take out any fixtures and fittings you have installed and repair any damages caused.
- Disconnect and remove any appliances such as cookers, washing machines, and fridges, unless they belong to SGH.
- Disconnect and remove any light fittings and lamp shades, unless they belong to SGH, and ensure the electrical connections are left in a safe condition.

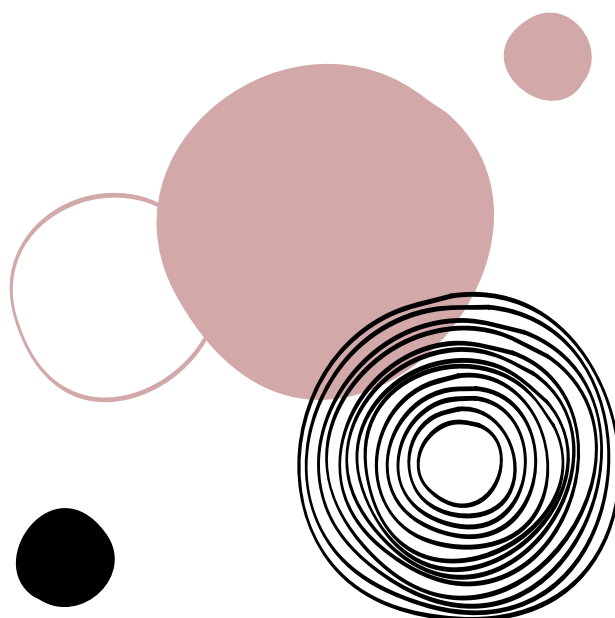


ENDING YOUR TENANCY

Before you leave, we will schedule a visit to:

- Discuss any matters related to the property's condition and provide guidance on what needs to be done.
- Identify any repairs that are your responsibility.
- If you undertake the repairs yourself and the property does not meet the required standards, we may charge you for the necessary work.
- Leave the property in a reasonably well-decorated state.
- If there are areas with broken, chipped, torn, stained, or marked decoration, those specific areas should be redecorated.
- Provide us with your new address for forwarding purposes.
- If you are unable to return the keys to our office upon departure, we will make alternative arrangements.

Please note that by making these improvements and fulfilling your obligations, you can ensure a smooth and satisfactory end to your tenancy with St George Housing Ltd.



TENANT CHECKLIST



SGH

St George Housing

Your tenancy

Have you received your tenancy agreement?

Have you set up a way to pay your rent?

Do you know how to contact SGH to report a repair?

Health & Safety

Have you received a copy of your gas safety certificate?

Do you know how to turn off your water mains?

Do you know where your electricity fuse box is located?

Your Home

Have you checked with the council about rubbish collection times?

Have you contacted the council to find out about council tax?

Have you contacted the utilities to set up an account to pay gas, water and electric?

Key Contacts

If you smell gas contact the emergency line on 0800 111 999.

Contact your housing manager for tenancy and property related queries on 01253228944 option 3.

You can make a complaint by phone, email or via our website. The complaints email address is complaints@stgeorgehousing.co.uk or by calling 01253228944 option 5.

TENANT VIDEO GUIDES



St George Housing

SGH

Complaints

To watch a video guide on how to make a complaint and your rights see the QR Code below.



Damp & Mould

See the QR code below to watch a video guide on how to prevent damp and mould and raise a complaint



ASB

Click on the QR code to find out more on how to get help and report antisocial behaviour



Mutual Exchange

Click the QR code below to find out more about how you can swap your home



How to Use a QR Code

1. Open your smartphone's camera
2. Most modern smartphones have built-in QR code scanning capabilities.
3. Point the camera at the QR code
4. Hold your phone steady and make sure the entire QR code fits within the frame.
5. Wait for the notification

6. A pop-up or link should appear on your screen.
7. Tap the notification or link
8. This will take you directly to the website or app associated with the QR code.
9. Follow the instructions
10. Once the link opens, follow any further instructions provided on the website or app.



SGH

St George Housing

Tenant Handbook

2026

T: 01253228944 option 2

Registered Office
St George Housing
Office 1574
182-184 High Street North
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E6 2JA

T: 01253228944

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