



Resident handbook



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Welcome to your new home

To help you settle in, we have created this handbook to help answer any questions you may have about your home, your tenancy and the services we provide to you.

If you can't find the information you need, please take a look on our website www.radian.co.uk or get in touch using the contact details below. Our team of friendly fully-trained advisors are here to help.

We are starting to introduce more digital services, so you can do more online. My Radian is our self-service customer portal and is available to all existing and prospective customers. It's easy to navigate, and you can access it from any device (tablet, mobile phone, desktop or laptop) at a time that suits you. You can create an account with an email address and password at www.radian.co.uk/myradian.

This handbook is designed to give you general advice and does not form part of your tenancy agreement, which is a legal document covering the terms of your tenancy.



Getting in touch

Radian Direct are a team of fully trained advisors here to answer your enquiries; everything from taking a rent payment, discussing your arrears, advice on housing issues through to booking your repair for you.

Radian Direct is open from 8.30am – 5pm, Monday to Friday and until 7pm on Thursday.

We are closed between 10am – 12.30pm the first Wednesday of the month. Calls into and out of Radian may be recorded for training and security purposes.

Call: 0300 123 1 567

Text: You can text us on 07764 309062, and we will get back to you within one hour.

Webchat: Webchat can be found in the bottom left-hand corner of every page on our website. This service is active from 9.30am – 4.30pm.

Email: All emails will receive a full response within ten working days. Please provide your full name, address and date of birth. Get in touch at radiandirect@radian.co.uk.

Contacting your Housing Officer: If you would like to see your Housing Officer, please call us on 0300 123 1 567 first to make an appointment and confirm where it will take place.

My Radian: Through the portal you can:

- view tenancy, property and personal details
- make payments
- view statements
- get help and advice
- view documents relating to your tenancy.

To sign up to the portal, please visit www.radian.co.uk/myradian

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

Our office locations

Eastleigh

Collins House, Bishopstoke Road, Eastleigh, Hampshire SO50 6AD

Horndean

Knighton Corner, Portsmouth Road, Horndean, Hampshire PO8 9NN

Windsor

Parkside House, 33–39 Sheet Street, Windsor, Berkshire SL4 1BY

Ringwood

Endeavour House, Crow Arch Lane, Ringwood, Hampshire BH24 1PN

Longwood Park

Ground Floor, Byron House, Common Road, Langley, Slough, Berkshire SL3 8TN

About Radian

We believe everyone should have a place to call home, and a great one at that. We have over 90 years' experience building and managing homes, with a growing portfolio of over 24,000 units across eight counties. We're passionate about helping to solve the housing crisis which is why we're going to build 3,500 homes by 2023. We're also pretty proud of our developments, many of which have won awards including Quebec Park and Stoneham Green.

We know that a home is nothing without security, community, opportunity and the chance for you to shape the area where you live. This is why our customers are at the heart of everything we do.

Our Heritage

Our story dates back to 1925, when Herbert Collins saw a desperate need for affordable housing in Southampton and decided to do something about it. Collins set up Swaythling Housing Society, the first of its type to be established in Southampton, and we haven't looked back since.

Collins had a vision; to build self-contained communities with a good balance of housing and infrastructure, where everyone had everything they needed to succeed in one place. While times might have changed a bit since then, our mission certainly hasn't. We're still just as passionate about tackling the housing crisis and we will never stop working to build safe, inclusive and prosperous communities for everyone; young, old and everyone in between.

In 2006 Swaythling Housing Society joined forces with Drum Housing Association, Longwood Park Ltd, Windsor Housing Association, Portal Housing and Turnstone Support. This merger formed what we are today, Radian – one of the largest housing associations in the south.

We're proud of our heritage and what we stand for.

Our Colleagues

Radian has grown significantly in the last 90+ years. We now have over 850 employees, from our amazing Trades people looking after our homes and developments, to our Housing Officers and Community Investment teams who make sure our communities are the best they can be.

We believe our people are our greatest asset. We empower and encourage our colleagues to grow, learn, be curious, develop their skills and embrace every opportunity that comes their way. We want colleagues who bring creativity and new ideas, and challenge how things are done. We know the best only deserve the best, which is why our culture is one of continuous development, flexibility, supportive mentoring and coaching.

Our Values and Behaviours

Our values are our DNA and reflect who we are and how we do things. They help us achieve our objectives and shape our culture as #TeamRadian.

We will always work to Be the Difference and do the right thing for our customers, for our colleagues, for everyone. We are Always Curious; trying new things, implementing new initiatives and embracing every opportunity.

We are Achieving Together, bringing colleagues, customers and communities together to build happy and safe communities. We operate on trust and respect and Own it Openly; we love to hear and share ideas and seek different points of view from our colleagues and our customers.

We Embrace Possibility and believe that change makes everything possible, so we welcome every opportunity and are not afraid to challenge the status quo. And we are still absolutely dedicated to building high quality homes that people so desperately need.

How we manage and govern Radian

Radian Group was formed in 2006 bringing together four housing providers.

The parent company of the Group is Radian Group Limited. This is a company limited by guarantee.

The housing providers are all housing associations:

- The Swaythling Housing Society Ltd.
- Drum Housing Association Ltd.
- Portal Housing Association Ltd.
- Windsor & District Housing Association Ltd.

The Swaythling Housing Society Ltd provides management services across the Group and is the main employer of staff. It now uses “Radian” as its trading name.

Your tenancy is with one of Radian’s group members: Drum Housing Association, Portal Housing Association, Windsor and District Housing Association, or Swaythling Housing Society, but most communications will come from Radian.

The housing associations listed above are all Registered Societies under the Co-operative and Community Benefit Societies Act 2014 and are authorised and regulated by the Financial Conduct Authority. Drum and Portal have charitable objects and are classified as “exempt charities” within the provisions of Schedule 3 to the Charities Act 2011; Windsor and Swaythling are non-charitable Registered Societies.

For a Group Structure chart showing how all the different companies relate, please visit www.radian.co.uk/governance.

Service standards – what you can expect

We always try to give you the best service possible. Our Customer Charter describes the standards customers can expect from us. These standards have been developed by the Residents’ Scrutiny Group and they will be monitoring the delivery as part of their scrutiny role.

For details of what’s included, visit www.radian.co.uk/customer-charter

Equality and diversity

We are committed to promoting equality of opportunity and creating a working environment that is inclusive and free from discrimination or harassment, in service delivery and employment.

Our Equality, Diversity and Inclusion Policy applies to all parts of Radian and covers all customers, employees, managers, boards, contractors, trainees, casual workers, and agency staff and also governs how we work with other organisations.

For more information about this policy, visit www.radian.co.uk/policies

Complaints

How to make a complaint

If you are not satisfied with our service, please tell us so we can put things right and prevent it happening again.

Complaints include concerns about:

- the attitude or behaviour of staff or contractors
- the level of service we have provided
- a decision we have made if you think a decision was not made according to the relevant policy.

To make a complaint you can:

- call us on 0300 123 1 567
- write to us at Collins House, Bishopstoke Road, Eastleigh, Hampshire SO50 6AD
- visit www.radian.co.uk/complaints

To find out more about our formal complaints process and what it covers, visit www.radian.co.uk/complaints-process

Data protection

To enable us to provide housing services we need to hold personal data about you and other household members. For full details of why we collect information, how we use it and your rights please visit www.radian.co.uk/privacy.

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

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

You are also entitled to:

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

Your rights are set out in your tenancy agreement.

Rights and responsibilities

We have the right to:

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

In return, we ask you to:

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



Tenancy and rent

This section explains the relationship we have with you and gives you information about your tenancy and rent.

We have set standards for health and safety in all our properties and monitor our performance regularly. When you move in we'll also give you a checklist, so you can make sure everything is as it should be.

Your tenancy with us

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

Your tenancy agreement sets out your rights and responsibilities and is a legal contract between us. Before signing your tenancy agreement, you must make sure you read and understand it.

By signing, you are agreeing to the terms and conditions set out in the agreement. If you break any terms of the tenancy agreement, we may take you to court and you could lose your home.

If you don't fully understand the agreement, please contact us, seek independent legal advice, or contact the Citizens Advice Bureau.

You should always keep a copy of your tenancy agreement in a safe place. If you have lost your tenancy agreement or want another copy, please contact us.

Types of tenancy agreements

We offer a range of different tenancies for different circumstances. Social and affordable tenancies and other temporary social housing will be allocated according to our Allocation Policy. Our tenancies are made up of the following main categories (full details can be found in our Tenancy Policy):

- **Lifetime (assured/secure) tenancies.**
Certain secure and assured (lifetime) tenants, who have come from other registered providers and existing assured or secure (lifetime) tenants of Radian, will be given new lifetime tenancies where the property is social rented. New tenants of sheltered schemes and some supported schemes (see below) will also be given lifetime tenancies.
- **Affordable rent tenancies (fixed term)** will be offered a fixed term tenancy of seven years, in line with our Affordable Rent Policy.
- **Social Rent Tenancies (fixed term)** will be offered a fixed term tenancy of seven years at a social rent.
- **Supported housing tenancies** for supported schemes with intensive support, hostel accommodation, campus re-provisioning and certain supported housing properties, will be offered as assured shorthold tenancies. These may be periodic or fixed term. If fixed term, the length of stay will depend on the nature of the scheme. For other supported schemes and sheltered schemes in existence at the end of December 2012, we offer tenancies on an assured weekly periodic (lifetime) basis. New build sheltered, and supported schemes developed from 2013 using a government grant, will be let on a lifetime basis at an affordable rent. For registered care homes we will offer licence agreements.

- **Intermediate rent tenancies** will be offered on a monthly, assured shorthold periodic basis.
- **Mortgage rescue tenancies** are now re-let tenancies (second lets and thereafter) and are let on a seven-year fixed term using an intermediate rent equivalent to 80% of market rent.
- **Assured shorthold tenancies** will be offered to customers of our portfolio of market rented properties and tied accommodation, associated with our sheltered and support services, where it is a requirement to live on site. These tenancies will also be offered to tenants who require emergency housing, for example, emergency assistance to nominations from local authority partners (under the Housing Act 1996) and to provide temporary accommodation for tenants displaced by or during a regeneration or major works project.

The difference between a joint and sole tenancy

As a sole tenant, your name alone is on the tenancy agreement.

As a **joint tenant**, two or more people are named on the tenancy agreement.

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

Buying your home

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

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

You only have the Preserved Right to Buy if you have a protected assured tenancy. You will have one of these if you were:

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

Can I pass on my tenancy when I die?

Most tenancies can be passed to your husband, wife, civil partner or joint tenant as long as:

- the property was their only or main home immediately before your death
- the tenancy was not passed to you by succession (either when the previous tenant died, or by an assignment from sole to joint names).

Your tenancy agreement outlines your entitlement, and our Allocations Policy explains our approach.

Leaving your home empty

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

Your right to occupy your home

Assured and secure customers

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

Lodgers and sub-letting

You can take in lodgers, as long as you let us know and don't overcrowd the property. You may not sublet your home.

Please be aware that having lodgers or subletting could reduce your entitlement to some benefits.

You are responsible for your lodger's behaviour.

You are responsible for doing right to rent checks in accordance to the legal requirement set out by the government in the Immigration Act 2014.

Running a business from home

We recognise that many people want to work from home, whether working for their employer or running their own business.

If you want to work from home or run a business there, you must get our permission in writing first.



Things to think about when moving into your new home

Gas and electricity

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

Gas appliances

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

Water

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

Furniture and items for your new home

If you receive Universal Credit or other benefits, you may be entitled to a grant or loan to help you buy items for your new home. Many areas also run furniture projects, where you can buy low-cost, second-hand items that have been properly checked. You can contact us for more information.

Insurance

We are responsible for the buildings insurance of your home, but not for insuring your personal possessions. We strongly recommend you buy contents insurance to insure your furniture and belongings against theft, fire, burst pipes and other household risks.

We can help our customers obtain home contents insurance which includes the potentially valuable benefit of occupiers and personal responsibility insurance cover. While many people often hope that nothing will happen to their belongings, sometimes things can go wrong unexpectedly, or you may be found legally liable for accidental injury to any person or their property.

With a special scheme called My Home arranged in conjunction with the National Housing Federation, Radian tenants and residents can protect their belongings and gain peace of mind knowing if the unexpected happens they have cover. Please bear in mind that other products are available. For more information visit www.radian.co.uk/contents-insurance.

Ending your tenancy

If you decide you want to end your tenancy, you must make sure this is carried out correctly and legally. Your tenancy agreement will give you details of how many weeks notice you must give before you can end your tenancy. This is normally four weeks for general needs, ending on a Sunday. If your home is market or intermediate rent, the notice period may be longer so please check your tenancy agreement for the period of notice.

For more information, please visit:
www.radian.co.uk/ending-your-tenancy/

Leaving the property

When leaving your home, you must leave the property (and garden) clean and tidy, and one of our officers will visit you to carry out a pre-void check before your notice expires. This is the opportunity to ensure the property is left in good condition, and charges will be made for any damage or for non-standard items that will need to be replaced. Non-standard items will be identified at the pre-void. Your notice can also be refused until the work has been completed or paid for by you to a satisfactory standard.

Changes that have been made without permission, and items that have been authorised will be included in your permission letter.

Don't forget to:

- leave your electric card and gas keys
- tell the Council Tax section at your local council that you are moving to a new address
- tell the Housing Benefit section at your local council or the Department for Work and Pensions if you receive this benefit
- tell your doctor and other health professionals
- tell your telephone supplier, Sky or cable television provider
- tell TV licensing
- redirect your mail via the Post Office
- tell any insurance providers
- tell your bank or building society.

The above is just some of the people you need to contact, as there may be others.

Moving home

Applying for a transfer

If you are a customer of one of our member organisations and wish to move home because your housing needs have changed, you may be eligible to apply for a transfer.

We will support all victims of domestic abuse, hate crime and harassment. This includes working with other agencies or re-housing you if appropriate. For more information on available support visit www.radian.co.uk/advice-support.

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

Moving home by mutual exchange

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

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

You will need our written permission before you go ahead and application forms. For more detailed information about exchanges please call us or visit www.radian.co.uk/mutual-exchange.

You can register your property for a mutual exchange online at www.homeswapper.co.uk. This service is free to our customers.

Rent

Your rent is set according to the rules published by our regulator and our Board, and should be your first financial priority.

You can pay your rent:

- via the secure link on our website
- through our My Radian portal
- over the phone, by calling Radian Direct
- by a direct debit
- with a standing order.

You will only be able to pay cash through a paying in book at a branch of Lloyds bank or by using a payment card at a local shop with a PayPoint sign.

For more information on how to set up a direct debit or standing order, or to request a paying in book or payment card, please contact us.

Service charges

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

If you are charged a service charge, we will send you a statement of what we have spent in the previous year and what we intend to charge for the coming year. If you disagree with the charge, please contact us. If we cannot agree on the charge, you have the right to ask the First Tier Tribunal to decide if the service charge is reasonable. If you pay a service charge, and we want to enter into a long-term agreement or we want to spend a large amount of money on one particular item, we sometimes have to follow a consultation process set out by law.

Please contact us if you have any queries about service charges.

Parking at your home

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

If you want to create a parking space or driveway, you'll need to:

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

If you notice a vehicle that is illegally parked on land we own, please contact us. When we refer to a 'vehicle' we mean a:

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

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

Parking in other areas

Cars parked in our car parks must be taxed and roadworthy. Where available they should be parked within marked bays or parking areas. Please do not park in our garage areas as this may cause an obstruction.

Please comply with road traffic laws enforced by the police.

If you wish to park a caravan, boat, trailer or commercial vehicle on our land you must get our permission.

Radian own garages in various locations in Hampshire and Berkshire which are available to rent by both tenants and non-tenants. Garages are managed on our behalf by Secure Parking and Storage (SPS). For any enquiries, please contact SPS by calling 01753 294140 or email radian.garages@secureparkingandstorage.co.uk.

Communal areas

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

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

Clear communal areas

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

For the safety of everyone who lives in the block, if we see an unauthorised item in a communal area, we will ask you to remove it within 48 hours by sticking a removal label on it. We photograph it with the label attached.

This gives you notice to remove the item and to contact us. If the item isn't removed within the stated time, we take it into storage. We charge you a £10 fee for collection and storage, and you must arrange to collect and pay for the item. If the goods are not claimed within one calendar month, we will exercise the right to sell or dispose of the goods as it deems fit. This period is sufficient to provide you with reasonable opportunity to take delivery of the items.

Rubbish and unwanted items

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

Smoking

Smoking is not allowed in any enclosed communal area.

Door entry systems

To increase security:

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

Keys

We do not hold spare keys. If you lose them or get locked out, you'll need to contact a locksmith to get your locks changed. If you call us we will require payment in advance of the works being ordered (approximately £60).

Gardens

Customers should keep their gardens tidy, free from infestations and make sure trees and shrubs do not block paths. It's also important to make sure that anything you put up, such as a shed, is in good condition and does not overlook your neighbours. For more information about gardens, please contact us.

Abandoned vehicles

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

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

Pets

If you'd like to have a pet, you'll need to ask for our permission in writing in line with your tenancy agreement.

Please remember:

- to clean up after your dog
- to not leave your dog unattended at home all day
- to be considerate to your neighbours, who may not be so keen on pets
- you must get our written permission before fitting a cat flap
- you must ensure that your pet doesn't cause a nuisance or annoyance.

Pests

Under your tenancy agreement, you are responsible for keeping your home free from pests. Pests can cause a serious health risk, and the following may be classed as pests:

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

This is not a complete list.

Pests in your home

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

Pests in communal areas

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



Safeguarding

We take our customers' (and their families') welfare and safety very seriously. We have a responsibility to protect people from abuse, particularly vulnerable adults and children.

It is not the responsibility of Radian staff to investigate claims but to gather information and report suspected abuse or neglect to the Local Authority (Social Services) who will then co-ordinate the appropriate response.

We have trained all our staff so that they can recognise and report suspected abuse.

What might you see?

Abuse is behaviour towards a person (adult, young person, or child) that deliberately or unintentionally causes harm. It is a disregard of a person's human rights and in the worst cases can endanger life.

Anyone can be an abuser and they are often people we trust, such as professionals, volunteers, family members, partners, carers, friends and neighbours. Abuse can happen anywhere – in people's homes, public places, day centres, hospitals, schools and colleges.

Some of the signs of abuse include:

- someone not getting the help they need
- someone being taken advantage of
- signs of fear or distress
- withdrawal or isolation, particularly if someone is usually very sociable
- someone not looking after themselves
- a child or vulnerable adults basic physical and emotional needs not being properly met by others
- a child seeking inappropriate attention
- someone not having money or food
- signs of domestic abuse
- unexplained injuries
- threats of harm or abandonment
- a child not being supervised for long periods of time, or during activities which may lead to danger for them
- someone being exploited for profit or personal gain.

Please help to prevent abuse

You might be worried about telling someone about a situation you're uncomfortable with, when you do not have any evidence. But you shouldn't let this stop you voicing your concerns. Please report it. You could make a big difference to someone's life – you might even save it.

If you are being abused it is NEVER your fault. Please remember you are not alone. Abusers very often exploit the fact that someone feels alone and has no-one that they can talk to. No matter how much you hope that the abuse will stop on its own, it rarely works out that way.

To raise a concern about someone you can do any of the following:

- If the person is in immediate danger, or a crime is being committed, call 999 straight away.
- If you have concerns about a child contact children services (social services) at your local council. You'll be asked for your details, but you can choose not to share them. You can look up the contact details here: www.gov.uk/report-child-abuse-to-local-council.
- If you have concerns about a vulnerable adult contact adult services (social services). You'll be asked for your details, but you can choose not to share them. You can look up contact details here: www.gov.uk/find-local-council.
- If you are a patient or visitor to a hospital or other health facility, you should immediately report your concerns to a member of staff.

Further advice and support is available

We have a range of safeguarding help and advice available online at www.radian.co.uk/safeguarding

Ring the Action on Elder Abuse Helpline on 080 8808 8141. Your call will be free and confidential, and their number will not appear on your telephone bill. You can also visit their website at www.elderabuse.org.uk

Ring the National Society for the Prevention of Cruelty to Children (NSPCC) on 0808 800 5000. It is free to call, and you do not have to tell them who you are. You can also visit their website at www.nspcc.org.uk

Ring ChildLine (this is set up for children and young people to call for support and advice) on 0800 1111. It's free, confidential and you don't have to give your name if you don't want to. You can also visit their website at www.childline.org.uk

Ring the National Centre for Domestic Violence on 0800 970 2070. It is free to call, or you can text NCDV to 60777 and they will call you back. You can also visit their website at www.ncdv.org.uk



Advice and support

Money and financial advice

Our Welfare Benefits Officers have a wealth of experience in helping people access benefits they are entitled to, as well as helping people to budget, save money and manage debts.

Community safety and anti-social behaviour

Everyone has a duty to make sure their behaviour and their visitors behaviour does not interrupt others' rights to live peacefully in their home and surroundings.

All reports are treated seriously regardless of whether immediate action is taken. When you contact us please have as much information to hand as possible including details of the incident, e.g. date and time and incident number if it was necessary to call the police.

Tenancy sustainment

Our Tenancy Sustainment Officers are available to help all new tenants settle into their new homes. They can help you make sure you have everything in place to be able to make your tenancy succeed.

Resident involvement

We want your involvement to help make a difference to the services you and the people in your neighbourhood receive. Whether you're inspired to help run activities in your community, want to get involved in reviewing the way Radian delivers services, or just want to speak up about an issue that you're passionate about, we have lots of ways for you to have your say.

Employment and training

If you're a Radian customer looking for work or thinking of starting your own business, our award-winning Employment, Support and Training (EST) team can help. Whatever your circumstances, we'll work with you to give you the confidence and skills to find a job or bring your business ideas to life. If you're looking for training, work experience or voluntary work we'll help with this too. Our service is free of charge, confidential and compliments the services of the job centre and similar organisations.

Over 60s services

We provide a range of specialist housing solutions and support services for older people offering early intervention so that people can stay in their home for as long as possible, taking an active part in their community.

For further information on any of the above areas, please contact us and one of our fully trained advisors will transfer you to the correct team.

Tel: 0300 123 1 567

Email: radiandirect@radian.co.uk

Portal: myaccount.radian.co.uk

Energy and water saving advice

Small bits of energy and water saving can add up to help make savings on your bills. Some easy ways to reduce your usage include:

- turn your thermostat down by 1°
- do not leave appliances on standby
- unplug chargers – even if the appliance is fully charged, it still draws electricity
- when cooking, match the size of the ring to the saucepan
- avoid leaving the fridge door open and let warm food cool before putting it in the fridge or freezer
- defrost your fridge regularly to keep it running efficiently and cheaply
- wash vegetables in a bowl of water rather than under the tap and use the leftover water for watering plants
- when heating water in kettles and saucepans, only heat the amount of water you need – this will save water and energy
- keep a bottle or jug of water in the fridge instead of running taps until the water is cold
- wait until you have a full load before using dishwashers and washing machines
- don't leave the tap running while you brush your teeth, shave or wash your hands
- a five-minute shower uses around a third of the water needed for a bath
- put a 'save-a-flush' or 'hippo' in your toilet cistern to reduce the water used.



Repairs & maintenance

Before you report a repair, have a look at the repairs section of our website at www.radian.co.uk/repairs. This includes a guide to repairs reporting as well as information about repairs responsibilities and charges.

How to report a repair

- Call us 0300 123 1 567 during office hours
- Online at www.radian.co.uk/repairs
- Sign up to 'My Radian' to report and track your repair - you can access this service via www.radian.co.uk/myradian
- Through our 'web chat' service
- Text non-urgent repairs to 07764 309062
- In writing to Radian, Collins House, Bishopstoke Road, Eastleigh SO50 6AD
- Tell us report it to any member of staff if they are visiting you or are in the area.

Please note: emergency repairs must be reported by phone.

Ask for identification

Our in-house services team carry out most of our repairs although we do sometimes use other contractors. All our approved contractors carry identity cards and will introduce themselves, but ensure you ask for proof of identity on arrival. Please check this proof carefully before letting them into your home and if you have any concerns, contact us straight away.

Vulnerable residents repairs policy

We give top priority to work for vulnerable residents. Contact Radian Direct for more information.

Emergency repairs

An emergency is something that could cause danger to a person's health and safety, or serious damage to property. Examples of emergency repairs include severe roof leaks, burst pipes, blocked drains, loss of electrical power and loss of heating where no other form of heating is available.

For emergency repairs outside office hours, phone the out-of-hours service. Make sure we have access to your home, so we can deal with the emergency. If you call out our contractors for a repair that is not an emergency, we will charge you for the cost of the work (work outside normal working hours is charged at a higher rate).

Emergency call-out contractors will normally make the fault safe. We will then make a full repair during normal working hours, or when the necessary parts are available.

Will an inspection be done before the work?

Where practical, we try not to spend extra time inspecting the problem before doing repairs. However, with some jobs, we have to inspect the problem first. After we have inspected, we will send you a repairs order showing the work proposed and the deadline for completing it.

Repairs recharges

We will charge you for a repair that would usually be our responsibility.

If you, a member of your household or a visitor or a third party causes damage or neglect to your home, we will charge you the full cost of the repair.

If any damage is deliberate, we may take legal action against you.

We will also charge you for:

- gaining entry or changing locks after you have been locked out or have lost your keys
- broken windows and glass doors, or damage to internal doors or kitchen cupboard doors
- repair and replacement of fixtures or fittings damaged by you, your family or any visitors, including clearing toilet drains or waste pipes
- repairs you should have reported, where the damage has become worse because you failed to let us know about it
- special cleaning needed because you have neglected your home, allowing it to become dirty or attract vermin
- decoration needed because you have not kept your home in reasonable condition
- deliberately and repeatedly missing appointments or misusing the out-of-hours service.

Missed appointments

If you miss an appointment, we may charge you for the time wasted. We charge you rather than pass the cost on to other residents. Every missed appointment affects people who are waiting for repairs on their own homes.

If you miss an appointment:

- we will leave a card to let you know we have called and have cancelled the job
- you need to contact us to make a new appointment.

Missed gas service and legal action

Gas checks are a legal requirement and are part of your tenancy agreement - for your and your neighbours' safety. Sadly, on a few occasions we have needed to take legal action for access - resulting in someone losing money and/or their home.

We write to you when your annual gas safety check is due. There is no charge for this service as the cost is included in your rent payments.

You can find a copy of your gas safety certificate online via the MyRadian portal. For more information about MyRadian please visit www.radian.co.uk/myradian.

Your repairs responsibilities

You are responsible for some repairs and maintenance of your home. This includes:

- internal decorations, including filling minor cracks in plaster
- washing lines (except in communal drying areas)
- repairing and replacing everyday items such as keys, sink plugs, floor coverings, light bulbs, fluorescent tubes and starters, and replacing batteries for smoke detectors and door-bells
- maintaining the garden (including sheds, dustbins and your own refuse areas)
- grass cutting, trimming hedges and shrubs, removing rubbish etc.
- any repairs caused by neglect, deliberate damage and forced entry if you get locked out
- changing locks if your keys are lost or stolen
- repairing or removing any damage due to vandalism
- keeping the sink and drains free from blockages
- any fitting, appliance or alteration you have installed or made without appropriate consent
- keeping your home free from vermin (wasps, mice, etc.)
- broken glass.
- curtain rails and TV aerials.

Please do not remove radiators when decorating to avoid potential water-leak damage and loss of water pressure.

A full list of repair responsibilities is on our website at www.radian.co.uk/repairs.

Help us keep our maintenance standards high

Tell us about any problems as soon as you notice them. And why not join us when we come to inspect your local area? If you are interested, please contact Radian Direct.

Checking our work

We are committed to delivering repairs and improvements to a high standard – promptly, efficiently and with minimal disruption to you and your neighbours.

To maintain high standards of quality:

- we inspect a proportion of jobs when they are complete
- we may contact you when a job has been completed to carry out a satisfaction survey.

Matching your home's colours and fittings

When we do repairs outside our planned maintenance programme, we will always try to match the existing fittings. However, we cannot always guarantee a match where ranges or colours are discontinued.

Right to Repair: what does it mean?

The Right to Repair applies to 'qualifying repairs' that cost under £500 and are essential to your health, safety or security. These include:

- total or partial loss of electric power
- total or partial loss of water
- unsafe power, lighting socket or electrical fitting
- total or partial loss of gas supply
- total or partial loss of space heating
- total or partial loss of water heating
- blocked flue to open fire or boiler
- toilet not flushing, where there is no other toilet in the house
- taps that cannot be turned
- blocked or leaking foul drain, soil stack or toilet pan (if there is no other toilet in the house)
- leaking from water or heating pipe, tank or cistern
- leaking roof
- insecure external window, door or lock
- loose or detached banister or hand rail
- rotten timber flooring or stair tread
- mechanical extractor fan in internal kitchen or bathroom not working
- door entry phone not working.

We will pay compensation if we fail to satisfactorily complete qualifying repairs on time after you have made two requests. We will only pay if you also made reasonable access arrangements for us.

Planned improvements

We survey each home every five years to assess the age and condition of things like the roof, kitchen, bathroom, heating system, insulation, doors and windows. Using the survey results, we then plan when to repair or replace any items.

For planned improvements, we will:

- consult you in advance
- give you a say in how and when the work is done
- give you a choice of colours, styles, fittings and finishes.

To find out when work is planned for your home, please contact us. If you feel your home needs important work that we have not planned for, please let us know.

Making alterations to your home

If you are making alterations to your home, you need to get our written consent and any other necessary approvals, such as planning permission and building control approval. We will only refuse consent if we have a good reason. But we will insist the work is done to a certain standard.

Some types of electrical work fall under building regulations, so you need to ask us before starting electrical alterations. Any electrical work must be done by a qualified, competent person.

Examples of alterations include:

- changes to your kitchen or bathroom fixtures and fittings
- knocking down walls inside your home or in your garden
- changing fixtures and fittings for water, gas or electricity
- erecting sheds, greenhouses or other structures in your garden
- making a dropped kerb and hardstanding
- putting up external aerials such as CB, TV aerials or satellite dishes (although these may not be allowed on certain properties)
- fitting additional locks
- erecting conservatories or porches
- installation of wood burners and gas flues.

Compensation for alterations or improvements

We have a scheme to compensate you at the end of your tenancy for the costs of certain improvements. We will need to see all the bills and invoices for the work.

The amount of compensation depends on how long ago the alterations were made.

Maintaining shared outside spaces

Like you, we want to keep your surroundings looking their best. Our teams maintain the shared areas we own around your home to the highest possible standards. We also work with other agencies to keep any land we own clean and well maintained.

We maintain a number of communal gardens and open spaces. Each year we aim to make 20 visits to these areas (24 visits for sheltered and market-rent schemes). If you would like to check our responsibility in your area or have suggestions for improvements, please contact Radian Direct.

Grass cutting usually takes place from March until end of October. Grass should not be longer than 75mm on half the site. Edges are trimmed or sprayed. We do not remove cuttings on every visit except for sheltered and market-rented schemes.

We cut hedges to maintain a tidy appearance and keep clear pathways, parking areas, windows, doorways and entrances. Hedges need pruning at different times of the year.

We prune shrubs to keep clear the windows, paths, doorways, fire escapes, meter boxes, alleyways and parking areas. We control weeds in shrub beds with chemicals or hand weeding. Cultivation, raking and edging of shrub beds take place as needed.

Litter picking of grass, shrub beds, paths and car-park areas takes place on every visit.

Sweeping of paths and hard surfaces takes place to remove spilt mulch, grass clippings and fallen leaves. Weed-killing to hard surfaces and walls takes place when needed.

Work on small trees takes place when needed. Tree stakes and ties are removed when no longer needed. We do all we can to protect trees, making detailed assessments of their condition. We seek permission to do work on trees that have Tree Preservation Orders.

Safety in the home

What we do as your landlord

At Radian we undertake a range of measures to ensure that your home is safe.

All blocks of flats have an independent fire safety assessment, supplemented by monthly inspections by our staff, including a visual check of fire safety arrangements. Additional fire risk inspections are undertaken by our dedicated Fire Risk Assessment Estate Wardens.

We fit smoke alarms for free and we are steadily replacing battery smoke alarms with main powered alarms.

We service your gas boiler annually and make sure it is safe – when we do this we will also test your smoke alarm. If you do not have a gas boiler in your home Radian Services trades operative will test your smoke alarm when routine repairs are undertaken.

We will undertake a Fire Risk Assessment where front doors open on to a communal corridor – this identifies where people have left rubbish and obstacles in communal areas that could act as fuel for fire or obstruct escape routes.

We will service and maintain fire alarms and equipment where they are installed in communal areas.

What you can do

There are a number of ways that you can help to keep your home safe:

- report any vandalism or damage to fire equipment to us
- help us to keep fire exits, stairs and corridors clear of rubbish or other obstacles
- make sure you let us in to service your boiler, carry out gas safety checks and test your smoke alarm each year
- don't block fire doors or wedge them open
- report anything that looks suspicious.

Protecting yourself and your property

You can help protect your home by:

- locking your doors and windows when you go out
- keeping valuables out of sight
- asking for identification if you do not know callers; we always carry identification cards when we visit you
- finding out if there is a Neighbourhood Watch scheme in your area and joining it.



Fire safety

You can reduce the risk of fire by:

- keeping matches and lighters out of children's reach
- never leaving candles or cooking (especially chip pans) unattended
- closing internal doors at night
- checking your smoke detector regularly and replace batteries
- making sure an open fire is safe; drying anything nearby is very dangerous, especially on fireguards which can become very hot and should be used with care.

If there is a fire:

- if a fire breaks out in your home, remain calm, act quickly and get everyone out
- close doors and windows if you have time
- raise the alarm using the nearest call point if there is one
- call the fire service (999)
- go to the nearest assembly point or safe place
- wait for instructions from the fire service
- do not re-enter the building unless the fire officer tells you it is safe to do so
- do not return for valuables or to investigate the fire
- let us know later if there has been a fire at your home.

Fire safety in high-rise flats

Buildings are designed to allow time for escape in the event of a fire. However, a few minutes thinking about fire safety can keep you and your family extra safe.

Plan your escape route in much the same way as for homes at ground level, but with some key differences:

- you won't be able to use the lift if there's a fire, so plan an escape route that uses stairs instead
- keep door and window keys handy and tell your household members where they are
- it is easy to get confused in the dark so keep a torch readily available
- make sure communal areas are clear of obstructions and fire doors are never locked
- choose a safe room, ideally with a window that opens and a phone (in case you cannot get out by your escape route)

If you'd like help with planning an escape route or have any fire safety questions, please contact us.

Gas safety

To protect you and to abide by the law, we **MUST** check every gas appliance in every one of our homes each year.

If you have gas, even if you don't use it, we need to visit you every year to service all gas appliances we have provided and at the same time visually check your own gas appliances (e.g. cooker). Regular servicing keeps appliances working and makes boilers and heating more efficient, greener and cheaper to run.

Key points for gas checks:

- you must provide access to carry out these checks
- the service is free and usually takes an hour or less per appliance
- you will receive a copy of the safety certificate (CP12) within 28 days of your gas check - this will also be available in the MyRadian portal
- as a new resident, you will receive a certificate (CP12) when you move in
- we will write and let you know when we need to carry out the service and safety check.

Allowing us access

Most residents allow us access without question and welcome the safety check. However, for the few who do not, please bear in mind that:

- missing a gas servicing appointment or refusing to allow us access to your home is a breach of your tenancy conditions and puts you and your neighbours at serious risk
- if you miss two appointments and do not help us to carry out your safety check, we will take court action against you
- court action could cost you money and even result in you losing your home.



Electrical safety

To avoid electrical problems in your home, do not:

- overload sockets by plugging in too many appliances
- use adaptors or extension cables
- take any electrical appliances into your bathroom
- plug electrical items into light fittings.

Always:

- disconnect or switch off plugs in sockets when not in use
- replace any damaged flexes
- use the right fuse for the appliance.

For more advice we recommend visiting The Electrical Safety Council's website at www.esc.org.uk where you can find a range of resources about electrical safety.

Plumbing advice

If your home is unoccupied in cold weather for more than a day, you can help to prevent the pipes freezing by:

- leaving your central heating on low
- turning off the main stopcock and immersion heater then running all taps until the water stops (this will not drain the radiator system)

Remember to turn the stopcock back on before you use your boiler or immersion heater for hot water.

Carbon monoxide

You cannot see, smell or taste carbon monoxide – but it can kill you in minutes.

About 50 people die each year in the UK because of gas appliances that have not been fitted, maintained or ventilated properly.

Symptoms of carbon monoxide poisoning are similar to flu and include headache, nausea, dizziness and sleepiness. Warning signs include:

- yellow or orange flames rather than blue
- a pilot light that often goes out
- soot or yellow/brown staining around a gas appliance.

If you think carbon monoxide is leaking into your home, switch off the gas at the meter and call the National Gas Emergency Service on 0800 111 999 immediately.

If someone in your home is showing symptoms of carbon monoxide poisoning:

- switch off your gas at the meter
- open all the windows
- get the person outside
- seek medical advice
- let us know.

How to prevent carbon monoxide poisoning

The following measures can help reduce the risk of carbon monoxide poisoning in your home:

- fit a carbon monoxide sound alarm (this is not the same as a smoke detector); if your home has mains gas, we can fit one for free.
- ensure you allow access and keep appointments for gas safety checks and servicing
- never block the air vents of your appliance
- never block the outside flue, grille or any air bricks
- never tamper with a gas appliance or attempt to repair it yourself
- never use a gas appliance you think is faulty, ask us to check it straight away
- look out for yellow/orange flames, soot or staining
- always use a Gas Safe registered engineer to install or remove a gas cooker
- avoid sleeping in a room with old gas appliances; if you sleep in a room with a gas boiler or fire, you must let us know so that we can check it is safe and replace it if necessary.

Condensation

Condensation occurs when air cools and cannot hold as much moisture. This causes water droplets to form on colder surfaces. It often occurs when there is little movement of air and is worse during the winter when windows are closed, and surfaces are colder.

To reduce the risk of condensation:

- cover pans and do not leave kettles boiling
- avoid using paraffin and portable bottled gas heaters, as they put a lot of moisture into the air
- dry washing outdoors or put it in the bathroom with the door closed and window open
- vent any tumble dryer to the outside, unless it is the self-condensing type – DIY kits are available for installing vents
- in cold weather, keep low background heating on all day, even when there is no one at home
- keep trickle vents in windows open to allow air to circulate.

Ventilate your home to remove the moisture:

- keep a small window or trickle ventilator open when someone is in the room
- ventilate kitchens and bathrooms when in use by opening the window or using the extractor fan if you have one
- close the kitchen and bathroom doors when these rooms are in use
- closed doors will help prevent moisture reaching other rooms
- ventilate cupboards and wardrobes and don't over-pack them
- cut a ventilation slot in the back of the wardrobe
- where possible, position wardrobes and furniture against internal walls
- if you block an old fireplace, fit a ventilation grille over it.

For certain modern heating systems being installed in new built homes, you may be advised not to ventilate the property by opening windows as this can affect the delicate balance of the system.

Do not:

- block permanent ventilators
- draught-proof rooms where there is condensation, mould or a cooker or gas heater
- draught-proof windows in the bathroom and kitchen.

Damp and mould

Damp can cause mould and rot in your home and may increase the risk of respiratory illness. Several things can cause damp in the home. Condensation is the most common cause, but others may include:

- leaking pipes, wastes or overflows
- rain seeping through the roof where a tile or slate is missing
- rain spilling from a blocked gutter, through window frames or from cracked pipes
- rising damp due to a defective damp-course or no damp-course at all.

Leaks, rain and rising damp often leave a 'tidemark'. After a defect has been repaired, your home may still need a few weeks to dry out. A dehumidifier will speed up this process.

If you do not think the damp comes from any of these causes, then it is probably condensation.

How to get rid of mould

If you deal with the condensation, you can then sort out the mould. The only lasting way of avoiding severe mould is to get rid of the cause of the dampness. To remove mould:

- wipe down walls and window frames with a fungicidal wash
- dry-clean mildewed clothes and shampoo carpets
- take care – disturbing mould by brushing or vacuum cleaning can increase the risk of respiratory problems
- after treating the walls and window frames, redecorate using good-quality fungicidal paint to help prevent mould recurring; note that this paint will not work if you then cover it with ordinary paint or wallpaper.

Asbestos

If your home was built before 1999, it could contain asbestos. Asbestos can seriously harm your lungs if you inhale the fibres.

If you think there is asbestos in your home, contact us before doing any DIY repairs to it. Do not try to remove it.

How we deal with asbestos

If we are going to do work in your home and we think there may be asbestos present, we will send specialist surveyors to investigate. They will take small samples for laboratory analysis. Depending on their findings, we will employ specialist contractors to remove the asbestos or seal it so that it is safe.

We will tell you if we know about any asbestos-containing materials in your home. Please don't panic – you are very unlikely to get health problems by living in a property that has some asbestos-containing materials in it. Just remember not to break, drill, sandpaper or damage any materials that contain asbestos, as this could release fibres into the air.

In an emergency

Gas leaks

If you smell gas or suspect a gas leak:

- put out cigarettes or naked flames and do not strike matches
- do not operate electrical switches, mobile phones or door bells, as they can cause sparks
- turn off the gas supply at the meter (it is a good idea when you move into your new home to find out where the meter is)
- open all doors and windows to ventilate the affected rooms
- keep people away from the affected area
- immediately contact the National Gas Emergency Service on 0800 111 999 – do not make the call inside your house or flat
- tell us about the leak.

Fire

When there is smoke, fumes or if your smoke detector alarm sounds:

- if you smell or see smoke, call 999
- if your alarm sounds but there is no sign of smoke or fire, check whether something else has set off the alarm.

Electricity

If fittings or appliances spark or give off shocks:

- turn the mains switch on the consumer unit (fuse box) to OFF
- contact us via Radian Direct.

Water

Burst pipe, flooding or no water:

- flooding: turn the mains stop tap to the right (clockwise) or press the Surestop switch
- to shut off water to a toilet, bath, shower or basin, use the isolation valve on the pipe leading to it (if one is fitted)
- if you have no water, phone your local water company listed on your water bill.



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