



Resident Handbook

# Tenancy and rent

Welcome to the Radian Resident Handbook. This is one of several booklets that make up your handbook, which provides useful information about our services.

Our handbook is designed to give you general advice, so if you can't find the information you need, please give us a call. Radian Direct, our customer services team are there to help you. Alternatively you can look on our website, or you can fill in and return the freepost postcard enclosed with your handbook pack.

### Contact details

Radian Direct: **0300 123 1567**

Opening times: Monday – Friday 8.30am – 5pm (Thursday until 7pm). Please note that we are closed between 10am – 12.30pm on the first Wednesday of the month. Out-of-hours: **0800 783 8937**

Text phone number: **07764 309062**

[www.radian.co.uk](http://www.radian.co.uk)

Full details of all Radian offices are in the General Information booklet.



If you do not have some of the information referred to in this booklet and would like to receive a copy, you can fill in and return the freepost postcard enclosed with your handbook pack, call Radian Direct, or visit our website [www.radian.co.uk](http://www.radian.co.uk)

### Tenancy and rent

Radian through its Group Members owns and manages over 20,000 homes across the South East. We aim to provide all our residents with a safe and pleasant place to live. This booklet explains the relationship we have with you and gives you information about your tenancy and rent.

**This handbook is for guidance only and does not form part of your tenancy agreement, which is a legal document covering the terms of your tenancy.**



## Contents

### Your tenancy with us

Your tenancy agreement	4
Types of tenancy agreements	4
What you can expect from your new home	7
Rights and responsibilities	8
Ending your tenancy	9

### Rent

Your rent	12
Rent payment	12
Benefits and advice	13

### Moving home

Applying for a transfer	14
Right to Buy and Right to Acquire	14
Moving home by mutual exchange	14

### Key information

Anti-social behaviour	15
Insurance	15
Communal areas	15
Security	16
Gardens	17
Parking	17
Abandoned vehicles	18
Pets	18
Pests	19

### About residents' photos

Some of the photos published in this booklet are entries from our Radian Residents Photo Competition.



resident photo

Photographer: Luna Trimming

For information about having this or any of our documents translated, please contact us. We also use language line for telephone translations. On request we can also provide you with a version in large type or on audio tape.

# Your tenancy with us

## Your tenancy agreement:

- sets out your rights and responsibilities as a tenant
- is a legal contract between us.

### Please remember:

- before signing, you must make sure you understand the agreement
- by signing, you are agreeing to the conditions set out in the agreement
- if you break any terms of this agreement, we may take you to court and you could lose your home
- keep your copy in a safe place.
- if you don't fully understand it, contact us, seek legal advice, or contact the Citizens Advice Bureau.

If you have lost your tenancy agreement or want another copy, please contact us.

resident photo



Photographer: Kathleen Caudrelier

## Types of tenancy agreements

Radian offers different tenancies for different circumstances. Most tenancies, commencing after April 2013, are let for a fixed term period of seven years. Full details are available in our Tenancy Policy.

As a registered housing association, we have to provide all our tenants with a written tenancy agreement that clearly states the type of tenancy and the tenants' rights and responsibilities.

### Assured tenancy

If you have an assured tenancy, you have certain legal rights, such as the right to peaceful enjoyment of your home without interference from us.

If you want to buy your home, you have the Preserved Right to Buy only if you have a protected assured tenancy (see page 5). However, as an assured tenant you may qualify for the Right to Acquire your home. Contact Radian Direct for more information.



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## Starter tenancy (or assured shorthold tenancy)

If you don't currently hold a secure or assured tenancy with a council or a housing association before, you may begin with what is called a starter tenancy.

A starter tenancy is an assured shorthold tenancy that lasts up to 12 months. After this time, as long as you have kept to the conditions of your tenancy, you will be granted a new seven year fixed-term tenancy.

Starter tenancies help give you time to settle into the community, and allow us to identify and tackle any nuisance and anti-social behaviour problems that may arise.

### Assured shorthold tenancy

This type of tenancy lasts for a limited time only, and gives fewer rights than an assured tenancy.

If we do not expect you to live in a property permanently, or we are leasing the property from another organisation or individual, we may grant you an assured shorthold tenancy.

## Fair-rent/secure tenancy

You may hold a secure (fair-rent) tenancy if you live in self-contained accommodation and your tenancy started before 15 January 1989.

### Protected assured tenancy

You may have a protected assured tenancy if you were:

- a tenant of East Hampshire District Council when they transferred your home to East Hampshire Housing Association (EHHA) in February 1996
- a tenant of the Royal Borough of Windsor and Maidenhead when they transferred your home to Windsor Housing Association in May 1995
- a tenant of Slough Borough Council when they transferred your home to Longwood Park in March 2003.

Your tenancy may give you the Preserved Right to Buy.

For more information about tenancy agreements, please contact Radian Direct.

# Your tenancy with us

## The difference between a joint and a sole tenancy

### Sole tenant:

Your name alone is on the tenancy agreement.

### Joint tenant:

Two or more people are named on the tenancy agreement.

**Joint tenants each have all the rights and responsibilities set out in the tenancy agreement, even if one leaves. If you wish to add someone to your tenancy, please contact Radian Direct.**

## Can I pass on my tenancy when I die?

Most tenancies can be passed to your husband, wife, civil partner or joint tenant as long as the property was their only or main home immediately before your death and the tenancy was not passed to you by succession (either when the previous tenant died or by an assignment from sole to joint names).

If you have no partner, a member of your family (who must have been living with you for at least a year immediately before you die) may be entitled to a new tenancy, but not necessarily a tenancy at the same address.

Your tenancy agreement outlines your entitlement. Radian's allocations policy explains our approach.

## Leaving your home empty

**If you are going away for more than four weeks, you must let us know.**



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## Your right to occupy your home (security of tenure)

### Assured and secure residents:

- must occupy their property as their only and main home
- can be evicted only by a court order.

### Lodgers and sub-letting

- you can take in lodgers, as long as you let us know and don't overcrowd the property (a lodger is someone who lives with you as part of your household and does not have exclusive possession of any part of your home)
- you may not sublet your home
- you are responsible for your lodger's behaviour.

Having lodgers or subletting could reduce your entitlement to some benefits.

## Running a business from home

We recognise that many people want to work from home, whether working for their employer or running their own business. If you want to work from home or run a business there, you must get our permission in writing first.

## What you can expect from your new home

### Property standards

With the help of residents, we have set standards for health and safety in all our properties, and monitor our performance regularly. We give you a checklist when you move in, so you can make sure everything is as it should be.

## Things to think about when moving into your new home

### Gas and electricity

You will need to tell gas and electricity companies when you move in. Ask them about their different payment methods to help you budget.

### Gas appliances

If you have gas appliances, a Gas Safe gas fitter must install them.

### Water

Water/sewage bills are normally your responsibility. Contact the water company to arrange payment and ways to pay. If you live in a block of flats these charges may be included in your service charge.

## Your tenancy with us

### Furniture and other items needed for your new home

If you receive universal credit or other benefits, you may be entitled to a grant or loan to help you buy items for your new home. Also many areas run furniture projects, where you can buy low-cost second-hand items that have been properly checked. Contact us for more details.

### Rights and responsibilities

#### As landlord, our promises to you include:

- keeping the structure and exterior of your property in repair
- ensuring any installations we provide for heating (water heating), sanitation, water, gas or electricity are kept in good working order

- giving you information about the services we offer
- consulting residents when we are considering changes that will affect them.

#### We have the right to:

- change the rent and other charges, after giving you appropriate notice
- access the property to carry out inspections or repairs, with appropriate notice unless the situation is an emergency.

#### In return, we ask you to:

- pay the rent when due
- keep your home in good condition
- be considerate to your neighbours and not commit any form of nuisance or harassment
- before moving out, give us at least four weeks' notice and leave the premises in a reasonable condition
- ensure your family and visitors observe our tenancy conditions.

#### You have the right to:

- exercise your legal rights as a resident – these may vary depending on the type of tenancy you have.



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### Access to personal information

**Under the Data Protection Act, you can check any details we hold about you on our computer or in your file.**

#### You are entitled to ask if we hold personal data about you and, if so, to be:

- given details of the data held
- told why it is held and how it is used
- told who the data may have been disclosed to.

#### You are also entitled to:

- receive a copy of the information with any complicated terms explained
- know the source of the data
- an explanation of why any automatically generated letters using your data have been sent.

You can write and request information held about you, allowing us 40 days to respond (we charge for this service). You can check the information and, if you think the details are wrong, you can ask us to change the file or record your disagreement.

### Your rights

Your rights are set out in your tenancy agreement.

### Right to complain

If you have a complaint about how we do things or how we have treated you, please do let us know so that we can do our best to put it right.

For a copy of our complaints procedure leaflet, you can use the freepost postcard enclosed with this pack, call Radian Direct, or visit our website [www.radian.co.uk](http://www.radian.co.uk)

### Ending your tenancy

Before you move out of your home, you must give us written notice. Most tenancies require four weeks notice. You can give notice using our 'Ending your Tenancy' form which is available from Radian Direct. If you have a fixed term tenancy and you are a joint tenant, both tenants need to give written notice to end the tenancy.

## Your tenancy with us

**If you cannot provide written notice due to ill health,** a third party who has a Power of Attorney, a Lasting Power of Attorney or who has been appointed by the Court of Protection can sign. If no-one has Power of Attorney and you have entered long-term care, please contact Radian Direct.

### **If the tenant has died:**

- their next of kin or representative must complete a special form (available from Radian Direct)
- we will accept less than the usual four weeks' notice
- housing benefit will stop on the Sunday after the tenant's death
- we will go on charging full rent until the Sunday after the keys of the property have been returned to us. This must be paid out of the dead person's estate (their money and other belongings).

### **What happens next?**

Once we have received notice in writing, we will visit your home to inspect the property and discuss any repairs we think you should carry out before returning the keys. We will recharge you for any work that is your responsibility but that you have not done.

### **Returning the keys:**

- you must return all keys to your local office by 12 noon on the Monday after your tenancy end date
- if you do not meet this deadline, you may have to pay another week's rent
- your rent account must be clear and there must not be any other money owed
- you must tell us your forwarding address.



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### **Leaving the property**

You must leave your home clean and tidy. We will send you details of how your property should be left.

### **Don't forget to:**

- leave any electric card and gas keys
- tell the Council Tax Section at your local council that you are moving to a new address
- tell the Housing Benefit Section at your local council, or the Department for Work and Pensions if you receive this benefit

- tell your doctor and other health professionals
- tell your telephone supplier, Sky or cable television provider
- tell TV Licensing
- redirect your mail via the Post Office
- tell any insurance providers
- tell your bank or building society.

The above are just some of the people you need to contact – there may be others.



Photographer: Mollie Clothier

# Rent

## Your rent

Your rent is set according to the rules published by our regulator. If you would like more information about how we set your rent, please contact Radian Direct, who will arrange for someone to explain it to you.

## Rent payment

### How to pay your rent

Paying your rent is vital to enable us to provide you with services. Your rent is due in advance.

### You can pay your rent:

- by direct debit
- by rent payment card at any post office or PayPoint
- by standing order
- by bank giro credit
- via the secure link on our website
- by phone using a debit or credit card
- by post (please do not send cash in the post)
- at any of our local offices.

**Please note:** We cannot take payments in cash unless posted through our secure 'drop-box' facility available in our Eastleigh, Petersfield and Windsor offices or in an emergency to prevent an eviction taking place. Where cash is received a receipt will always be provided.

**Paying your rent should be your first financial priority.**

## Are you struggling to make ends meet?

**At one time or another, we all have financial difficulties. At these times, it is vital to talk. You do not have to be in rent arrears to ask for help.**

### We have a team of specialist benefits advisors, who can:

- help maximise your income by helping you claim any benefits you are entitled to
- offer you basic debt advice
- help you with a budget plan or access a bank account
- help you with a budget plan or access a bank account.



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For more information contact us, or for more in-depth debt advice contact your local Citizens Advice Bureau or the Money Advice Service on **0300 500 5000**.

### Remember:

- if you don't talk to us, we cannot help you
- if you have rent arrears and we do not hear from you, we will take action against you.

## Service charges

At some of our schemes we are responsible for looking after the common areas, such as grass cutting and the cleaning. In most circumstances we will pass on the costs to our residents as a service charge. We can only charge you for the services listed in your tenancy agreement. If you would like extra services we have to get the agreement of all residents who will benefit and pay for the service.

If you are charged a service charge we will send you a statement of what we have spent in the previous year and what we intend to charge for the coming year. If you disagree with the charge, contact us. If we cannot agree on the charge, you have the right to ask the First Tier Tribunal to decide if the service charge is fair.

If you pay a service charge, and we want to enter into a long-term agreement or we want to spend a large amount of money on one particular item, we sometimes have to follow a consultation process set out by law.

If you have any queries about service charges, please contact us.

## Universal Credit

Universal Credit is being rolled out across the country. Please check with the Department of Work and Pensions for advice on [www.dwp.gov.uk](http://www.dwp.gov.uk) or contact us on **0300 123 1567**.

# Moving home

## Applying for a transfer

If you are a resident of one of Radian's member organisations and wish to move home because your housing needs have changed since you moved in, you may be eligible to apply for a transfer.

We will support all victims of domestic abuse, hate crime and harassment. This includes working with other agencies or re-housing you if appropriate.

In most areas, we allocate our homes in partnership with the local council.

## Right to Buy and Right to Acquire

### Buying your home

Buying your home is a big decision, and you may find it useful to discuss your choices with an advisor at the Citizens Advice Bureau or with your solicitor.

Contact us if you are unsure whether or not you have the Right to Buy or the Right to Acquire.

## Moving home by mutual exchange

A mutual exchange occurs when you swap homes by choice with:

- another Radian resident, or
- someone from another housing association or council area.

You will need our written permission before you go ahead. Application forms, and more detailed information about exchanges, are available by calling Radian Direct.

You can register your property for a mutual exchange online at [www.homeswapper.co.uk](http://www.homeswapper.co.uk). This service is free to Radian residents.

If you do not have Internet access, you can use a computer in the reception areas of our offices or in your local library.



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## Key information

### Anti-social behaviour (ASB)

#### Is it really ASB?

There are bound to be things in our neighbourhood that annoy us, whether it is the neighbour's dog barking or children playing football in the street, but is it really anti-social behaviour?

Different things upset different people. If something in your neighbourhood is upsetting you, you could start by talking it through with the neighbours or residents concerned.

#### Anti-social behaviour is:

Acting in a manner which is capable of causing nuisance or annoyance to any person.

If you would like a copy of our ASB leaflet, which gives more detailed information, including domestic abuse, you can use the freepost postcard enclosed with this pack, call Radian Direct, or visit our website [www.radian.co.uk](http://www.radian.co.uk)

When you report ASB to us, we will tell you immediately whether we can deal with it, and if not, who to contact. If the problem involves criminal activity or behaviour, you should report this directly to the police or call **Crime Stoppers** on **0800 555111**.

### Insurance

Radian is responsible for the buildings insurance of your home, but not for insuring your personal possessions.

We strongly advise you to take out home contents insurance.

### Communal areas

If you live in a flat, you probably share the hall and staircase and maybe other areas, such as bin stores and drying areas, with other residents.

Where we do not provide cleaning services, you are responsible for keeping these areas clean. A cleaning rota with your neighbours is often the fairest solution.

## Key information

### Clear communal areas

For your safety, all communal areas must be free of anything that might burn, block exits or cause you to trip. This includes household rubbish, mobility scooters, door mats, furniture, bicycles, prams, plants, toys and shoes.

For the safety of everyone who lives in the block, **if we see an unauthorised item in a communal area, we ask you to remove it within 48 hours by sticking a removal label on it.** We photograph it with the label attached. This gives you notice to remove the item and to contact us. If the item isn't removed within the stated time, we take it into storage. We charge a £10 fee for collection and storage. You must arrange to collect and pay for the item. After 14 days, unclaimed items go to a recycling centre.

### Rubbish and unwanted items

Please do not leave unwanted items in communal areas or outside any properties – your council may provide a collection service. If we have to remove these items, we will recharge the costs to you. Always bag up your domestic refuse and put it in the correct communal bin.

### Smoking

Smoking is not allowed in any enclosed communal area.

### Security

#### When you go away:

- lock your home securely and cancel your milk and newspapers
- tell a trusted neighbour that you are going away.

#### If a stranger calls:

- always ask for identification
- telephone us if a member of our staff or a contractor comes to carry out work without an appointment
- trust your instincts – if in doubt, don't let people in.

### Keys

We do not hold spare keys. If you lose them or get locked out, you will need to contact a locksmith to get your locks changed.

### Door entry systems

#### To increase security:

- always close the door behind you
- only allow access to genuine visitors
- try not to allow visitors to follow you in – they should press the button for the flat they are visiting.



### Gardens

Residents should keep their gardens tidy, making sure trees and shrubs do not block paths. It is also important to make sure that anything you put up, such as a shed, is in good condition and do not overlook your neighbours.

For more information about gardens please contact Radian Direct.

### Parking

**Please park carefully with consideration for residents and emergency vehicle access.**

### Parking at your home

It is a breach of your tenancy agreement to park any vehicle within the boundary of your home, unless there is a garage or driveway with appropriate hard-standing and dropped kerb.

#### If you want to create a parking space/driveway, you need to:

- write to us for permission
- contact your local Highways Department about making a dropped kerb
- get planning permission if required.

If you notice a vehicle that is illegally parked on land we own, please contact Radian Direct.

#### When we refer to a 'motor vehicle', we mean a:

- car
- motorbike
- van
- lorry
- trailer
- boat
- caravan.

This includes motor vehicles intended for off-road use. This is not a full list.



# Key information

## Parking in other areas

- cars parked in our car parks must be taxed and roadworthy
- where available they should be parked within marked bays or parking areas
- please do not park in our garage areas as this may cause an obstruction
- please comply with road traffic laws enforced by the police
- if you wish to park a caravan, boat, trailer or commercial vehicle on our land you must get our permission
- if you want to apply for a garage to rent, please contact Radian Direct.

## Abandoned vehicles

If you see a vehicle that appears to be abandoned, or is in a dangerous condition, please contact us.

- we will work with the police and DVLA to resolve the problem
- where the vehicle is on land not owned by us, we will inform the local council
- we charge removal costs to the last registered keeper.

## Pets

To keep a pet, you need to ask for our permission in writing. We do not normally refuse permission. However, we may refuse if you live in a flat with a communal entrance.

### Remember:

- please clear up after your dog
- do not leave your dog unattended at home all day
- be considerate to your neighbours, who may not be so keen on pets
- if you want to fit a cat flap, you must get our written permission.



resident photo

Photographer: Benjamin David



## Pests

Pests can cause a serious health risk.

### The following may be classed as pests:

- squirrels
- rats
- mice
- beetles
- ants
- fleas
- bed bugs
- wasps and hornets
- bees.

This is not a complete list.

### Pests in your home and garden:

Under your tenancy agreement, you are responsible for keeping your home free from pests.

If you suspect you have a pest infestation, it is important to deal with it quickly. You can deal with some pests such as ants and woodworm yourself, but for other pests you may need to contact a pest control company, or your council.

## Pests in communal areas

If you discover a pest infestation in a communal or shared area, please contact Radian Direct.

### Pest control

#### Wasps and bees

If you have a wasps' nest in your own home or in your own garden it is your responsibility to contact your local authority or pest control specialist.

#### Other types of pests (such as rats, mice and fleas)

Please contact a pest control contractor or your council for help. We do not pay for these services. (We may provide this service to Longwood Park residents, who should refer to their Background Information booklet.)





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