

Customer Handbook



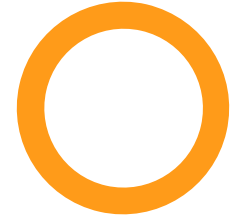
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Welcome

from Boris Worrall, Chief Executive



Dear Customer,

On behalf of everyone at Rooftop I would like to welcome you to your new home. We hope that you will be happy in it and enjoy being part of your community.

This Handbook is your guide to our services. It includes information that explains your tenancy agreement, what you can expect of us and what we expect of you.

The handbook also includes contact details for the emergency services, how to contact us, how to report a repair and other important information. You can find more information on our website at www.rooftopgroup.org and on the MyRooftop App (available in the Apple and Android stores).

We hope that this guide will help you to make the most of your home.

Yours Sincerely

A handwritten signature in black ink that reads 'B. Worrall'.

Boris Worrall
Group Chief Executive,
Rooftop Housing Group



Equality, Diversity and Inclusion: Principles

At Rooftop we are committed to creating and sustaining a diverse and inclusive environment achieving positive outcomes for potential and existing customers, our colleagues, and the wider community.

Our commitments to our customers, colleagues and communities are detailed in our Equality, Diversity and Inclusion (EDI) Strategy.

We are an organisation that values diversity, champions equality and inclusion. We demonstrate this through the activities and the services we provide. This means living by, working to, and acting on our Values.

You can find our Equality, Diversity and Inclusion Policy plus many more of our customer policies online at www.rooftopgroup.org (under 'About Us').

Reasonable Adjustments

If you would like to read this handbook in a different language, please visit our website www.rooftopgroup.org and click on the accessibility tool. If you would like this handbook in larger text please contact us on **01386 420800**.

GDPR Statement

Rooftop recognises the importance of protecting the personal data of our customers, colleagues, contractors and other stakeholders and our commitment to compliance with data protection laws and managing personal data responsibly. As an organisation, we are committed to ensuring everything we do with personal data follows the principles of lawfulness, transparency, fairness and accuracy whilst minimising the amount of data we collect and only using it for specific, explicit and legitimate purposes until we no longer need it.



Emergency Contacts

Emergencies - 999

This is the official emergency number for the UK. Your call will be answered by operators who will connect you to the appropriate service – usually the police, fire, or ambulance. **Please remember that this number is for emergencies only.**

If it's not an emergency but you do need the Police, please use **101**. This is usually where a crime has already been committed, and you want to report it e.g. if your car has been stolen or your home has been broken into. Also use this number if you want to make a general enquiry.

Medical Attention

If it's not a life-threatening situation, you can call **111** to get help. This is an NHS service and again, it's free to call. You can also go to **111 online** for help.

Mental Health

If you or someone in your home is suffering a mental health crisis, you can contact the NHS urgent helpline on **0808 196 9127** in Worcestershire and **0800 169 0398** in Gloucestershire. You can also contact the Samaritans on **116 123** or email **Jo@samaritans.org** for a response within 24 hours. If you are under 19 you can call Childline on **0800 1111**. You can find other support available online and through other charities.

Gas

Any time day or night, if you have a gas emergency you can call the National Gas Emergency service on **0800 111 999**.

Electric

If you are experiencing a power outage, the supplier for most of our customers is Western Power. You can call them on **0800 678 31050** or try the national number (**105**).

Water

If there is a water leak, drainage, or sewage problem outside of your home, contact Severn Trent on **024 7771 5000** or visit **www.stwater.co.uk**. If there is a problem in your home (including the garden) please contact Rooftop at the number below.

Rooftop

Our emergency repairs service (outside of office hours) is available on the same number as our general enquiries number - **01386 420 800**.



Remember, in a serious emergency, always call 999!

Rooftop Online



Our website is available on www.rooftopgroup.org, where you can source all the information you should need to manage and maintain your home.



Access the **Rooftop Portal** to enable you to:

- give notice
- request permission for things like keeping a pet
- request an exchange
- change some personal details
- add occupants
- add next of kin
- see your rent account transactions
- request a rent statement
- access benefit and income advice
- request a Direct Debit form
- get your PayPoint reference number
- report ASB
- request to get involved
- send a compliment
- make a complaint
- contact Rooftop



Talk to our **Chatbot** to ask questions and if it can find an answer it will reply, or if it can't answer it will ask you to contact Rooftop.



You can also use the **Rooftop App (My Rooftop)** available on the Google Play store and Apple Store) to do many things quickly and easily such as updating your details, managing your payments, control other aspects of your tenancy and do all that you can do in the Rooftop Portal.

Rooftop Housing Group currently uses AI in numerous ways, and in the future it is expected there will be a far greater use. Rooftop is committed to using AI in an ethical way and will ensure it is used appropriately to improve services to our customers. Currently we use AI through our partners, in our Chatbots, and service provision. Rooftop currently uses Microsoft Copilot to enhance efficient business work practice.



Contacting Rooftop

We would always recommend that you contact us through the web portal or app if possible.

These systems have been designed to make things easier for you and to ensure that your request gets to the right team as quickly as possible.

If you do need to speak to someone or to write to us, you can contact us at:



You can email us at:
enquiries@rooftopgroup.org



Or call us on: **01386 420 800**



Or write to us at:
**Rooftop Housing Association
70 High Street
Evesham
Worcestershire
WR11 4YD**



Your Tenancy



Moving in

We want to make the process of getting your new home as easy as possible, and we really want you to keep your home, which is why, when you sign up with us, you'll be taken through a **Tenancy Sign-up checklist**. When you get an offer of a home, you'll know which type of tenancy that you're being offered (Assured, Assured Protected or Starter).

We want you to be able to afford your new home, and we certainly don't want you to get into trouble with your money, that may put your home at risk, so we will ask you to complete an **Income and Expenditure Form**. We'll look at both how much money is coming in and how much is going out and whether that property would be right for you. If you get or are eligible for Housing Benefit, we'll make sure that you have access to the right paperwork and that it's been completed.

We also carry out a **Pre-Tenancy Assessment** to understand your needs, such as disabilities, mobility problems, and any other extra support that you may require for you to stay in your home and to see if that home would be suitable for you.

Sometimes in a property there are items that have been left by previous customers that Rooftop won't be responsible for. For example, if a property had a new kitchen put in by the previous customer Rooftop wouldn't be responsible for its repair and upkeep. Things like this will be detailed in the **Handover Checklist** that you'd be asked to sign so that you're aware of your responsibilities.



The final piece of paperwork is what we call the “**Core Form**” which records the ages of those in the household and other details. Completing the form is a regulatory requirement.

On the day you move in your keys will be handed to you and you will need to take meter readings as soon as you can.

The structure of your home is insured by Rooftop, but the contents of it (your personal possessions, furniture, carpets etc) are not. We strongly advise all our customers to take out contents insurance in case of damage by, flood, fire, break in, etc.

Your Tenancy Agreement explained

We provide lots of different homes to various people and households dependant on their needs. Therefore we have different tenure types depending on the type of property you are moving into. The main type of tenancy we use is an Assured Tenancy, issued after a successful Starter Tenancy period.

If you are unsure of the Tenancy Agreement that you have, please contact us.



Your rights

Your **tenancy agreement** outlines your specific rights, but these normally include:

- **Respect:** You should be treated fairly, effectively, and sensitively.
- **Adjustments:** Your landlord should make reasonable adjustments to services to meet the needs of disabled customers.
- **Allocations:** Homes should be let in a fair and transparent way.
- **Quiet enjoyment:** You should be able to enjoy your home without disturbance from us or contractors operating on our behalf.
- **Repairs:** You have the right to request certain repairs.
- **Lodgers and subletting:** You can take in a lodger or sublet part of your home.
- **Transfer:** You can apply for a transfer to another property.
- **Assigning a tenancy:** In specific cases, you can Assign your tenancy.
- **Home swap:** You can swap homes with another Assured customer.
- **Right to buy:** Customers on a Protected / Lifetime Assured Tenancy have the right to buy their home.
- **Home improvements:** You can make alterations to your home (with our written permission).

Your responsibilities

To maintain your tenancy, **you must:**

- **Pay your rent:** Regularly pay any rent and service charges.
- **Home care:** Look after your home.
- **Comply with your agreement:** Stick to the terms of your tenancy agreement.
- **Seek permission for changes:** Obtain permission for any changes (e.g. pets).
- **Make repairs:** Address repairs that are your responsibility.
- **Report damage and repairs:** Report damage to your landlord and replace items you've damaged as quickly as reasonably possible.
- **Avoid anti-social behaviour:** Ensure that you and others in your home do not cause antisocial behaviour.
- **Allow access:** Give us access to your home so that we can meet our health and safety obligations.

Remember, understanding your rights and fulfilling your responsibilities are a key part of maintaining your policy.

Moving out

Following our guide to moving out will help get you ready to move on, and to get the property ready to go to another Rooftop customer, so that their experience of having a new home can begin as well as possible. If at any time you need help completing the steps for moving out, or you'd like more information about the process then get in touch with your Neighbourhood Housing Officer.

When you end your Rooftop tenancy you must give us four weeks' notice of ending the tenancy.

You will need to supply us with a forwarding address. If you want to end a tenancy on behalf of a customer there is a form that we will need you to complete.

It's always a good idea to get in contact with the Income Team to make sure you've paid off your rent account. If you leave your home with debt (whether it's rent, utilities, or recharged repairs) this can stop you getting a home with another housing association. We do contact customers who leave with debts to recover the money owed to us.

Once you're ready to move out, your home must be clean and tidy, that includes taking out all your belongings and getting rid of any rubbish. There is a Leaving Your Home Checklist to make your move easier.

If we need to make repairs to the property or dispose of unwanted property or rubbish before someone new moves in, you will be charged for the cost. You also need to remove any unauthorised home improvements, particularly things like conservatories without planning permission... and yes that does happen.

Return all keys and / or entry fobs, including ones to any communal areas, and gas and electricity or cards if you have them. The gas and electricity also need to be in credit when you leave.

If you have any difficulty with these steps, or you need more information, please contact your Neighbourhood Officer or fill in our simple contact form and we'll get back to you.

And with all of that done you can move on from your home and help another local family find a place to call their own.

Leaving your home checklist

Inside your home

- ☐ All door keys to be handed back to us, including any fobs registered to the property.
- ☐ Furniture, appliances and goods must be removed.
- ☐ All fitted cupboards and kitchen units must be clean and empty.
- ☐ Clear the loft of all your belongings.
- ☐ Any electrical fittings you have put in must be removed by a qualified electrician and either made safe or the original fittings replaced. Eg: chandeliers, brass/chrome light switches.
- ☐ Any damage to doors, windows, walls, banisters, kitchen units etc. which is not 'fair wear and tear' must be repaired.
- ☐ All decorations should be of a satisfactory standard and fit for a new customer to move in.
- ☐ Your home should be clean throughout.
- ☐ Any repairs that are your responsibility need to be carried out.
- ☐ Curtains, blinds, carpets and other floor coverings you have fitted must be removed.
- ☐ Leave operating instructions for equipment (boiler, gas fire etc.) all in one place.
- ☐ Pay all utility bills up to the date your tenancy ends.
- ☐ Leave the smart meter remote unit in the home.
- ☐ All flooring to be cleaned and free from grease and dirt.
- ☐ Glazed wall tiles to be cleaned and free from grease.

Outside your home

- ☐ All grass and hedges and shrubs must be cut/pruned back.
- ☐ Gardens must be cleared of rubbish or and personal items.
- ☐ Fences and gates must be in sound condition and any damage repaired.
- ☐ All animal excrement to be cleared up.
- ☐ Have any external electrics you have fitted removed and made safe by a qualified electrician.
- ☐ Empty the wheelie bins.
- ☐ Remove compost heaps, compost containers etc.
- ☐ All sheds and outbuildings owned by Rooftop Housing Group must be empty and clean.
- ☐ All sheds, greenhouses and other outbuildings that you own need to be removed.
- ☐ Empty and fill in any garden ponds and return the area to its pre-pond condition.

Alterations you have made

If you have our written permission (through our Permission Application process) and the Building Inspector feels the condition, health and safety aspects and suitability give no **cause for concern**, you can leave them in place. If you have made any alterations **without** our written permission, you will need to return it to its original condition. In some cases, our Building Inspector may provide written permission for the alteration to stay in place.

Bulky Items

If you have any unwanted bulky items, please make sure they are moved. Visit your local council website to find out more or give them a call for more information.



Mutual exchange

A mutual exchange is where two customers wish to swap homes. People move for many reasons, maybe your current home is too large or too small or perhaps you want a change of scenery. This is an option for you if you don't have priority banding to move home through the normal allocations process. You can swap homes with any council customer or Housing Association customer in the UK providing you and they have the right to mutual exchange and both parties wish to swap.

You can only swap your home if:

- You aren't in arrears with your rent.
- The other person's landlord is happy for the exchange to happen.
- You won't be overcrowded or have more space than you need in your new home.
- There is no ongoing legal action relating to your tenancy.
- Your property is in an appropriate condition.

To find another person to swap with, we encourage our customers to utilise sites such as **HomeSwapper** and **Facebook**. Both offer a free service if you are a Rooftop customer.



To register for HomeSwapper, simply follow the instructions on their website and sign up to their services.



To utilise Facebook, search for Mutual Exchange in "Groups" and browse the selection of groups set up to assist those seeking an exchange.

Once you have found a someone to swap with, please contact us to log your request. Your Neighbourhood Housing Officer will begin the process and determine whether you meet the correct criteria to exchange. Should you not meet the correct criteria, we will confirm our reasoning in writing to you. Once you have made an application, we will have 42 days to accept or deny your request.

Downsizing

Because the demand for family accommodation is so great, and to assist us make best use of our properties, where a customer is wishing to move because their home is too big for their needs, we will work with that customer to provide incentives to move to a smaller property. This may particularly assist customers negatively impacted by the bedroom subsidy who cannot afford to remain in existing accommodation.

If eligible, we may assist with moving costs, purchasing of items to help set up your new home, or the clearing of small rent arrears from accounts to become eligible to move.

Incentives vary depending on needs, there are eligibility criteria, and there are certain exclusions to the scheme. If you are interested in finding out more information, please contact your Neighbourhood Housing Officer.



Frequently asked questions (FAQs)



Parking

Parking arrangements vary across our homes and many of our properties were built before car ownership was as common as it is today. As a result, many homes do not have a garage, off road parking, or a dedicated parking space.

Please observe the highway code and show consideration to your neighbours.

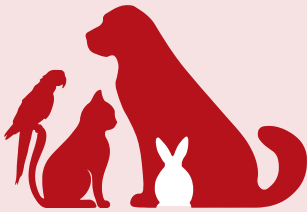
- Make sure that you do not block any roadways, access areas or footpaths
- Do not use parking for commercial vehicles (those weighing 3.5t or more)

If there are issues with parking in your area, please talk to your neighbours or contact your local council – as landlords we have no powers to manage parking on public roads.



Running a Business from Home

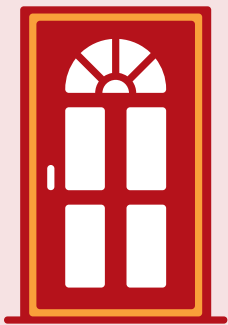
If you have an office-based job and wish to work from your home, this is permitted under your tenancy. If you wish to run a business from home, or use your home as a business premises (for example, to store stock) you must ask us for permission in writing first. Permission will not normally be withheld; however, it does depend on the nature of the business and each request will be considered on a case-by-case basis.



Having Pets in Your Home

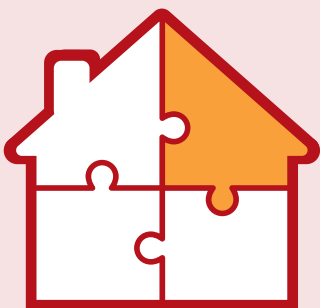
We normally allow pets in your home, but you must notify us in writing in advance and you are responsible for any damage caused by your pets.

If we do refuse permission this will usually be because we are balancing your rights with those of your neighbours - for example if your pet is noisy, or you live in buildings with communal areas. If we refuse to give you permission, you can appeal or raise a complaint about our decision.



Door Locks and Key Replacements

If you lose your keys or lock yourself out of your home, we can usually provide replacements or send a locksmith to help you gain access to your home. In most cases you will be charged for these services. If we need to force entry on your behalf, the cost of any repairs will also be charged to you.



Subletting

If you have a protected, assured, or periodic shorthold tenancy then you have the right to sublet part of your accommodation (for example, a bedroom), if you have requested our consent in advance. We will not normally withhold our consent or attach conditions to our consent. If you wish to sublet, please get in touch with your Neighbourhood Housing Officer.

Rent and Service Charges



What your rent pays for

We maintain about 7,000 properties, mainly across Worcestershire and Gloucestershire and our team are out and about on a daily basis, working in your homes and in your communities.

Your rent covers the use and occupation of your home, however, there are lots of services we offer which are also funded by your rent which may benefit you directly or indirectly.

The list below is a breakdown of some of the services your rent covers. If you are a shared owner, **the services marked * are not included in your rent.**

- **Delivering repairs***

With our partners we deliver about 20,000 repairs each year. Our emergency repairs service is available 24 hours a day for out of hours emergencies to make sure your home stays safe.

- **Property Upgrades***

We upgrade our homes regularly through our maintenance programme. This is for things like replacing your bathroom, kitchen, or windows.

- **Servicing gas, electrical and other heating systems***

There are lots of things in your home which will need regular checks to make sure they are safe and efficient. We use our qualified teams and contractors to check and maintain these items on a regular basis so that they comply with national safety standards and keep you safe.

- **Managing customer contacts**

Our call handlers deal with over 50,000 calls each year, as well as emails, letters, and social media contacts, making sure that these are actioned as quickly as we can.

- **Dealing with complaints**

We recognise that things do not always go well. We have a dedicated team to make sure that we can deal with your complaint effectively and learn from any mistakes that we have made.

- **Tenancy management and support**

When you rent a home with us, our Neighbourhood Housing Officers and other teams are on hand to make sure you are supported, and that you know where to go if you have any questions or issues.

- **Providing benefit and income advice**

We offer support for any customer who feels they need support with managing their money. Our Benefit and Income Advisor can provide advice on managing your finances, budgeting, and claiming benefits.

- **Managing anti-social behaviour**

We have a team of experts who work with customers and other partners such as the police and respond to cases of ASB.

- **Co-ordinating home aids and adaptations***

We support all our customers who need additional support to help them live comfortably in their homes, either directly or through other agencies.

- **Processing permissions for changes**

You might want to make changes to your home, such as having a pet or taking in a lodger. We make sure that these requests are processed and managed fairly for all our customers in a timely way.

- **Managing mutual exchanges***

Our housing team can support you with this to make the process as smooth as possible.

- **Listening to your views and acting on them**

We want to make sure that we give customers every opportunity to help shape our services. We have a range of ways for people to get involved and a team who have expertise in this area.

To provide these services (and more), we need to make sure that we have the right team, with the right training, and the right equipment. This includes not only those people who you see in our communities, but also colleagues who are making sure our IT systems work well, that we are efficient, that we manage our finances and other responsibilities that the regulator requires us to fulfil through their consumer standards.

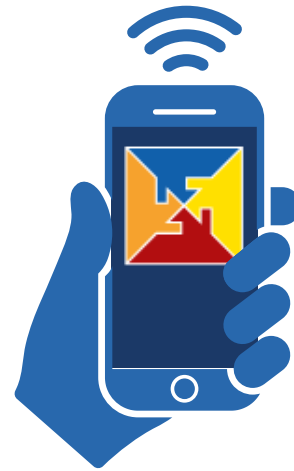
Because we are a not-for-profit organisation, all the money we receive is put back into the business so that we can continue to build and manage our properties.



Your rent

Most people find that Direct Debit is the easiest and most convenient way to pay. You can choose a payment frequency that suits you, either weekly or monthly. Your first rent payment must be paid when you take on the property and your Direct Debit will be set up to collect all future payments. If you wish to set up a new Direct Debit or to make changes to your existing arrangement, please contact the Income Team.

If you can, we always encourage a slight overpayment each month, it means that if your circumstances change (if you need to make a new Universal Credit Claim for example) you won't immediately fall into rent arrears, and it gives more peace of mind. If your rent is going to change, we will give you at least four weeks' notice in writing.



You can also use **PayRooftop**, (our payment app), to make managing your payments easy and you can control other aspects of your tenancy through the app. You can find all the details on our website: www.rooftopgroup.org/advice-guidance/portal-guidance

Alternatively, if you need to check your rent balance, give one of our team a call on **01386 420 800** and we will be happy to give you those details.

If you can't pay your rent by Direct Debit, please discuss this with your Neighbourhood Officer or contact the Income Team and we'll be happy to work with you to find a solution.



Housing Benefit and Universal Credit

Universal Credit (UC) has replaced Housing Benefit, Income-based Jobseeker's Allowance, Income Support, and a number of other benefits. You might be able to get UC if you are not working or you are on a low income. UC works differently from the old benefits – so it's important to know the differences.

The biggest differences are:

- you can get Universal Credit if you are unemployed but also if you are working
- you will usually get a single payment each month, rather than weekly or fortnightly
- your rent will usually be paid directly to you as part of your monthly payment
- if you are not sure if you are eligible for UC (or any other benefits), please contact us



If you are in arrears

If you are finding it hard to pay your rent or keep up with bills, you may qualify for additional benefits and support, depending on your circumstances.

Our Income Team are here to help. Contact us before things get too tough. We are here to support and not to judge. Call **01386 420 800**.

Accessing support

Working out what benefits and financial support you are entitled to can be difficult, especially when there are changes to welfare. Our Benefit and Income Advisor can help you find the right support by signposting you to organisations outside of Rooftop including charitable grants or make referrals for debt advice.

If you need help finding the right support, please get in touch:
enquiries@rooftopgroup.org

Service Charges explained

In many cases you may be required to pay a service charge on top of your rent. The service charge covers the cost of services that we provide to you as part of your tenancy, lease, or licence agreement.

Usually, these charges are for servicing or maintaining specific areas of the building you live in, such as lifts, lighting, fire alarms, CCTV, cleaning, and grounds maintenance, including any shared outdoor areas such as car parks and gardens.

As part of the Service Charge, a management fee is included to cover our costs in organising and monitoring the service, managing the service charge accounts throughout the year, and issuing your service charge statement.



Any Service Charges will be explained to you in detail before you move into your home, and you will receive a detailed breakdown each year alongside your rent statement.

When repairs are required to the communal parts of the building, the costs are included in your rent. Leaseholders must pay their share of the costs as an additional charge.

If you have any questions about your service charge, please contact us: **enquiries@rooftopgroup.org**

Repairs



How to report a repair

Rooftop takes the maintenance of your home seriously and we will complete all essential repairs to keep your home safe, sound, and secure.



If you do need to report a repair, please contact us by telephoning 01386 420 800.

It is your responsibility to report repairs promptly. Our repairs are mostly carried out by our partners **Mears** or another specialist contractor. When you phone us to report a repair, we will log the information and pass the details onto them.



Emergency repairs

If it is an emergency repair, you will be visited within 24 hours. If it is a non-emergency, you will be notified of an appointment time.

- **Emergency repairs - within 24 hours**

An emergency repair is something that could cause an immediate hazard to your health or others or cause considerable damage. For example: a severe water leak, total loss of your gas or electric, or unsafe electrical fittings.

A contractor will visit you but may make a temporary repair to make the situation safe.

It is not always possible to complete a repair on the first visit, for example, if additional parts are required.

- **Non-emergency repairs - up to 28 calendar days**

These repairs are something that are not an immediate hazard and can be left without causing too much inconvenience.

Repair in your home - Who is responsible?

Some minor repairs are your responsibility. Please see the list below - there is a more detailed list online at www.rooftopgroup.org.

Repairs that Rooftop are responsible for include:	Repairs that you are responsible for include:
• Gas appliances and pipework in the property • Heating and hot water including boilers, water tanks and radiators • Toilets, baths, pipes, and sinks • electrical wiring and any appliances that we provide • Communal areas such as lifts and entrances • The structure of your home – including the roof, walls, windows, and external doors	• Internal decoration and internal doors • Small cracks and chips in plaster work and door frames • Replacing door locks and keys • Doorbell and light bulb replacement • Unblocking sinks and clearing drains • Gardens, sheds, decking and fencing • Pest control • Damage caused by you or your guests

Repairs that we may charge you for

Rooftop do not have to make repairs that are your responsibility, or repair damage caused by you or your guests. If we do make these repairs, **you will be charged** for our costs and a management fee. It may be cheaper to find a local tradesman to do the work for you.

If you lose your keys or lock yourself out of your home, we can usually provide replacements or send a locksmith to help you gain access to your home. In most cases you will be charged for this, and you can see the charges on page 17, under Your Tenancy - Frequently Asked Questions (FAQs).

Contractors in your home

Our contractors are expected follow a **Code of Conduct**. The full code is available on our website. The code covers a number of areas, but in short it means that they should:

- Keep appointments and be punctual
- Introduce themselves and show identification
- Be polite, presentable, friendly, and professional
- Respect your home
- Leave everything safe, clean, and tidy

If you are unhappy with the conduct of a contractor or the quality of their work, please let us know.



Maintenance



The maintenance programme

Like most large landlords, we have a rolling schedule of upgrades and replacements for every home we own. When you move in, you should be told if any significant items are due to be replaced in the next few years.

We aim to give customers at least three months' notice if these works are needed. Where appropriate we will also give you some choice in the finishes.

Inevitably, there will be some disruption to your home when these works are carried out. In most cases, you will not have to move out whilst the work is done.

Replacement schedules

The table below shows the expected lifespan of some of the key components of your home.

Item	Parts included	Lifespan
Kitchen	Units, worktops, sink, taps and splashback / tiling	20 years
Bathroom	Toilet, sink, bath, shower cubicle, tiling, taps	30 years
Windows	Frames, sills, and glass	40 years
External Doors	Doors, frames, hinge, glazing and sills	40 years
Guttering	Gutters, hoppers, downpipes	40 years
Boiler	Gas, oil or electric	15 years

In most cases we will look to repair these items if they have not yet reached their expected lifespan. If you have good reason to believe that these components in your home are older than their expected lifespan, please let us know.

DIY, alterations and home improvements

Before you make any alterations to your home **you must write to us to obtain permission** - this applies to shared ownership properties as well as rental.

We must ensure that your home is not damaged or made unsafe. In some cases, you will also have to obtain Planning Permission or Building Regulations Approval from the local authority.

We also need to ensure your health and safety and once you contact us, we check for any asbestos containing materials within your home that may need to be surveyed by our contractor before you undertake any works.

An alteration is anything which is an addition or change to the property or its gas, electrical or water supply. If you want to make alterations to your home, you should talk to your Neighbourhood Housing Officer.



Health & Safety



Nothing is more important to us than the safety of those who live in our homes. Wherever we can, Rooftop will always aim to go beyond the minimum standards required.

Keeping you safe

As your landlord we must make sure that your home is 'fit for human habitation'. This includes ensuring that your home:

- Is well maintained, safe and in a good condition.
- Is free from damp and has sufficient ventilation.
- Does not have a problem with the supply of hot and cold water.
- Does not have any problem with drainage or toilets.

If you do experience any difficulties, we would encourage you to contact us with details and provide us with a reasonable amount of time to fix the problem.

Our right of access

In many cases we will need access to your home so that we can meet our health and safety obligations. We will usually contact you well in advance to arrange an appointment. If you unreasonably refuse to give us access to your property, we have the right to force entry to complete these works and, in extreme cases, to evict you.

Asbestos

Asbestos is the name given to a group of fibrous minerals found naturally in many parts of the world. In the past, asbestos was added to a variety of products to strengthen them and to provide fire-proofing and noise reduction. Properties built since 2000 will not have asbestos in the fabric of the building.

When it is in good condition there is nothing wrong with asbestos, but when asbestos materials age or become damaged they may release fibres into the air. The fibres, breathed in, could lead to asbestos-related diseases in later years.

Asbestos Dos and Don'ts

Don't make any changes or adaptations to your home without getting permission to do so from us first.

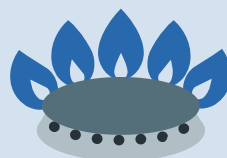
Do allow us access to your home to carry out specialist asbestos surveys to identify and maintain asbestos within your home

Carbon Monoxide

Carbon monoxide is a poisonous gas and is difficult to recognise because it has no colour, smell, or taste. Symptoms of carbon monoxide poisoning are headaches, nausea, and vomiting. If appliances in your home cannot draw enough oxygen, or the air supply or flue is blocked, the gas cannot burn properly, and the flame will become yellow and weak instead of bright blue and strong. If you suspect you have a carbon monoxide problem, you should follow the same steps as outlined below for gas leaks.



Gas



If you think you have a gas leak or can smell gas, leave the house,

and phone the National Gas Emergencies number immediately on 0800 111 999.

Under the Gas Safety (Installation and Use) Regulations 1998 we are responsible for the annual safety check of gas appliances owned and installed by us in your home.

We must make sure that:

- a gas safety check is carried out once every 12 months on each appliance or flue at each property to ensure that the installations are maintained in a safe condition
- all gas safety checks are carried out by a Gas Safe registered installer
- a copy of the current safety check
 - the Landlord's Gas Safety Record
 - is given to each customer within 28 days, and to any new customer before they move in.
- If you need an extra copy of your Landlord Gas Safety Record, you can request this via email to gas@rooftopgroup.org

You must have your own gas appliances fitted and then checked annually by a Gas Safe registered installer. Never block an air vent in your property or tamper with any appliance.

Fire

Everyone should make themselves aware of the correct procedures to follow if a fire should break out in their home or the building in which they live. If you live in flat or apartment within a block or a scheme, our Safety & Compliance Team will write to you to inform you of your buildings fire safety protocols, including whether your block has a **Stay Put** or **Evacuation Policy** and what this means.

If you are in the room or home where the fire is, leave straight away and close the door (if is safe to do so). You must not try to put the fire out yourself. Fire spreads extremely quickly and the more time you spend trying to put a fire out, the less time you have to take other steps to protect yourself and your family.

If the alarm is raised and your building has a **Stay Put policy** in place (usually in sheltered or specialist schemes) please keep your fire door closed, stay put and await the Fire Service.



Never use a lift during a fire.

If you have a balcony, do not use this to exit the building unless it is part of the escape route.

If you have any concerns about fire safety within your home, or your block, scheme you can contact your local neighbourhood officer or email us at fire.safety@rooftopgroup.org



Electric

By law, we are required to make sure that all electrical installations and wiring are maintained in a safe condition. Our policy is to carry out five yearly safety inspections, using a qualified electrician to ensure your home is safe. If you are a new customer, the safety check is completed before you move in.

After the safety check has been completed, an Electrical Installation Condition Report (EICR) is produced. The report will include recommendations as to what remedial action (if any) is required and confirm if the installation is safe for continued use.

In addition to your home, we are also responsible for the communal areas of a block of flats or scheme that is shared with other residents (i.e. corridors, entrance halls, stairwells etc).

A safety inspection will be carried for the communal areas and an EICR provided to the Safety & Compliance Team, covering all electrical installations and wiring. Copies of your homes EICR or a communal areas EICR can be requested by emailing:

electrical.safety@rooftopgroup.org



Damp and Mould

Some homes suffer from damp, often because of problems such as a leaking roof or pipe, a broken gutter or damp rising in the floor or coming through the walls. If your house is damp and you think its for one of these reasons, or something similar, please give us a call so that we can investigate the issue.

Another common issue in the home is condensation – this is the build-up of humidity in a room that becomes water droplets on colder surfaces, like windows and external walls. Like damp, condensation can happen for several reasons, including damp, lack of ventilation, the build-up of steam from washing, cooking, drying clothes, and other everyday activities in the home.

Condensation can also happen in new homes that are built to better standards and therefore do not have the air exchange (draughts) that older homes do, which allow the build of moisture to escape.

Both damp and condensation can also lead to mould. Mould is usually found in places where there is poor air flow and cold spots, such as in the corners of rooms next to the roof and behind furniture that is against a wall (which blocks any airflow).

There are things that you can do to help reduce condensation and mould in your home. More advice is available on our website.

If you believe that your home is damp, please give us a call and we will work with you to address it.



Your Community / Neighbourhood



Living with neighbours

Whilst you have a right to a peaceful home, we all live our lives differently and have different tolerance levels. Many things that are a part of day-to-day life can cause frustration for different reasons. We encourage all our customers to talk to their neighbours in the first instance to try and resolve such issues.

Things like children playing, babies crying, disputes on social media, a one-off party, DIY, or vacuuming (at a reasonable time) are not usually considered as ASB.

Anti-social behaviour (ASB)

Anti-social behaviour (ASB) can include:

- Noise nuisance, which may include loud music for example
- Hate-related incidents which is a form of harassment based on race, gender, disability status, religion, age, sexual orientation
- Vandalism and/or damage to property
- Violence

Serious incidents should always be reported to the police in the first instance.

We aim to use prevention and early intervention in our approach to help resolve issues between neighbours. If you are experiencing a problem with your neighbour, talking to them is often the simplest way to resolve things before asking us to get involved.

If you are experiencing anti-social behaviour, you can expect an appointment with your Neighbourhood Housing Officer within seven days, or one day for very serious issues.

You can also report anti-social behaviour on our main number **01386 420800**.

We will agree an action plan with you where appropriate, and we will work with you to help achieve resolution. This may include the involvement of other agencies and may also include the use of mediation. We will also agree with you how you would like to be kept informed about your case.

It is important to know that in most cases, all other interventions will have been attempted before legal action is considered.

Support

Rooftop Housing Group we have a team of dedicated Neighbourhood Housing Officers on hand to offer you advice and support about your tenancy and community. Their aim is to ensure that your tenancy with us is happy and successful.



Your Neighbourhood Housing Officer is your main point of contact for any help and support that you may want or need for your home and the surrounding area. This support covers day to day housing enquiries, advice on your tenancy and how to report problems.

You can find out who your Neighbourhood Housing Officer is and how to contact them on our website:

www.rooftopgroup.org/manage-your-home/your-community/neighbourhood-officers



Shared Ownership



What is Shared Ownership?

Shared Ownership is a well-established route into home ownership. The principle behind purchasing a shared ownership property is that instead of buying the entire home outright, you simply purchase a share in a brand new home and pay a subsidised rent on the remaining share. You will pay mortgage repayments on the share you own and rent on the share you don't.

The initial share you buy will usually be between 10% and 75% of the full purchase price and is tailored to suit your circumstances, meaning it is not only affordable for you now, but in the future too. If you wish to in the future, you can usually buy further shares until you own your home outright.

Your lease is the legal contract between you and your landlord and sets out the rights and obligations of both parties, including the conditions of your lease.

Staircasing

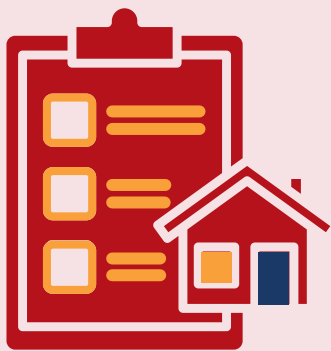
After your initial purchase you can usually buy further shares in your home. This is known as 'staircasing'. The process will be set out in your lease. Often you can staircase to 100% leasehold or freehold of the property, but in some cases, such as in rural areas, you will only be entitled to staircase up to 80%.

The price you pay for additional shares is based on the open market value of the property and this may go up and down depending on housing market conditions. The value of your home will be set by an independent Royal Institution of Chartered Surveyors (RICS) surveyor.

As your share in the property increases, we will revise your rent to reflect the increase, and your rental payments will decrease. There are costs involved, such as solicitors' fees and valuation fees. Please contact our dedicated Sales Team for more information.



Frequently asked questions (FAQs)



How do I report defects?

A new build property has a defects period in which the developer will attend to most faults within the property. This is usually one year from the date the property is built.

Once the defects period has ended, the shared owner is responsible for any subsequent repairs and maintenance costs. New leases have a £500 essential repairs allowance available for the first 10 years. Your home is also covered by an NHBC warranty (or equivalent), which covers your home for structural problems for 10 years.



What is the service charge for?

Service Charges are payments made by you to the housing association services provided. They apply to most shared ownership properties, and they usually cover the repairs and maintenance of communal areas, sometimes including grounds maintenance and pathways. It also includes buildings insurance and a management fee.

It does not include any maintenance or repair of your home, decoration, improvements, or gardening. Details of what can and cannot be charged, and how it is calculated, will all be set out in the terms of your lease. There are no limits on the level of service charges, but we (the freeholder) can only pass on reasonable costs to you (the leaseholder).



How is my rent set?

The rent will be reviewed as set out in the lease, typically each year. The reviewed rent will usually be increased in line with changes in the Retail Prices Index (RPI) or Consumer Price Index (CPI).



Sinking funds - what are they and what do I have to do?

A sinking fund covers the cost of major repairs that may be needed in the future and provides a way to spread the cost of expensive work that may be needed on your building. Depending on your lease and property it could be used to pay towards external roofs, windows, drains and plumbing systems, parking areas, footpaths, redecorating shared areas and so on. A sinking fund is necessary to ensure that the costs of major renewals and replacements are paid equally by all residents. If you have to contribute to a sinking fund, it will say so in your lease. You usually pay this as part of your service charge.



What about home improvements?

You are free to make cosmetic improvements, such as decorating, but you will need written permission to carry out any significant improvements or alterations. Please refer to your lease for full terms and guidance. The cost of improvements must be met by you and there will be an administrative charge from Rooftop. The work must be carried out by a competent tradesperson and are subject to relevant building regulations and planning permissions. We may wish to inspect the works when complete.

For further information, you can email us at:
sales@rooftopgroup.org

Getting Involved



Having your say

Rooftop are committed to actively including our customers in the way we shape our services. We have a dedicated Customer Engagement Officer who works with customers to get your views on our policies, neighbourhoods and homes.

Those wanting to influence our services will be invited to be part of regular projects, community days and focus groups, alongside digital inclusion opportunities, all of which aim to capture customer feedback on the way we work. We will report back, on what we do with the information passed to us by customers experiences, through our website, Residents Update and social media sites.

Customers choosing to be involved with us are not obligated to be part of all projects on offer and can choose their own level of engagement to suit their interests and lifestyles. There are occasionally rewards for participation too.

For those looking for a more in-depth form of involvement, we have a Customer Scrutiny Panel which meets fortnightly to complete audits of our services, resources, and protocols to ensure we are accountable to the promises we make to customers.

If you would like to find out more about how you can be involved with Rooftop, please contact us on 01386 420 800 and request to be contacted by our Customer Engagement Officer.

We are continually evolving the ways customers can get involved to try to improve our collaborative approach to service improvement. For new opportunities, please keep an eye on our Customer Engagement page on our website.



Tenant Satisfaction Measures (TSMs)

Tenant Satisfaction Measures (TSMs) assess how well social housing landlords are doing at providing good quality homes and services. These measures are important because they allow us to gather valuable feedback directly from you through Tenant Perception surveys. Understanding your experiences helps us to identify our strengths and areas for improvement.

We collect your opinions regularly through surveys (by telephone, email and text message). The TSMs measure our performance in several key areas, including repairs and maintenance, building safety, neighbourhood management, communication entailing respectful and helpful engagement, and your overall satisfaction with Rooftop.



About Rooftop



Who we are

Since 1994 we have helped people in housing need to get a safe and secure home. For over 30 years we have been at the heart of our communities, serving our customers.

Until 2014, RHA was known as Evesham and Pershore Housing Association (EPHA). RHA was initially established in 1994 to take a transfer of 4,020 homes from Wychavon District Council in Worcestershire.

Since 1994 we have grown to 7,000 homes and we are proud to work in the communities of South Worcestershire and North Gloucestershire.

How we are regulated

Rooftop Housing Association (RHA) is a Registered Society with the Financial Conduct Authority (FCA no 27786R) and is also a Registered Provider of social housing with the Regulator of Social Housing (RSH no LH4050).

Our main regulator is the RSH.



How to contact us



You can email us at:
enquiries@rooftopgroup.org



Or call us on: **01386 420 800**



Or write to us at:
Rooftop Housing Association
70 High Street
Evesham
Worcestershire
WR11 4YD

Service requests, complaints, and the Housing Ombudsman

It is important to us that you are happy with the service we provide, but sometimes things do go wrong. When this happens, we want to ensure we put things right promptly and that we learn from your experiences.

Our approach is based on the
Housing Ombudsman's dispute
resolution principles

- Be fair
- Put things right
- Learn from outcomes

Any staff member can raise a complaint for you. Alternatively, you can email us at **enquiries@rooftopgroup.org**.

If you aren't happy with the outcome of a complaint, you can ask the Housing Ombudsman to intervene on your behalf.



Rooftop Housing Group

70 High Street
Evesham
Worcestershire
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Tel: 01386 420800

Email: enquiries@rooftopgroup.org

www.rooftopgroup.org

Edition: July 2026