



Tenant Handbook

welcome to your new home



SHAL Housing Limited
Crypton House, Bristol Road
Bridgwater TA6 4SY



Useful contact details

Contacting SHAL

Website: www.shal.org

Telephone and out of hours: 01278 444344

We are open Monday to Friday, 7.30am to 4.30pm

SHAL Text Service

You can access information and services by sending a text to 07984 355553 plus one of the following options:

- **ASB (plus a message):** To report anti-social behaviour
- **BAL:** To get your latest balance
- **CARD:** To order a new PayPoint card
- **DD:** To set up or amend a direct debit
- **PAY:** To find out how you can pay your rent
- **REF:** To get your payment reference number for allpay
- **RENTS (plus a message):** To talk to your Housing Officer
- **REPAIR (plus a message):** To report a repair
- **UC:** To get all the tenancy information you need to claim Universal Credit
- **WHO:** To get your Housing Officer's details
- **TEXT:** To get all these options in a text message

SHAL Online account

You can find information about your tenancy through your online account at <https://shal.mytenancy.co.uk/>. This is set up when you join SHAL, and is available for you to access 24/7. You can also contact us through your online account.

All the information is from our live system and is updated daily. Changes to personal information, including payments and repairs, can take up to 3 working days to show online.

Other useful contacts

If you have a repairs emergency that affects your health and safety you can call our out of hours service on **01278 444344**

If you think there is a **power cut** in your area, contact National Grid on **0800 6783 105**

If you can smell **gas**, call **0800 111 999**

Rent, money and service charges

- Before you move into your new home, we ask that one month's rent is paid in advance.
- However frequently you choose to pay your rent, you should always be at least one week in advance (shown as 'Pre' on your rent statement).
- If you pay a service charge, this will be included in the total amount.
- We'll explain what your service charge pays for.

What do I pay?

You may be entitled to an amount of Housing Benefit (HB) or Universal Credit (UC) However, it is your responsibility to make sure all your rent is paid regularly and in advance, including making sure your HB and UC claims are up-to-date and being paid.

When do I pay?

How much you pay will depend on how frequently you pay and your weekly rent level. For example:

Weekly	Fortnightly	4 weekly	Monthly
	Weekly x 2	Weekly x 4	Weekly x 52 ÷ 12
£100.00	£200.00	£400.00	£434.50

If you fall behind on your rent payments, we will ask you to make additional payments to reduce your debt.

Will my rent and service charge change?

Your weekly rent and service charge (if you pay one) will be reviewed each year and any increases will take effect in April. We will give you at least one month's notice in writing before any increases take effect.

Your weekly service charge (if you pay one) will vary each year to reflect what we've had to spend in providing the services it pays for. It can increase but may also decrease.

If you claim Housing Benefit, we will notify the Local Authority. However, if you claim Universal Credit you will need to notify the Department for Work and Pensions yourself through your online journal.

How can I pay?

Direct debit	Please ask for a direct debit form, complete and return to us. These can take 10 working days to be processed
Online	Paying your rent online is quick and easy. You just need to have the reference number from your allpay card. Just visit our website and click on 'Pay my rent'.
The allpay app	The allpay app is available to download for free from Apple App Store, Windows Phone Store and Google Play.
Debit card	You can pay 24/7 over the phone by calling 01278 444344 and selecting option 1. All you need is your Payment Reference Number (PRN) for allpay. If you don't have this, you can send REF to 07984355553.
Standing order	This is where you ask your bank to send payments to us. They can be set up to be taken on a date of your choice and as frequently as you want.
PayPoint	PayPoint cards can be used anywhere with the sign PayPoint

If you need your Payment Reference Number (PRN) for allpay and don't have it to hand you can send **REF** to 07984 355553.

The Rainbow Fund

If you are experiencing financial hardship, SHAL has a fund available to help.

You may be eligible for a one-off payment for things like essential white goods and furniture, food and utilities.

Applications can only be made after we've completed an income and expenditure form and benefit entitlement check with you. We may refer you to other assistance schemes before awarding a grant from the Rainbow Fund. All applications will be considered in line with the Rainbow Fund policy and applications are limited to one per year.

Please get in touch if you're struggling financially and we can talk you through the application process.

Text **WHO** to 07984 355553 to get your Housing Officer's contact details or call us on 01278 444344.



Household Information

We have already collected personal information about you and your household, including contact details. All of this information is held securely and in line with our Privacy Notice, which you can read on our website: <https://www.shal.org/privacy-policy/>.

Understanding who lives in your home and what they need helps us to provide the right information and support. This may be things we can provide directly, or it might be letting you know the options available to you. This means we will ask questions about disabilities and vulnerabilities, for everyone who lives in your home. We will also contact you throughout your tenancy, to make sure our information is up to date and accurate.

Telling us about changes

If anything changes in your home, like people moving in or out, or people having additional needs or disabilities, please let us know by calling us on 01278 444344 or emailing reception@shal.org. Understanding additional needs or disabilities means that we can consider reasonable adjustments to the services we provide to you.

Pets

If you would like to get a pet, or add more pets to your home, you will need to complete a permissions form to request this. Please email us at reception@shal.org and we can send the form to you.

Permissions

Once you have completed the initial 12 month 'starter' period of your tenancy you may be able to carry out changes and improvements to your home. However, you will need our written permission first.

You'll need to get permission to:

- Carry out any changes or improvements to your home
- Put up a garage, shed, conservatory, greenhouse or any fencing in the garden
- Build a parking space or driveway*
- Remove, alter or replace any walls, fences, hedges or trees
- Put up a satellite dish, CCTV, television or radio aerial
- Lay laminate flooring (for flats only)

* If you'd like to make a driveway onto our property (a dropped kerb) you will need approval from Somerset Council's Highway Authority (a Section 184 Licence). You'll also need to contact the Planning Department at Somerset Council first, to find out if you need planning permission to create a vehicle access. If required, you must get this before you submit an application. The Council will charge fees for these applications, and you will be required to pay them as you are requesting the alteration.



Anti-Social Behaviour

Our Housing Team can provide support and advice if you are worried about anti-social behaviour. Contact your Housing Officer to discuss any issues or questions you might have.

Things that are ASB	Things that are not ASB
Noise at unsocial hours	Noise caused by everyday living or DIY at reasonable times
Shouting, swearing and fighting	Children playing or groups of people in the streets or parks
Intimidation through threats or actual violence	Parking
Harassment, verbal abuse and abusive behaviour	Religious or cultural practice
Driving in an inconsiderate or careless way	A one-off party
Dumping rubbish	
Animal nuisance, including dog fouling and dogs barking	
Arson, vandalism, property damage and graffiti	
Antisocial drinking	

How can I report ASB?

Call: 01278 444344 during our usual office hours – 7:30am-4:30pm

Email: asb@shal.org

Text: ASB (plus your message) to 07984 355553

e.g. “ASB neighbours at 42 playing loud music every night until 3”

Please call 999 immediately if you or someone else is in immediate danger or a crime is being committed. You can call 101 to report non-urgent criminal activity.

Repairs

We provide emergency repairs and standard repairs. Emergency repairs will be completed within 24 hours of reporting the issue. Standard repairs will be completed within 5 weeks of reporting the issue.

A repair is an emergency if there is an immediate hazard or risk to people. This will cover things like uncontrollable leaks, front or back doors that won't lock, or having no heating or hot water in winter.

What does SHAL repair?

The table on the next page explains what SHAL are responsible for repairing, and what you as the tenant are responsible for. Our Maintenance Team can always talk through anything you are not sure about.

Repair	Tenant	SHAL
Roof and chimney		✓
Walls and foundations		✓
External decorations		✓
External doors, hinges and locks		✓
Lost door keys or getting locked out (we will help you but you will be recharged)	✓	
Paths to front and back doors		✓
Door systems and intercoms		✓
Wooden fencing	✓	
Chain link fencing to identify boundary		✓
Garden maintenance (including trees)	✓	
Tree removal if health and safety issue, or causing structural problems		✓
Garages		✓
Wooden sheds, greenhouses or patios	✓	
Brick sheds		✓
Individual washing lines	✓	
Communal washing lines		✓
Communal areas		✓
Sink plugs and toilet chains	✓	
WC pans, sinks and cisterns		✓
Toilet seats	✓	
Slow draining sinks, basins and baths	✓	
Blocked drains – we will recharge if the cause is wet wipes, toilet fresheners, fat and grease	✓	
Blocked drain – collapsed drain		✓
Shower hoses and heads	✓	
Shower curtains	✓	
Internal door adjustments if flooring fitted	✓	
Internal doors and hinges		✓
Curtain rails	✓	
Internal decorations including filling small cracks	✓	
Window glass – if damaged we will board up and make safe. Tenants are responsible for the full cost of replacing broken glass	✓	
Window frames, locks and handles		✓
Double glazed window glass if unit fails		✓
Heating and hot water servicing and repairs		✓
Electrics including servicing		✓
Gifted white goods and lightbulbs	✓	
Smoke alarms and Carbon monoxide detectors		✓
Asbestos maintenance and removal		✓
Kitchen and bathroom flooring		✓
Flooring in all other areas of the home	✓	
Pest control		✓

Recharges

There are some repairs that we will charge you for completing. This is called a recharge. This table shows you repairs that will be recharged and how much they will cost.

Item	Cost	Unit
Bathroom		
Replace	Quote	
Cleaning & clearing		
Caravans/vehicles (remove)	Quote	
Clean (including treating and removing mould)	£70	Per room
Loft space	£700	Each
Decoration		
Alterations and modifications made to the home (remove)	Quote	
Floor coverings (remove and dispose)	£250	Per room
Re-decorate (fully) walls, ceilings, woodwork and radiators	£650	Per room
Re-decorate (partially) walls, ceilings, woodwork and radiators	£450	Per room
Walls and ceilings (repair damage)	Quote	
Doors and windows		
External utility door (replace)	£950	Each
Front door to flat (replace)	£1500	Each
Front door to house (replace)	£1200	Each
Glazing (repair/replace)	Quote	
Internal door (ease and adjust)	£40	Each
Internal door (replace)	£160	Each
Internal fire door (replace)	£500	Each
Window (replace)	Quote	
Window handles (replace if keys aren't returned)	£250	Each

Window overhaul (first floor)

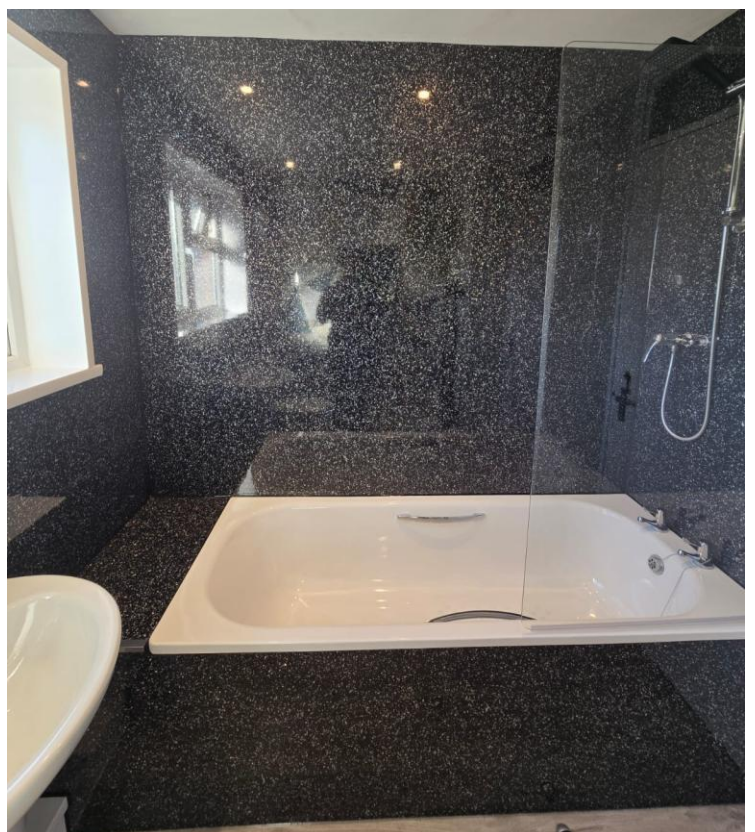
£400

Each

Window overhaul (ground floor)

£200

Each



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Stock Condition Surveys

We complete stock condition surveys every 5 years to understand the age and condition of our homes. This helps us plan maintenance and improvement works, to make sure we can invest in all our homes to keep them safe and comfortable to live in.

When we complete a survey, a member of the SHAL team will come to your home and take photos to record the condition of the building. The survey does not judge how you live in your home. We look at the fabric of the building, top to bottom, inside and out.

If the home is found to be in poor condition or overly full, we will work with you to make it clean, clear and safe. Knowing the condition of our homes helps us to make sure we are providing the right support and improvement works where they are needed.

Safety checks

There are certain safety checks we need to carry out regularly, to make sure you and your home are safe. We've listed the main ones, how often they are carried out, and how long they take:

- **Periodic Electric Safety Check**
 - Every 5 years, takes on average 3 hours to complete
- **Gas Service & Safety Check**
 - Every 10 months, takes on average 1 hour to complete
- **Oil Service & Safety Check**
 - Every 10 months, takes on average 1 hour to complete.
- **Solid Fuel Service & Safety Check**
 - Every 10 months, takes on average 1 hour to complete.
- **Air Source Heat Pump (ASHP) Service**
 - Every 10 months, takes on average 1 hour to complete.
- **Asbestos Re-Inspection**
 - Every 5 years, takes on average 30 minutes to complete.
- **Lift Service & Safety check**
 - Every 10 months (Stair Lifts) & every 6 months (Through the floor lifts), takes on average 1 hour to complete.

Keeping you safe

SHAL, or contractors acting on our behalf, will contact you approximately 8 weeks before a safety check is due to arrange to visit your home. Wherever possible we and

our contractors will do our best to fit in with you. Please remember this is a legal requirement and not allowing us to gain access is a **serious** breach of your Tenancy Agreement.

If we are not able to gain access to complete a Safety Check, we will apply for a Court Order to do so and you will be liable for the court costs.

An Injunction allowing us to gain access can cost you over £500.00.

If you refuse access, we will issue a 'Notice of Seeking Possession' which means you are at risk of losing your home.

When a safety check is being carried out, please help us by making sure the following things are in order:

- The area where the safety checks are being completed is clean and free from obstructions
- If you have a Gas boiler, there is gas in the property
 - If you are on a Gas Meter and have no gas, we will **not** be able to complete the safety check

Asbestos

Asbestos is a natural material that was used in a wide range of building materials in the twentieth century. If your home was built before 2000 there may be 'Asbestos Containing Materials' present. Approximately 76% of our homes contain asbestos.

It can be found in:

- Panels above internal doors
- Vinyl floor tiles
- Textured coatings on ceilings (including Artex until the mid-1980s)
- Fixed ceiling panels
- Corrugated roof sheets and soffits

If your home contains asbestos, we'll give you a report explaining what type of asbestos it is and where it's located. We will make sure any asbestos present in your home is safe before you move in.

Remember:

- Don't drill, sand, saw or otherwise disturb any material which may contain asbestos

- Don't carry out DIY work on any part of your home which you think may contain asbestos, seek guidance from us
- Don't try to remove any textured coatings from ceilings
- Don't try to remove old floor tiles or linoleum. Leave them in place and lay new floor coverings over them

Asbestos does not pose a threat to your health providing it is not disturbed. Please make sure you know where it is located and contact us **immediately** if you think it has been disturbed or damaged and your health is at risk.

Damp, mould and condensation

Damp can cause mould on walls and furniture, and cause wooden window frames to rot. Damp is also unhealthy.

Damp can be caused in homes by:

- **Condensation** – moist air comes into contact with a colder surface, like a wall or window. Mould grows in clouds of little black dots. This can usually be fixed by making small changes to how you live in your home.
- Penetrating damp – moisture enters the house through leaking pipes, damaged roof, blocked gutters or gaps in window frames or brick work. These problems can be repaired, usually by a tradesperson.
- Rising damp – due to a defective or non-existent damp course, this leaves a ‘tide mark’ about one metre above the floor. This must be repaired by a qualified tradesperson.
- New build homes can feel damp because water used in construction is still drying out.



Reducing condensation

Produce less moisture

- Small things make a big difference
- Keep lids on pans while cooking, dry clothes outdoors or in one ventilated room in your home, vent your tumble dryer to the outside
- Avoid paraffin heaters

Let the damp air out and the fresh air in

- Extractor fans let moist air and steam out and are a good way to reduce condensation. Some bathroom fans can be left on continuously, and will detect when there is moisture to be removed.
- Shut kitchen and bathroom doors when cooking or bathing, to stop moist air getting to other rooms

- Let fresh air circulate by keeping gaps between furniture and walls
- Open your windows every morning for around 30 minutes
- Ensure trickle vents on windows are open

Insulate and draught-proof your home

- Warm homes suffer less condensation. Your SHAL home should be well-insulated, and we can help you with this if your home feels cold or there is condensation forming.

Turn up your heating

- Very cold rooms are more likely to get damp and mould
- The best way to keep warm room and avoid condensation in cold weather is to have low background heating on all day
- In rooms you don't use, set your radiator valves to the lowest setting, so that some heat goes into the room when the heating is on

Cleaning

- You can catch and clean condensation dripping from windows. Wiping down windows and sills in the morning will help – just make sure you don't dry the cloth on a radiator.
- If you see mould spots on your walls or ceilings, clean this off with a good mould removing spray that contains bleach.
- If mould keeps coming back even after cleaning and taking steps to warm and ventilate your home, let us know. We can review the issue and find ways to help remove the damp and mould.

If you are concerned about damp, mould or condensation in your home, you can let us know using:

- mould@shal.org – please include photos of the damp, mould or condensation if you can
- Text **MOULD** to 07984 355553

Complaints, compliments or feedback

We always try to provide the best service possible. When we fall short on this, we want to hear your feedback, so we can continue to learn and improve. There are three main ways to tell us your feedback.

Complaints

The Housing Ombudsman Complaint Handling Code sets out the rules all Housing Associations have to follow when dealing with complaints. Complaints can be either:

- **Stage 1**
 - Acknowledged within 5 working days
 - Response within 10 working days
- **Stage 2**
 - If you are not satisfied with the response to your complaint at Stage 1, you can request for this to be reviewed as a Stage 2 complaint
 - Reviewed by a member of SHAL's executive team
 - Acknowledged within 5 working days
 - Response within 20 working days

If you are not satisfied with the response to your complaint at Stage 2, you can contact the Housing Ombudsman Service. This is an independent, impartial and free service for social housing residents. The Housing Ombudsman Service make final decisions on disputes between tenants and landlords. More information about the Ombudsman can be found on their website: <https://www.housing-ombudsman.org.uk/>.

Compliments

If you've had a good experience with SHAL, we would love to hear about it. This might be a telephone call, a visit to your home, or a repair. Please email feedback@shal.org or call us on 01278 444344 if you would like to tell us about a positive experience.

Feedback

To share any other feedback with us, email feedback@shal.org or call us on 01278 444344.

Moving out

If you need to move home in the future, please let us know, so we can discuss your options with you. You will need to make sure you are registered for Homefinder Somerset in order to bid on a new home:

<https://www.homefindersomerset.co.uk/choice/>



We will ask you to complete a Notice to Quit (NTQ) document which gives 4 weeks' notice to end your tenancy, during which time we will complete an end of tenancy inspection.

Mutual Exchange

You may be able to swap your tenancy with another social housing tenant. You can register on Homeswapper to try and find a suitable exchange:

<https://www.homeswapper.co.uk/>



Once you have found a tenant you would like to swap with, please contact us so we can discuss the process with you and send you the necessary paperwork and application forms.