



St George Housing

Provider of affordable housing and building thriving communities



# Tenant Handbook

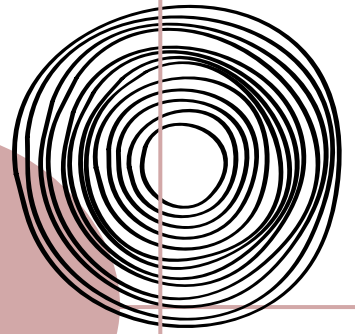
2023

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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 to 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



SGH

St George Housing



**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**.

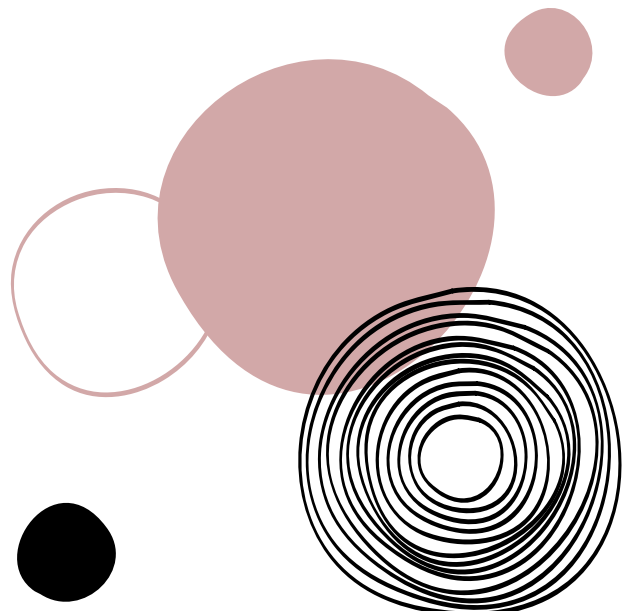
**My named housing manager is:**

**Contact details: Sarah Walsh**

**Tel: 0207 419 5140**

**Email address:**

**[s.walsh@stgeorgehousing.co.uk](mailto:s.walsh@stgeorgehousing.co.uk)**







# 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 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

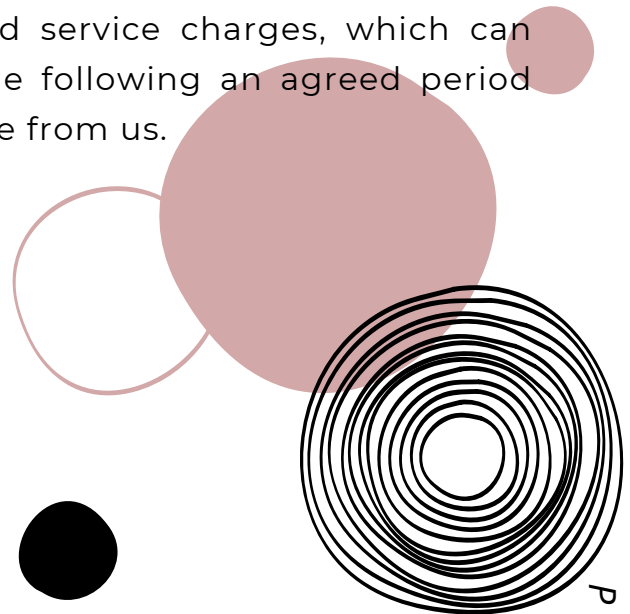


## SGH issue tenancy agreements to residents

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

- Our full name and address
- What type of tenancy 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 , 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

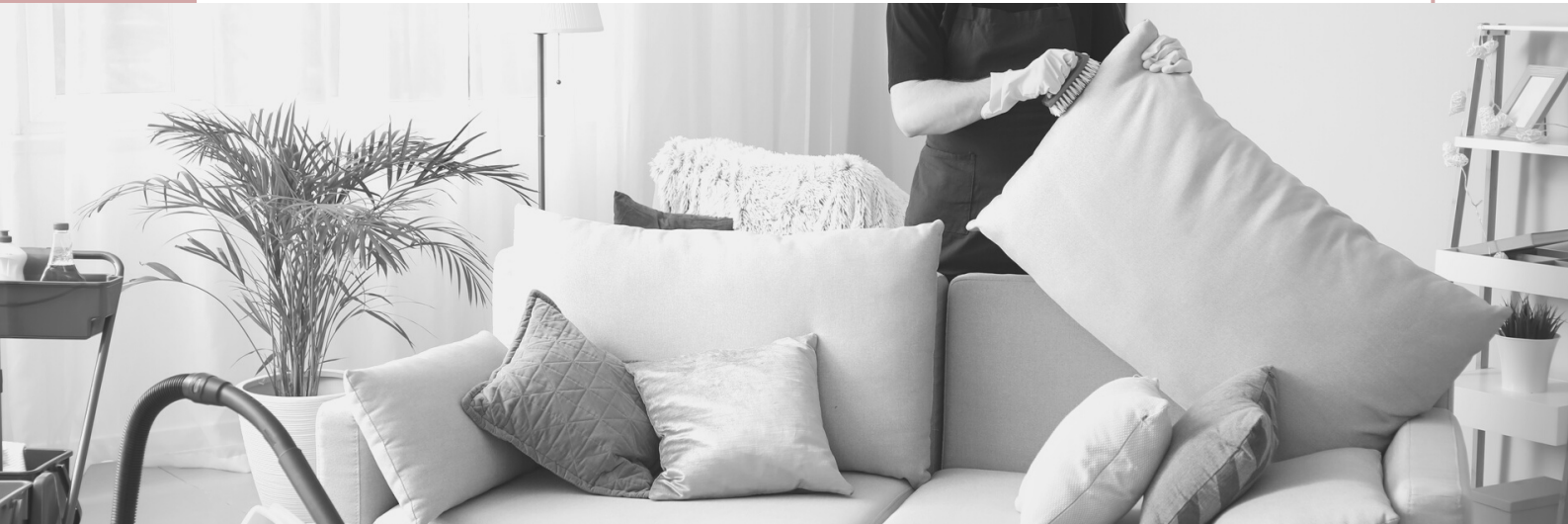
Permission must be sought to keep a pet, with a maximum of one pet allowed per household in flats. This rule also applies when temporarily caring for an animal.

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.





# 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.

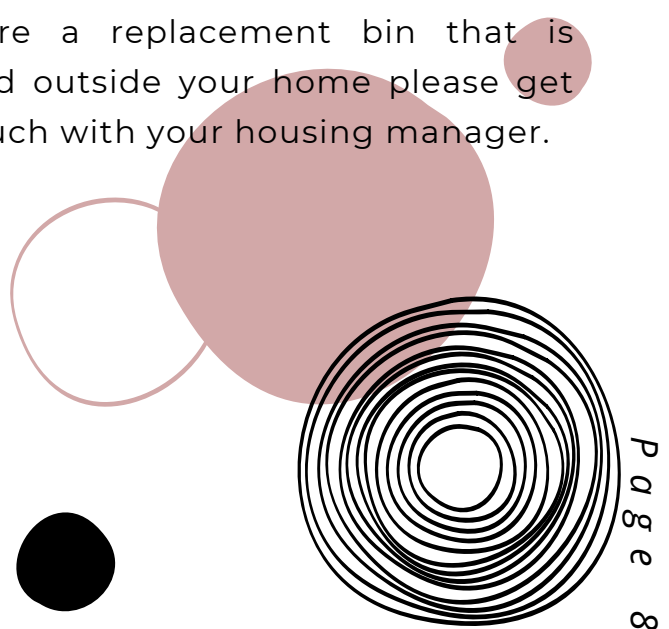
### LARGE BULKY WASTE

For larger items such as beds, white goods or larger items that cannot be collected in a bin bag, contact your local council who will offer a 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

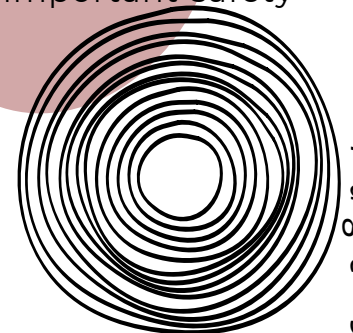
If your home requires adaptations, such as a handrail, ramp, or shower replacement, funding from the local council may be available. To apply for such adaptations, a referral from a specialist, for example occupational therapist, is usually required.

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 0207 4195140.

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 housing manager will discuss the options about paying rent and help you set up a payment method.

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 in touch with your housing manager.



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.

# SERVICE CHARGES

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

Service Charges - Section 18 (1) of the Landlord and Tenant Act 1985, as amended defines a variable service charge as an amount payable by a tenant of a dwelling as part of or in addition to the rent which is payable, directly or indirectly, for services, repairs and maintenance.

Examples of service charges may include:

- Grounds maintenance
- Cleaning, lighting & repairs for communal areas
- Lift maintenance
- Building funds for future major works
- Management fee

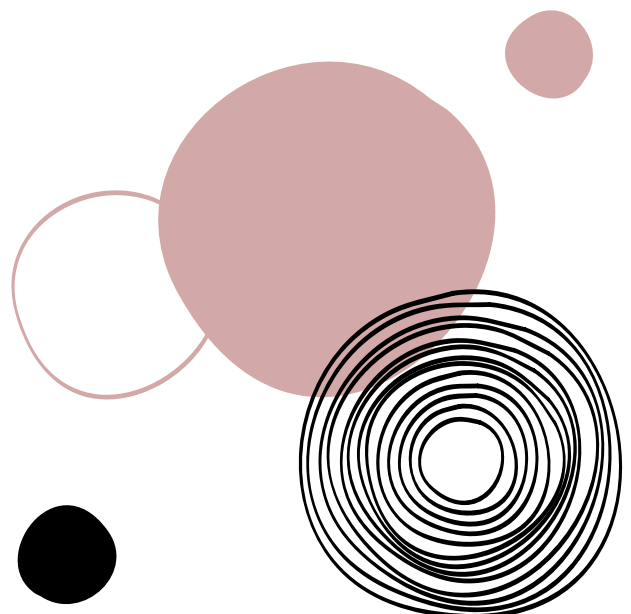
SGH will make a charge to cover our own reasonable costs of managing services as long as we are permitted to do so.

## Statements and demands

An annual statement of account will be produced for each property where service charges are payable, unless your tenancy agreement provides for more frequent accounts. Where service charges are fixed then accounts will not be provided.



if you are required to pay a service charge this will be clearly stated on your tenancy agreement. Service charges are paid in addition to your rent and the expectation will be they are paid at the same time as you make your rent payments.



# REPAIRS

SGH offers a repairs and maintenance service 24 hours a 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 08000730184  
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 disinfestation.*	✓	
Make lifestyle changes to resolve instances of condensation. Where condensation is the likely cause of any reported dampness	✓	
Door locks and keys (we will only replace front door locks if the damage is the result of a crime, crime reference number must be provided)	✓	
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/interior- drain grates, rubbish clearance, fences/shed installed by tenant, gardening,	✓	



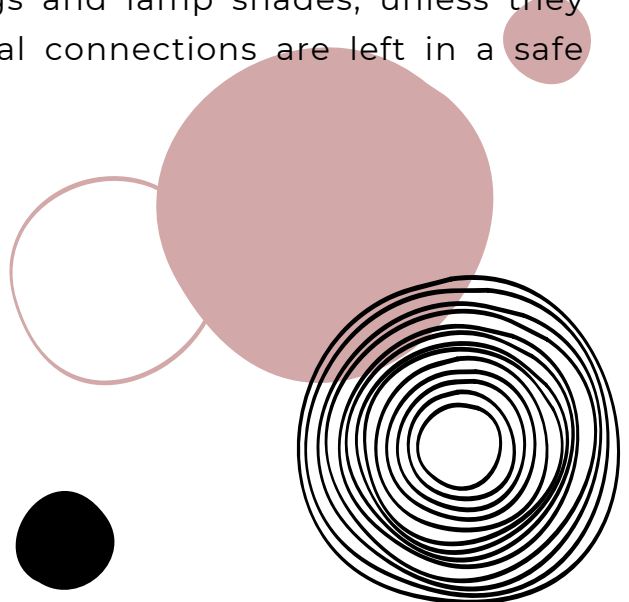
# ENDING YOUR TENANCY

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

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.

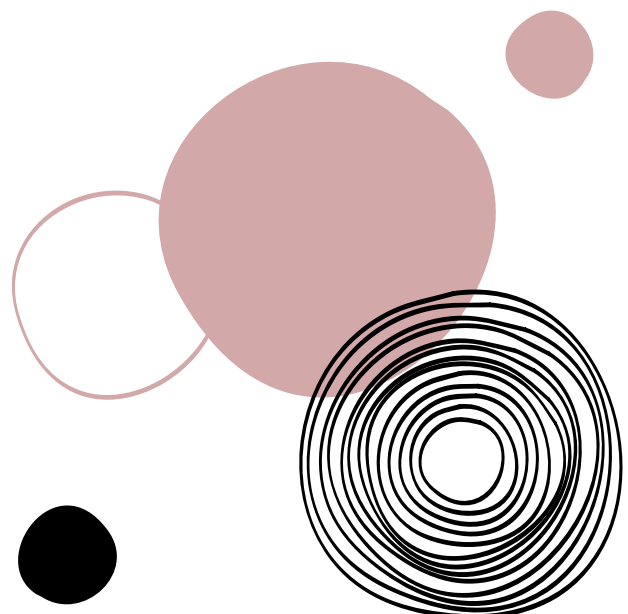


# ENDING YOUR TENANCY

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 and service charge?

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 0207 419 5140.

You can make a complaint by phone, email or via our website. The complaints email address is [complaints@stgeorgehousing.co.uk](mailto:complaints@stgeorgehousing.co.uk).



SGH

St George Housing

# Tenant Handbook 2023

St George Housing  
Office 1574  
182-184 High Street North  
East Ham  
London  
E6 2JA

T: 02074195140  
W: [www.stgeorgehousing.co.uk](http://www.stgeorgehousing.co.uk)  
✉ [info@stgeorgehousing.co.uk](mailto:info@stgeorgehousing.co.uk)

