

# Welcome to your home

Guide for new customers



# Welcome to your new home with whg

This welcome pack provides you with lots of information you will need to know so you can enjoy living in your new home.

It contains important information about your tenancy and describes the main services we can offer in relation to your housing.

If this welcome pack doesn't answer your questions, you can find all of this information and more on our website:



[www.whg.uk.com](http://www.whg.uk.com)

## Manage your home online

Sign in or sign up for your account at [www.whg.uk.com](http://www.whg.uk.com)

### Contact us

Regardless of whether you are calling about a repair, rent or a general enquiry, our friendly and professional team are here to help.

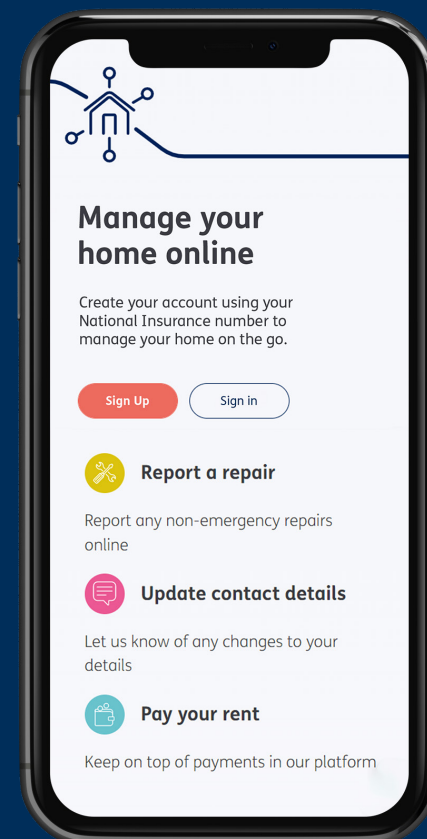
#### Customer services centre

Monday – Friday: 8am – 6pm

Saturday: 8am – 1pm

0300 555 6666

[enquiries@whgrp.co.uk](mailto:enquiries@whgrp.co.uk)



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# Your tenancy

## Tenancy agreement

As a new whg customer you will sign a tenancy agreement. Your tenancy agreement is a legal contract that sets out everything you need to do as a tenant, and everything we need to do as a landlord.

It's an important document so keep it safe.

You can find these responsibilities explained in more detail at



[www.whg.uk.com](http://www.whg.uk.com)

## Starter tenancies

If you have a new tenancy, it will usually be a 'starter' tenancy. During your starter tenancy, we will visit you and check how you're doing, and offer any support you might need if you're struggling to keep to your responsibilities in the tenancy agreement.

After a year, if you keep to the agreement, your tenancy will become an 'assured' tenancy. This gives you more rights as a tenant.

## Joint tenancies

You can share your home with your partner, as long as they are not restricted from living in a whg home. Your partner does not need to become a 'joint tenant', but you do need to let us know if you would like them to move in with you.

If you do have a joint tenancy, both people on the tenancy are responsible for keeping to the tenancy agreement, including paying rent.

If you do want your partner to become a joint tenant, or if you would like advice on what to do if you no longer want to have a

joint tenancy, please **Contact us** (see page 2).

## Notifying relevant agencies

You must tell your local council's Housing Benefit team and Council Tax office about any changes to your household or income if you receive benefits or help in paying your rent.

## Making a change to your tenancy

Throughout the term of your tenancy there may be occasions where you wish to change the tenancy. You can contact us to discuss your tenancy.

## Ending your tenancy

We won't end your tenancy against your wishes unless there is a good reason. This will usually be if you have breached your tenancy agreement, such as not paying your rent. We may need to go to court for a notice of seeking possession, which could result in you being evicted from your home.

You can end your tenancy voluntarily and tenancy agreement will set out how you can do this. You will usually need to give four weeks' notice in writing and leave the property ready.

## Death - a home for life

If you have an assured tenancy and you do not breach it, and there are no exceptional circumstances that might change the tenancy, you can have your home for life.

There are a number of rules that determine what will happen to a home after a customer dies. These are set out in your tenancy agreement under "Rights of Succession". The rules can be complicated so contact whg if you need help.

## Your tenancy

## Lodgers

Your tenancy agreement will tell you whether you can take in lodgers, or subtenants. These are people who live with you but not including your partner or children. If you have the right to take in lodgers or subtenants, you will still need to contact us for written permission before they move in.

Lodgers and subtenants may affect your council tax and any benefits you receive, so you must let the relevant people know.

Your lodger or subtenant can't live in the property if you don't also live there. If you rent the whole of your home to someone else and move out, you will be committing a criminal offence and you could go to prison.

## Notifying relevant agencies

You must tell your local council's Housing Benefit team and Council Tax office about any changes to your household or income if you receive benefits or help in paying your rent. This includes details of lodgers.

## Work - running a business from your home

If you would like to run a business from your home, you will need to get written consent from whg first. We will usually allow this, as long as it will not cause any problems for your neighbours.

If you do run a business from your home, you will need to make sure it's safe and complies with regulations. You also can't put up any signs on your property that advertise or display the business.

## Mutual exchange

Your tenancy agreement will tell you if you have the right to exchange your home. This means you can swap your home with another tenant of a social landlord, whether that's whg, a local council or another housing association.

You can register your details on the HomeSwapper website if you are interested in exchanging your home.

We will usually give you permission to swap your home, as long as both homes (and tenancies) are suitable for the people who are swapping.



# Your home

## Access

As part of your tenancy agreement you must give us access to carry out repairs or inspect the property.

An example of this is the annual gas service, which whg is legally required to carry out. We will let you know in advance when we need to visit. We are able to take legal action if you do not grant us access. Your tenancy agreement has more information about other occasions we may need to come into your home.

## Bills and utilities

Your electricity, gas, water and council tax are not usually part of your rent, so you need to set up accounts and payments with those services yourself.

## Being a considerate neighbour

Try to get on with your neighbours – you may be living near each other for years! Be considerate with noise levels, parking and visitors, and take care of the outside of your home too.

Your tenancy agreement has more information about nuisance. Remember to keep to the conditions in your tenancy agreement, otherwise whg may take action against you.

Before making a complaint, consider whether you can resolve the issue yourself. For example, a neighbour may not be aware that their behaviour is upsetting you.

If you are affected by anti-social behaviour or you have witnessed someone else being affected by it, you can make a complaint to us in a number of ways. We provide 24 hour reporting methods all year round:

**Contact us (see page 2).**

## Maintaining your home

You need to keep the inside of your home tidy and clean and let us know if we need to repair something in your home.

Keep your home well-ventilated to avoid condensation or mould, and throw away rubbish regularly. If your home poses a risk to health or risk of infestation we can ask you to tidy or clean your home, and take action if you don't.

## Maintaining your garden

You are responsible for your own garden. You need to keep it tidy, and clear of any rubbish.

If your garden is untidy, we may contact you to tell you what you need to do. If you don't put it right, we can carry out the work and charge you for it, so it's important you do your best to look after it yourself.

## Communal areas

If there are communal areas around your home, such as stairs, landings or communal gardens, we will look after these but you will have an additional 'service charge' added to your rent. This will have been explained to you at sign-up and in your tenancy agreement.

You must not keep personal belongings in any communal areas.

## Home contents insurance

We don't insure your belongings, so if something happens in your home (such as a fire or a burglary) you will not be able to get compensation for this from whg.

We always recommend all our customers to take out home contents insurance so that if the worst happens, you can replace damaged or stolen items.

## Your home

You can find more information about home contents insurance packages at

 [www.whg.uk.com](http://www.whg.uk.com)

## Alterations and improvements

You can decorate your home, but you can't make changes to the property itself without our permission. We won't always give permission, and for some things we won't ever give permission, so it's important you check first before you do any work.

## Installing new utility meters

We don't allow pre-payment meters in communal meter cupboards, but we may allow them inside your home. You will need to contact us in writing at least two weeks before the installation so we can make sure our repairs team are available.

If a pre-payment meter is installed in a communal meter cupboard, we will take this out and charge you for the costs.





# Paying your rent

## Ways to pay

It's your responsibility to pay your rent in advance, as detailed in your tenancy agreement. You can pay your rent weekly, fortnightly or monthly, whichever is the most suitable for you, as long as your account does not fall into arrears between payments. You risk losing your tenancy if your rent isn't paid on time

### Direct Debit

Direct Debit is completely flexible and you can even choose the frequency of when to pay, weekly, fortnightly, four weekly or calendar monthly, on a day of your choice.

### Pay online

This is the quickest, easiest and safest way to pay your rent. Once you've logged in to your account, you won't need to enter or remember your PRN number – simply enter the amount you wish to pay and confirm.

## Benefits and entitlements

### Housing Benefit

It is your responsibility to ensure Housing Benefit have got all the correct information to process your claim and to make sure we receive the correct payments. You must also tell them about any changes to your household or income if you receive benefits or help in paying your rent.

### Universal Credit

If you are in receipt of Universal Credit or will have to claim Universal Credit as you have had a change in your circumstances, it is essential that you contact us to discuss your rent. The way Universal Credit is paid means you may need to change the way you manage your money each month.

## Advice and support

Your tenancy may be at risk if you do not pay your rent on time. We understand that there are many pressures on household incomes, but payment of your rent should always be the first priority as this means you can enjoy a safe and secure home

## Money and bills



Money worries can be scary to tackle on your own, and sometimes it is hard to know where to start.

- Money management and budgeting
- Benefits claims and advice
- Maximising your income
- Debt management and help in a crisis

We are proud to be registered with the Financial Conduct Authority (FCA).



To find out how we can help visit [whg.uk.com](http://whg.uk.com) or call 0300 555 6666

# Repairs service

## How do I report a repair?

There are several ways to report a repair. The quickest and easiest way to report and manage repairs is online or you can contact us using our other channels: **Contact us (see page 2).**

If your repair is an emergency (a problem that presents an immediate risk to safety, security or health) you should always call us on 0300 555 6666 (24/7).

When you report your repair please have available: your name, address and contact telephone number and as much information about the repair as possible.

Before reporting a repair, please refer to our online guidance at



[www.whg.uk.com](http://www.whg.uk.com)

## How long will a repair take?

### Emergency repairs

These are repairs which present an immediate risk to safety, security or health. We aim to make the repair safe within three hours of you reporting it and complete it within 24 hours.

### Routine repairs

If your repair is not considered an emergency it will be scheduled for the next available appointment for this type of work.

### Planned maintenance and improvements

This is work we do to maintain the quality of your home – we'll give you plenty of notice before our contractors start.

## Rechargeable repairs

A repair is rechargeable if it's your responsibility or when we are not legally obliged to do it - e.g. if we have to change a lock because you've lost your keys or when you, a member of your family or a visitor has caused the damage.

We may also recharge you when we call at your property if we call at a pre-arranged time and cannot get access to do the work, or you tell us the problem is an emergency and it turns out not to be, e.g. if you tell us that a leak is a flood.

# Compliments and complaints

## Tell us when we get it right

We are always happy to receive positive comments on the services we provide to you. It helps us to know what we do well and gives positive feedback to our colleagues and contractors to continue to develop and improve services for you.

## Tell us when we need to put things right

You can give us the chance to put things right by letting us know right away when you are unhappy with our services. We will treat all complaints seriously, promptly and in confidence. Please tell us about your complaint as soon as possible.

You can find out more about our complaints procedure at



[www.whg.uk.com](http://www.whg.uk.com)

## Shape what we do

We are creating more ways for our customers to get involved in what we do, and have their say on how we do it.

There are multiple ways you can join our community of involved customers, from taking part in one-off surveys to joining the Board – we've created a menu of options to suit all lifestyles.

### On the go

Not got much time? Become one of our on-the-go customers and take part in quick surveys sent straight to you online or in the post.

### At home

If you have more time or would like more involvement, our 'at home' option means you can join online customer networks on specialist topics. We may also invite you for a face-to-face chat or quick phone call to hear your views.

### In your community

Take part in listening and service design sessions that we host in your communal rooms or other community centres in your local area. A great way to collaborate and meet other like minded customers.

### In the office

Sometimes we like to hold focus groups in our offices. This is a great way to have your voice heard and meet our other colleagues from across the business.

To have your voice heard and find out how you can get involved all year round, email [customervoice@whgrp.co.uk](mailto:customervoice@whgrp.co.uk) or visit



[www.whg.uk.com](http://www.whg.uk.com)

# Aids and adaptations

## What are aids and adaptations?

Aids and adaptations are special equipment or alterations to your home that help you carry out day-to-day activities and may enable you to stay in your home for longer.

If you are a whg customer and you or someone living with you has a disability, we can help with minor adaptations such as:

- Grab rails
- Handrails
- Lever taps

## How can I get an aid or adaptation?

whg has Trusted Assessors are trained to carry out an assessment to help disabled people access the right equipment when they need it.

If you think you may be in need of an aid or adaptation, please contact us.

We also provide advice and support to customers who need to have major adaptations, such as:

- Showers
- Stair lifts
- Ramps

These types of adaptations are the responsibility of your local authority and require an Occupational Therapist Assessment.



# Anti-social behaviour (ASB)

## What is ASB?

We believe everybody has a right to enjoy their home and where they live safely and peacefully. We are committed to working with communities to tackle anti-social behaviour and neighbour nuisance.

Housing related anti-social behaviour is defined as any behaviour by any individual or group that adversely and unreasonably affects the quality of life of our customers.

## Making an ASB complaint

Before making a complaint, consider whether you can resolve the issue yourself. For example, a neighbour may not be aware that their behaviour is upsetting you. Most issues between neighbours can be resolved simply by neighbours talking to each other and showing empathy and understanding towards one another.

If you are affected by anti-social behaviour or you have witnessed someone else being affected by it, you can talk to us.

## What we will do

We will work with all associated parties to find a satisfactory resolution to the problem.

We will respond to and investigate all reports of ASB from customers as quickly as possible, and always within three working days. We will update these customers regularly with the frequency and means of contact agreed at the earliest opportunity.

## Protecting you

We will not disclose any details about you to a third party without your consent. Every step will be taken not to identify you should you wish to remain anonymous.

# Fire safety

## Fire prevention in the home

The most important steps you can take are:

- Check your smoke alarm every month and report any faults to whg
- Tell whg if you are worried about the electrics in your home
- Don't overload electrical sockets
- Keep escape routes clear and don't prop fire doors open
- Stop using appliances if they look faulty
- Don't leave candles unattended
- Don't store items in communal areas – they could affect an escape route

## Home fire safety visit

The Fire and Rescue Service will visit you at home to offer advice on how to make your home safe and where appropriate will fit a smoke alarm for free. Please contact whg for further information or your local Fire and Rescue Service for information.

## Planning a safe escape

A plan of action involving everyone who lives in your home will help you act quickly if there's a fire in your home - it could even save your life:

- Choose an escape route
- Explain the plan
- Practise the plan and remind your family about it
- Do a bedtime safety check for fire hazards



## What to do if there's a fire

- Act quickly - make sure you are prepared and that everyone in your house knows exactly what to do.
- Alert everyone and do not try and tackle it yourself
- Get everyone out and close all doors behind you
- Once you're out and safe, call the emergency services 999 (calls are free)
- Don't go back in

If you have any fire safety concerns or would like more advice **contact us** (see page 2)



# Gas safety

## Suppliers

Once you sign your tenancy agreement and collect your keys you will need to contact your gas supplier.

Take a meter reading when you first move in and inform the supplier, so that you are charged correctly.

You are free to change your supplier should you wish. You can arrange this yourself without permission. If you want to change the meter you will need to contact your supplier.

## Annual gas safety checks

By law, we arrange a gas safety check of your home every 12 months. The free inspection is carried out by a friendly member of our Gas Service Team and in most cases is completed within an hour.

It is important that you or another household member is in on the date of your inspection to allow us to enter the property so that the checks can be carried out.

When your safety check is due we will contact you with an appointment. You can change this to another date or time if it's not convenient. You must allow us access to your home to do these safety checks. If you do not allow us access, it is a breach of your tenancy and you could lose your home.

## Gas fires

Gas fire installation must be done by a Gas Safe registered engineer and you will need to send us a copy of the safety certificate issued once it has been fitted.

## Gas cookers

You don't need our permission to fit a gas cooker, but you should get a Gas Safe registered engineer to carry out the work.



### If you smell gas take immediate action:

- Put out all naked flames and cigarettes.
- Do not switch on any appliances, lights, door bells or mobile phones.
- Open all doors and windows and keep them open until the leak is stopped.
- Check to see if your gas tap, fire or cooker has been turned on accidentally.
- Check to see if any pilot lights have gone out; this is usually your boiler or cooker (if it is gas)
- Turn off the gas supply - in most homes or properties the gas lever is next to the gas meter
- Leave the property if the escape continues and calmly tell your neighbours about the problem.

Phone CADENT to report the leak on 0800 111 999 - but make sure you leave the area before using your mobile phone.

## Gas safety

## Gas safety precautions

- Never use a gas appliance if you think it isn't working properly.
- Never cover an appliance or block the convection air vents
- Never block or cover outside flues
- Never sleep in the same room as a gas fire

- Carbon monoxide alarms are useful precaution and we recommend you purchase one. Make sure it meets current safety standards and carries the kite mark.

If you have any gas safety concerns or would like more advice **contact us (see page 2).**





# Asbestos safety

## Should I be concerned?

Asbestos materials can be found in most homes in the UK that were built before the year 2000. If asbestos materials are undamaged or they are in places where they cannot easily be disturbed, there is no significant risk to health.

It is only when they are broken up and small fibres are released and breathed in that they may pose a possible health risk.

Asbestos may be found in the following areas:

- Insulation around pipes
- Textured finishes e.g. Artex
- Ceiling tiles and vinyl floor tiles
- Roof verge under cloaks
- Service ducts
- Bath panels
- Heating appliances and domestic equipment
- Fire-break materials used in lofts
- Panelling around steel-work
- Insulation boards and riser panels in bathrooms or ducts
- Asbestos cement sheets (flat and corrugated) used as roofing, wall cladding and gutters.

## Asbestos removal

As your landlord, it is whg's responsibility to safely contain or remove asbestos from your home.

We have a specialist licensed asbestos team that can offer advice, testing and removal where necessary. Do not attempt

to remove or disturb items that you think may contain asbestos.

## Asbestos and DIY

You can carry out decorating and DIY, but you must take note of the advice relating to asbestos that may be present in your home. Asbestos should not be drilled, sanded, rubbed down or disturbed in any other way.

### You should contact us straight away if:

- Materials that you think may contain asbestos have been damaged or disturbed
- Protective coatings or sealants are peeling or breaking off

### You should not:

- Attempt work involving sprayed asbestos, lagging or insulation boards - this must be undertaken by a licensed asbestos removal contractor
- Drill, cut, scrape or sand down materials that may contain asbestos
- Break off pieces or break up large pieces of materials you believe contain asbestos
- Dust, sweep, vacuum or trample on debris that may contain asbestos
- Jet wash or clean down asbestos cement products, such as corrugated sheets

If you are concerned about asbestos in your home, please contact us (see page 2).

# Your data

whg needs to hold and process information about you to help us administer your tenancy. Some of this information is personal data; this means it can be used to identify you. The law gives you rights around what happens to this personal information.

## What information do we keep?

Examples of the information we keep are:

- names and dates of birth of your household members
- National Insurance numbers
- proof of your Right to Rent a home in the UK
- any support needs that you have (if you want us to know, so that we can help you).

## How long do we keep the information?

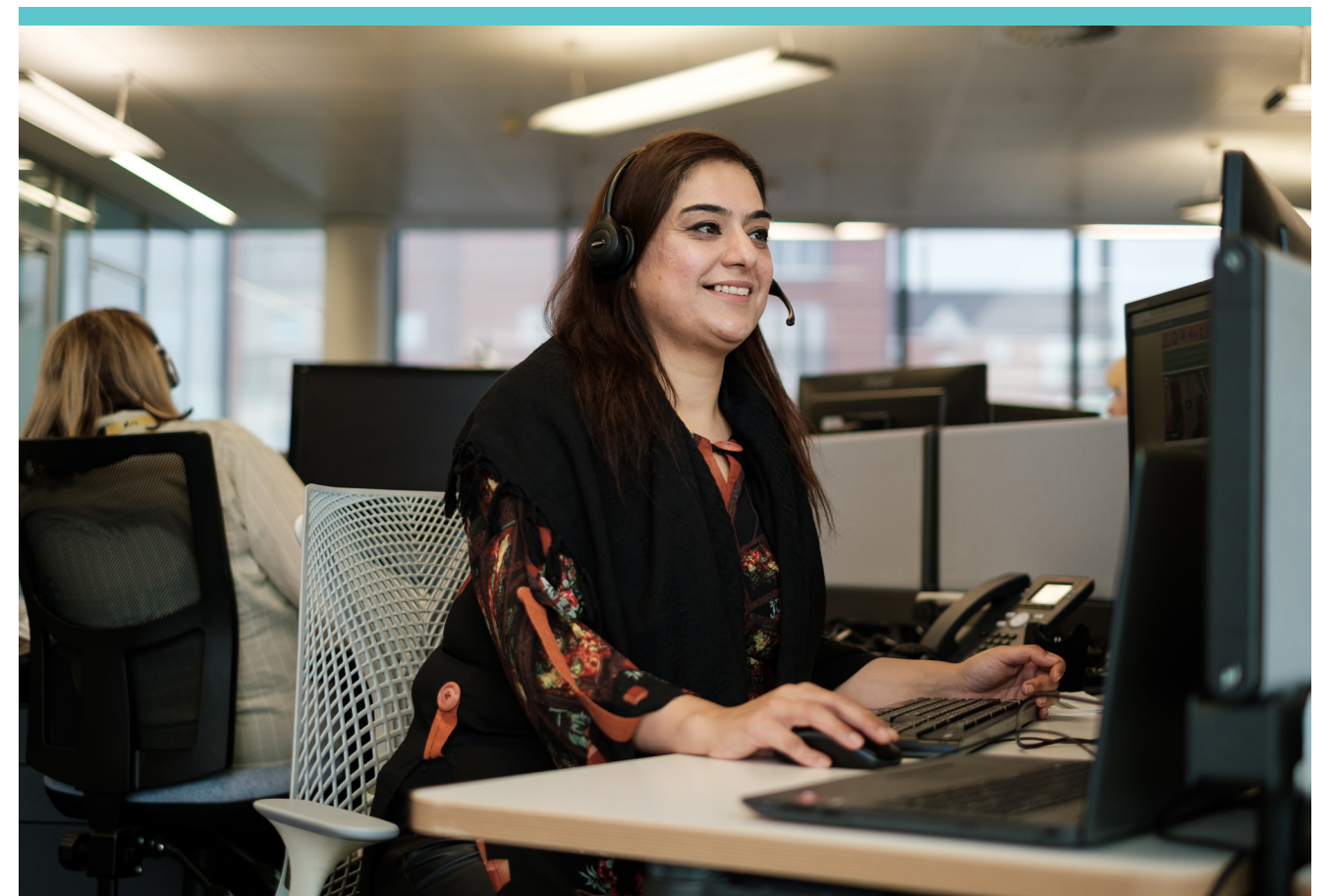
Most of your information is kept for as long as you are a tenant and then for another six years.

## Who do we share it with?

We share your information with our partners (like your local council) and with the organisations that deliver services on our behalf (such as the contractors that carry out repairs to your home).

We may share your information with the police and other agencies for the prevention and detection of crime, including fraud and benefit fraud.

We do not sell your information.



## Your data

## Your rights

The Data Protection Act gives you the following rights over the information whg holds and processes about you:

- be advised what we do with your personal information (which is why we have published this leaflet and the Customer Privacy Notice)
- get a copy of the information we hold about you free of charge (this is known as a Subject Access Request)
- ask us to correct information about you that is wrong
- stop us from using your information, for example if you object or think the information is wrong
- stop us using it for marketing
- get us to delete your information in certain circumstances, for example if we no longer need the information
- get an electronic copy of your information so that you can send it to another company

- object to any important decisions being made about you automatically
- claim compensation (through the courts) if we leak your information
- if you have already given us your consent to use your information for something, you can change your mind later.

## How do I get more information or make a complaint?

For more information about this, please look at the full 'Customer Privacy Notice' on our website [www.whg.uk.com/privacy-policy](http://www.whg.uk.com/privacy-policy)

To get a copy of the information we hold about you, contact us or email [governance.team@whgrp.co.uk](mailto:governance.team@whgrp.co.uk)

You can make a complaint about the way that we handle your personal information by following our usual complaints procedure, which can be found on our website.

## Notes

This image shows a full page of a document template designed for handwriting practice. It consists of approximately 28 evenly spaced, horizontal blue dashed lines running across the width of the page. The background is plain white, providing a clear contrast for the lines. There are no margins, text, or other markings present on the page.





If you have any questions about anything in this guide, please get in touch.

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whg is the trading name of Walsall Housing Group comprising Walsall Housing Group Limited, registered number 04015633, registered charity number 1108779 and all its subsidiaries. The company and all its subsidiaries are registered in England and Wales at 100 Hatherton Street, Walsall, West Midlands WS1 1AB