# SimpliCity.

# Welcome to your new home







## Contents

Welcome to your new home	3
Keeping in touch	4
First things first	5
Paying your rent	5
Benefits	5
Utilities and council tax	5
Gas and electricity	5
Council tax	5
Maintaining your home	6
Repairs	6
Decorating	6
Household pests	6
Staying safe in your home	7
Water leaks	7
Frozen pipes	7
Gas safety	7
Fire, smoke and carbon monoxide	7
Electricity	7
Condensation	8
Living in your home	9
Assignment, subletting and lodgers	9
Data protection	9
Deposit	9
Ending your tenancy	9
Insurance	9
Neighbour disputes and nuisance	9
Pets	10
Renewing your tenancy	10
Rent increases	10
IMR – Intermediate Market Rental properties	11
Criteria for IMR	
Important information at a glance	12

# Welcome to your new home

Hello, and welcome to your new home! When it comes to moving house, there are so many things to think about that it can often become a stressful and tiring process. This guide is aimed at helping you settle in as quickly as possible, so please take your time to read through it carefully.

Your home is part of Simplicity, a housing product offered by Notting Hill Genesis to working households in London. It's designed to support the 'squeezed middle' – people who are not eligible for social housing but cannot afford to rent or buy at market rates or participate in shared ownership schemes. This product builds on our long tradition of providing good quality and affordable homes for Londoners.

In our system, every resident has a named housing officer who will deal with your enquiries raised via our app and conduct annual visits to your property to do a property inspection, answer any queries you may have, pick up any repairs you may have not yet reported – all of which all goes towards extending your tenancy if desired. The aim is to ensure we're able to build more personal relationships with our tenants and provide a higher quality service as a result.

As Simplicity housing officers, it's our job to make sure your tenancy with us is a happy one. Although everything should be in place to help you to settle in quickly, there are bound to be times when you need to order a repair or to get in touch about something else.

In order to help get you settled into your new home as quickly and smoothly as possible, please register for **My Account** after five days of your new tenancy by visiting **www.nhg.org**. **uk/residents/my-account** and using your payment reference, which you will receive from your housing oficer.

All enquiries can be done through the app for a fast and efficient service. You can request and track repairs, manage your tenancy, rent accounts and update your details at your convenience. Using **My Account** saves time and will ensure your request is received and actioned as soon as possible. If you have any issues downloading the app, please contact My Account Help at **MyAccountHelp@nhg.org.uk**.

Thank you for choosing Simplicity and we hope you will be very happy in your new home.



## Online, anytime



**Check your statements** 



Pay your rent



Raise and track repairs

Activate your account now



Make requests



Give feedback

#### **Keeping in touch**

Register for My Account to access secure online services: www.nhg.org.uk/residents/my-account

Call centre for out-of-hours emergency repairs: 0203 815 0000 - OPTION 1

Customer service centre: 0203 815 1120



Scan with your smartphone to go direct to My Account!

## First things first



#### Paying your rent

Please pay your rent by Direct Debit in advance on the first day of every month. You can manage your account by checking your statement through My Account. If you miss any rent payments, you will be contacted via text, email or a phone by your housing officer.

#### **Benefits**

If you claim any welfare benefits, make sure you apply for them straight away as specified in your initial offer email. You can check your entitlement to benefit through www.Turn2usorg.uk.

If you are planning to claim Housing Benefit, please remember the following points:

- Please inform your housing officer via My Account
- If your Housing Benefit or Universal Credit is suspended, delayed or cancelled it should make no difference to your rent payment. This must be paid on the due date via direct debit.
- Please remember and inform Housing Benefit or Universal Credit that you are renting privately and this is not a social housing rental.
- Any shortfall in benefits payments will be your responsibility and you will need to confirm with your housing officer when these payments will be made to cover the rent.

#### Utilities and council tax

You are required to set up your own gas, electricity, water, and council tax accounts.

#### Gas and electricity

The first step is to find out which provider supplies your utilities. It is entirely your choice as to which suppliers you engage with.

- For gas call 08706 081 524 or www.nationalgrid.com/uk
- For electricity call 0800 029 4285 or www.ukpowernetworks.co.uk

You will need the meter readings that are supplied in your check-in inventory report to set up these accounts. Please contact your housing officer if you have not received it.

#### Water

Contact your local water authority to inform them you have moved in.

#### Council tax

Contact your local authority to inform them of your move. For help finding who your council is, visit www.gov.uk/ find-your-local-council.

## Maintaining your home



#### **Repairs**

We want you to be as comfortable as possible in your home. Everything should be in good condition but we understand that sometimes things go wrong and repairs are needed.

Responsibility for each type of repair is set out in your tenancy agreement, so please check first before contacting us.

If the repair is our responsibility, get in touch via My Account and arrangements will be made. Please ensure you provide pictures and a detailed account of the repair needed in order to help you as quickly as possible.

In the unfortunate event that you require an **emergency repair** outside office hours, please contact 0203 815 0000 - OPTION 1.

Examples of emergencies include:

- Major water leaks For total loss of water please check if the local water board is doing any works in the area which has resulted in water supply being affected
- Total loss of electricity Please ensure that there has not been a power cut in the area
- Major structural problems
- A total loss of heating in winter
- Security following a break-in
- Health and safety repairs

For all repairs relating to your home's heating, boiler or hot water please contact BSW directly on: 0800 090 2377

For gas leaks, please contact: 0800 111 999

For all non-urgent repairs, please use My Account.

#### **Decorating**

We appreciate you will want to make your property feel like home and may want to redecorate. This is generally fine, however please check with us first. We won't normally be able to let you change your flooring.

If you're planning any changes, please remember at the end of the tenancy you will need to return the property to its original condition when you moved in. This isset out in theinventory report you will receive at the beginning of your tenancy.

#### Household pests

If you discover household pests such as ants, wasps, cockroaches, rats and mice within your home, initially you are expected to eradicate these yourself. If this fails, please raise a repair on My Account

## Staying safe in your home



#### Water leaks

Make sure you know where the stopcock is located. If you have a leak or a burst pipe, turn off the water supply straight away by switching off the main stopcock. Once you have done this, raise an emergency repair on My Account.

If you see a leak outside your home, for example on the pavement or road, please contact your local water authority.

#### Frozen pipes

Severe winter weather can cause the water in your pipes to freeze and cause damage. If your pipes freeze, you need to defrost them slowly and carefully. Always turn off your water supply. You can use an electric hairdryer at its lowest setting to help defrost the pipe - do not warm the pipe too quickly. Do not use a blow lamp, heat gun or any other naked flame. Thaw along the pipe from the end nearest the tap.

If a pipe bursts after it has frozen, ensure the water supply is switched off and contact us straight away.

#### **Gas safety**

We will require access to your home once a year to carry out a gas safety check via a gas safety supplier. This will ensure it's safe and secure for you to live in your home and that it's compliant with all the latest regulations.

If you smell gas, turn off the gas supply at the mains next to the gas meter, open all windows and call the 24/7 National Grid Service on 0800 111 999 immediately. If the problem relates to one of our gas appliances or our pipework, please contact us through My Account.

#### Fire, smoke and carbon monoxide

Your home includes a smoke alarm and carbon monoxide detector. These are hardwired and don't need a battery. Please test them once a week and gently clean them every six months to keep the sensor free from dust.

If there is a fire in your home, get everyone out of the building immediately, if you can do so safely, and dial 999. Don't try to save any personal belongings.

It's best not to smoke indoors in your home to help control the risk of fire.

If you require further information on fire safety, visit the London Fire Brigade website: london-fire.gov.uk/FireSafety. You can also learn more about fire prevention at gov.uk/firekills.

#### **Electricity**

If you have an electrical fault that you believe may be dangerous, switch off the electricity at the mains. The switch is either next to the fuse box or next to the meter. Then raise an

emergency repair on My Account. If your electricity supply fails completely, contact your supplier.

#### Condensation

Here are key points to remember about reducing condensation:



Reduce the amount of moisture in your home



Improve ventilation



Open windows to circulate air around your home. This will reduce moisture which causes condensation



Reduce the number of cold spots in your home



Maintain an adequate temperature



Set your thermostat to a temperature between 12 and 21 degrees.



Please see attached guide for full guidance and more information.

### Living in your home



## Assignment, subletting and lodgers

You are not allowed to sublet your home, have a lodger, or assign the tenancy to pass it on to another person under the terms of your contract. If you breach this agreement, your tenancy will be terminated early. Any changes to the household must be approved by Simplicity first through **My Account**.

#### **Data protection**

Notting Hill Genesis is committed to storing and processing your data safely and securely. If you have any queries about how your data is used and stored, please contact us through My Account.

#### **Deposit**

Your deposit is held securely with the Deposit Protection Service.

#### **Ending your tenancy**

When you decide to move out, you will need to give two months' notice. Please contact your housing officer through **My Account** to discuss your plans as soon as is convenient.

At the end of your tenancy, we will organise for LDN Properties to complete a check-out inventory. They will compare the condition of the property at the end to the start of your tenancy and inform us whether to deduct anything from your deposit.

Please remember if you redecorate (with permission) you will still need to return the property to its original condition.

#### **Insurance**

We strongly advise you to take out a home contents insurance policy to insure your personal belongings, furniture, and decorations against damage or loss due to water, fire or burglary.

Taking out your own insurance will also provide you with cover if you are held responsible for damage caused to your home or a neighbour's home – for example, if you accidentally hammer a nail through a central heating pipe.

We are responsible for the building's insurance of the home you live in.

## Neighbour disputes and nuisance

A certain amount of noise and differences in lifestyles is quite normal as you live in a community. Sometimes this can lead to a dispute between neighbours. In most cases you should try and sort out the problems yourself – talking to your neighbour and explaining why it is causing a problem is usually the best solution. Your neighbour might not be aware they are disturbing you and could be willing to compromise without the need to involve others.

#### **Pets**

Please inform us if you would like to keep a pet in your home. We know that pets are part of the family and we will not unreasonably withhold permission for you to have a pet. However, any wear and tear or damage to the property caused by a pet will be factored into the inventory at check-out, or you could risk losing some of your deposit. Please repair any damages caused by your pet prior to ending your tenancy.

If you signed a longer tenancy, your rent will increase each year by 1% above inflation at the consumer price index (CPI). This will happen every year and we'll never increase or decrease it by a different amount.

#### Renewing your tenancy

Tenancies are renewable and are based on how you have conducted your tenancy based on level of rent arrears (should be nil), any subletting issues, or other breaches, as well as the condition of the property. Please refer to your inventory as a guideline.

If you would like to renew your tenancy and stay for longer, we will need to do a reassessment as part of the renewal process to check your household is still eligible for a tenancy, as part of Simplicity and Notting Hill Genesis.

#### Rent increases

If you signed a one-year tenancy and want to renew at the end of the fixed term, your rent level will be reassessed so that it's always 80% of the market rate. It is possible that your rent could increase as a result (or in some cases, decrease).



### IMR – Intermediate Market Rental properties

As part of Notting Hill Genesis, we offer 1-2-bedroom Intermediate Market Rental flats across London. IMR is designed to provide the opportunity to use the savings made on the subsidised rent to save for a deposit to purchase a home within the next five years. IMR properties are not available for purchase, however, we do offer an extensive range of properties for sale with our Sales Department. (www. nhgsales.com)

IMR properties are let at 80% of the market rate, which provides you with a 20% of savings and service charges are inclusive of the rent. IMR properties are very popular for Key Workers and those starting out for the first time in the private rental market.

- Criteria for IMR
  - You must have a gross household income of less than £60,000 per annum and a minimum of £14,000.
  - You must be in full time employment with a minimum of a one-year contract.
  - Must pass an affordability check whereby rent and long-term commitments (loans, child support) do not exceed 45% of take-home pay + any benefits
  - You must not own any property in the UK or abroad.

- If you are offered a property you are expected to start your contract immediately after all reference/ credit checks are complete.
- It is strongly advised that you complete a credit check for yourself before applying to ensure you pass credit checks.

If you are interested in possibly downsizing after completing a Simplicity tenancy or know anyone that may benefit from this scheme, please get in touch for more information. Our properties are advertised on Rightmove and Share2Buy under the Simplicity umbrella.

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#### Important information at a glance

- 1. BSW (Un-cap gas) 0800 090 2377 (Please keep for future use)
- 2. Emergency repairs 0203 815 0000 OPTION 1.
- 3. For all repairs relating to your home's heating, boiler or hot water please contact BSW directly on 0800 090 2377
- 4. For gas leaks, please contact: 0800 111 999
- 5. Customer service: 02038151120
- 6. For all non-urgent repairs, please use the My Account app.
- 7. Change suppliers of gas/electric immediately after moving in
- 8. Notify Council Tax within 24 Hours if you have not done so and we receive any bills/bailiff warrants we will re-charge those to you
- 9. You must contact usfor permission if you want to make any changes to the property via My Account.
- 10. Front/Back gardens must be in the same state as when the property is signed up. It is the tenant's responsibility to maintain these.
- 11. Any new additions or reductions in the household must be cleared and notified in writing via My Account before it takes place.
- 12. Loft areas are out of bounds.
- 13. Flooring (carpet and vinyl) and white goods supplied cannot be removed or changed under any circumstances.
- 14. Direct Debits must be paid on 1st of every month. Any late or missed payments may affect your renewal
- 15. We do not hold any keys they are your responsibility. In the event of loss or breakage any locks changed must be identical to those they replaceand we need to be informed straight away.
- 16. Keep all user guides safe. They must be returned at end of tenancy
- 17. Your property must be returned at the end of the tenancy as per the inventory.

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Scan with your smartphone to go direct to My Account!





