



Welcome home

A GUIDE TO YOUR NEW SAGE HOME





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Settle in, you're home

Congratulations on moving into your new home. Your new place is provided by us – Sage Homes. We're the largest provider of newly built affordable homes in England. We're proud to offer affordable homes to people across the country, helping you to build your new start.

Manage your home from your phone

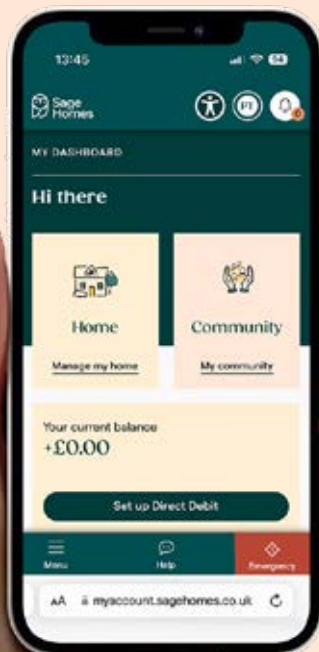
Register for 'My Sage Home' today and start managing your home from your phone.

Your online account lets you:

- Contact us directly
- Report and manage repairs
- Set up Direct Debit payments
- Make one-off payments
- Check your rent and service charge statements
- Access guides and our LiveChat
- Update your details
- Find all your home's documents in one place.

Follow these steps to set up your secure account:

1. Visit myaccount.sagehomes.co.uk to register
2. Verify it's you. To make things really secure, we'll send a six-digit code to your email and to your mobile
3. Set up your password and you're good to go!



Visit myaccount.sagehomes.co.uk today!

Getting organised

This handy checklist will help you make sure you've set up everything you need for your new home.

- ☐ **Council Tax**
Contact your local council straight away to let them know that you've moved in so that they can set you up. (Need support? Check out your Council Tax Support Scheme).
- ☐ **Gas and electric**
You can register with any provider you like. Get advice from Agility Eco by calling 01372 738952, emailing enquiries@agilityeco.co.uk or visiting agilityeco.co.uk.
- ☐ **Water**
Find out who your water provider is by visiting water.org.uk and register with them. (They may offer you a reduced tariff if you're on a low income).
- ☐ **Furnishing your new home**
Need help getting furniture or white goods? Your local council or a local charity may be able to help.

Find out more by visiting your local council website or endfurniturepoverty.org/local-welfare-provision-lwp.
- ☐ **Emergency food and energy**
Struggling to afford food or pay energy bills and need urgent help? Your local council may be able to assist with emergency food or fuel vouchers or you can check trusselltrust.org for local foodbanks.
- ☐ **Welfare benefits**
Currently receiving Universal Credit or Housing Benefit? Don't forget to register your new address and housing costs with them. **See page 10 for more info.**
- ☐ **Banking**
Don't forget to tell your bank you've moved.
- ☐ **Your appliances**
If your home comes with fitted appliances, you'll need to activate the warranties on them. You should find instructions in your Home User Guide or the appliances' manuals.
- ☐ **Electoral roll**
Updating your new address on the electoral roll will make sure you can vote and help maintain your credit rating.

Visit gov.uk/register-to-vote and select 'Update your registration'.
- ☐ **Register for My Sage Home**
My Sage Home lets you manage your home from your phone. Get started at: myaccount.sagehomes.co.uk.

Building a great community

Everyone wants to live in a place where they feel safe, understood and considered. Our homes sit in new developments where we have the chance to build a great community – together. To make this work, we need your help.

Take a look at these simple points, helping us all to be considerate of each other and keeping everyone safe.

Talking to your neighbours

We can sometimes cause annoyance to those around us as we go about our lives. We all need to be accepting of our neighbours, making sure we're responsible for our own behaviour. If you have a problem with your neighbour, or they do with you, we ask that you:

- Discuss it openly in a polite and friendly way
- Listen to your neighbour's point of view
- Understand that sometimes issues happen, even if no one is in the wrong.
- Work together to find a solution.

If you can't solve the problem, please ask us for help. We will help mediate to find a solution. Your neighbours are important and can be a real support for you.

Keeping communal areas safe for everyone

Communal areas are the shared areas in and around your building (including corridors, lifts, cycle stores and gardens). Please never leave personal items in these areas as they can be a serious trip hazard or fire risk. It's important these areas are left clear so everyone can safely evacuate in an emergency.

This rule to keep communal areas clear is a legal requirement, so items such as bicycles, buggies, doormats, plants, BBQs or garden / play furniture cannot be left outside customers' homes. Therefore, any personal items left in communal areas will be removed and disposed of.

We'll always tell you if we intend to remove these items beforehand, so you have an opportunity to move them into your property or dispose of them yourself.

Please make sure that pushchairs and wheelchairs are stored either in your cycle store or in your own home. They can never be kept under stairwells or in communal areas as they're a safety risk.

Communal areas are monitored regularly by cleaning staff and our service quality and compliance teams.

Keeping your homes and surrounding areas tidy

Help us keep your surroundings tidy and clean in these ways:

- Getting rid of all household rubbish using the bins in your bin store
- Separate your waste and recycling
- Make sure you don't leave bin bags in communal areas or on the bin store floor (it can attract vermin)
- Break down cardboard boxes and put them flat in the recycling bins so they don't take up too much space
- If your bins haven't been collected, report this directly to your council waste department
- Get rid of non-household/bulky waste by contacting your local council or visiting your local waste and recycling centre. Don't put them in your bin-store as this is called 'fly-tipping' - see below.

Please note that fly-tipping isn't allowed. If someone is caught fly-tipping, they will be reported and charged the cost of removing dumped items.

If you've found fly-tipped rubbish, please report this on **My Sage Home** by visiting myaccount.sagehomes.co.uk.

To find out more, visit sagehomes.co.uk/fly-tipping.



Keeping you safe

Gas safety

We'll check your gas heating system every year, making sure it's working efficiently and safely. We'll let you know in advance when the engineer is booked to visit. If the timing doesn't work, let us know and we'll rearrange it.

Smell gas?

Turn the gas supply off at the meter

Open windows and doors

Call the National Grid on **0800 111 999**

Don't light matches or cigarettes.

Carbon monoxide safety

The risk of carbon monoxide poisoning is very low as we regularly check your gas and hot water appliances. Please help us keep you safe by not blocking the air vents in your home.

Reduce fire risks

Small fires can cause injury and damage to you and your home. Reduce the risk of fire by:

Testing your smoke alarms regularly

Keeping exits clear and making sure everyone knows how to get out

Being cautious when using candles or smoking indoors and extinguish all flames carefully

Keeping all doors closed.

Damp and mould

We take the condition and quality of your home seriously. We check carefully for any damp and mould before you move in.

If you find any damp and mould when you move in, please let us know immediately. We have a range of ways to treat the causes, making sure we get rid of it properly.

To stop damp or mould developing, please check your home regularly and keep it heated and ventilated as needed. If you find signs of condensation (water droplets on your windowsills or walls), please keep wiping them down and make sure they're clean.

Find out more at:
sagehomes.co.uk/damp-and-mould

What to do if there's a fire

If there's a fire in your home:

- Leave the room and close the door
- Get everyone to leave your home
- Move to a safe distance away from the building
- Call 999 and ask for the fire service
- Give your address and have them repeat it to you.

If in an apartment and there's a fire in another part of the building:

- Please follow the guidance that is clearly stated on the fire action notice that is posted throughout the communal areas of the building.
- If there is smoke or heat, leave immediately (or if told to do so by the fire service).

If you have a balcony:

Please don't:

- Use BBQs, fireworks, patio heaters or fire pits
- Throw cigarette butts over your balcony (use an ashtray or bucket of sand)
- Store gas cylinders
- Use any type of screening or fencing around your balcony.

Do use it for:

- Growing plants and flowers
- A few items of patio furniture.

If you have a garden:

Please don't:

- Light bonfires or fireworks
- Store garden waste or other rubbish (unless a compost heap).

Paying your rent

We ask that you pay your rent at least one week in advance – your Income Officer will contact you within seven days of moving in to help you set this up.

- You can pay rent weekly or monthly by Direct Debit
- You can make debit card payments through **My Sage Home**. If you claim Housing Benefit or Universal Credit housing costs, you can request that this comes directly to your rent account. If you're struggling to keep up with payments, please contact us immediately for advice.

Managing your welfare benefits

Universal Credit

If you receive Universal Credit, you'll need to report your new address and rent details to DWP on the day that you receive the keys to make sure you receive the correct amount to pay your rent. You should do this online through your UC journal.



For more information visit understandinguniversalcredit.gov.uk/new-to-universal-credit/your-responsibilities

Housing Benefit

You can no longer make a new claim for Housing Benefit unless you claim State Pension. If you're moving home within the same Local Authority and are currently in receipt of Housing Benefit, advise your Local Authority of your new address and housing costs by completing a 'change in circumstances' form. You'll find details on your local council website. Your Housing Benefit will then continue.

If you're currently in receipt of Housing Benefit but are moving Local Authority area, you'll need to make a new claim for Universal Credit. If you're not currently claiming any benefits to help you with housing costs (eg you're living with parents) this will also require contact with DWP for housing costs through Universal Credit, either to add them to your current UC claim or to make a brand new claim.

Need help or support?

If you're struggling to amend your existing claim, our Financial Wellbeing Team can help. To get in touch please use your online account, **My Sage Home**, the livechat tool on our website or give us a call on 020 8168 0500.



Setting up payments

Paying rent is quick and easy with Direct Debit

Ways to pay

DIRECT DEBIT

Direct Debit – no worries! Paying your rent by Direct Debit means you won't fall behind on payments as long as you keep enough funds in your account to cover the payment.

You set it to run weekly or monthly and you pick the date the rent payment goes out.

Under the Direct Debit guarantee, in the unlikely event that something goes wrong, you're guaranteed a refund from your bank or building society. Direct Debits make sure you won't go over your limit if there isn't enough money in your account.

To set up your Direct Debit, just log on to **My Sage Home** and follow the instructions. It may take up to 10 days to set up or change a Direct Debit.

PAY BY DEBIT CARD

You can also pay by debit card. To do this you'll need your tenancy reference number (look on the welcome letter you were sent by email when you moved in).

To pay by debit card, register at **My Sage Home**. It may take one working day for the payment to show on your rent account.

MANAGING YOUR ASSURED SHORTHOLD TENANCY

The first year of your tenancy will be probationary. We'll contact you regularly and check we're working well together. We'll visit you during your first six weeks, again after about four to six months and finally at the end of the year. We'll then confirm whether you've passed your probationary period.

If you pass, you'll be awarded a five-year fixed term contract. We'll review this annually and look to renew it six months before the end of the overall contract. Please let us know if your circumstances change (eg if the people living in your home or your financial circumstances change).

GOT ANY QUESTIONS?

If you want a rent statement, or have any questions, log on to **My Sage Home** at myaccount.sagehomes.co.uk.



Financial Wellbeing Service

Whether you're in full-time employment or receiving benefits, it can be tricky to manage your money. At Sage Homes, we're always here to support you with financial guidance and advice.

Financial Wellbeing Service: get free, confidential support with:

- Calculating and applying for all the benefits you're entitled to
- Challenging decisions to stop or change your benefits, assisting you with benefit appeals
- Explaining changes to the benefits system and how they may affect you
- Applying for discretionary payments and grants to help to prevent rent arrears
- Referring you for additional support including energy advice, debt advice or ongoing tenancy support.

Get financial support now

Check out the Customer Hub on our website. You'll find useful tools there, including a benefits calculator (helping you work out what you're entitled to) as well as a budgeting tool (helping you manage your finances).

You'll also find lots of other information and resources on the Customer Hub. If you need more support, get in touch via **My Sage Home**, the livechat on our website, or by calling 020 8168 0500.



Visit sagehomes.co.uk/customer-hub/customer-support/finances



Defects: you're covered

As your home is brand-new, you may find there are some faults which need repairing. This is why there's a Defects Liability Period (DLP).

This is a window of time in which the faults ('defects') will be repaired by the developer. Find out what counts as a defect and how to report it in this section.

Reporting defects

During your defects liability period, you can log, track and manage faults in your home using your online account, **My Sage Home**.

Find out more about what defects are on the next few pages.

Making sure you're protected

Don't worry if there are any issues with the structure or fittings of your home - we've got you covered. Our insurance will make sure your home is always safe and secure.

However, we can't cover your personal belongings, so we strongly recommend you take out contents insurance. This will mean you have peace of mind should anything happen.



Defects explained: the defects liability period (DLP)

The defects liability period (DLP) began when your home was handed over from the developer to Sage Homes. It's then valid for 12 months. Please note this isn't 12 months from when you moved in (it will probably be slightly less).

An independent surveyor checks all our homes before they're completed, making sure the quality is up to scratch. Please remember that by moving in, you're accepting the condition the home is currently in.

How can I report a defect?

You can report any faults with your home using **My Sage Home**, using the 'Report a fault with my home' option.

My Sage Home lets you:

- Log, track and manage any defects, directly talking to our Aftercare team
- Raise issues quickly, uploading any photos or videos
- Monitor where your defects report is in the process
- Update our Aftercare team, including when work is done.

When we receive a defect report through **My Sage Home**, we check it's eligible before working with the developer to arrange an appointment with you. The developer will inspect and fix the fault. We aim to reply to any emails and requests in five working days.

What's not a defect?

Any shrinkage or cracks (smaller than a £1 coin) aren't considered defects as they're expected in newly built homes as they settle. If you have any of the following in your home, these also aren't covered by the defect process as they have been gifted to you:

- Carpets
- Shower rail/curtain
- Rotary clothes line/tidy dry
- Garden shed
- Fitted appliances including ovens.

The defect process also doesn't cover everyday maintenance (eg replacing bulbs or batteries), damage, wear and tear or misuse of equipment.

Repairs

Once your defects liability period ends, you may find you need repairs to your home. These can be reported in the same way, using the 'Report a fault in my home' option in your **My Sage Home** account.

What's your defect status?

Defects can be marked as emergency, urgent or routine.
Take a look below to work out what your defect is.



Emergency defect

This defect poses an immediate danger to you and your home. This might be:

- Gas leaks or electrical faults
- Failure of heating/hot water in the winter
- Burst pipes or blocked drains (please remember to try using drain blocker first)

Emergency faults (like those listed above, which will cause damage if delayed, or that cause a high security risk) should be reported immediately by calling 020 8168 0500.

If you've reported a defect as an emergency but it's not considered at this level (or has been caused by someone in your home), the costs of fixing this may be passed to you.

Urgent defect

This defect affects your comfort or convenience. This might be:

- Loss of heating in one or two rooms
- Minor water leaks
- Faulty electrical switches or sockets

Routine defect

This defect is minor and doesn't affect your health or safety. This might be:

- Stiff window handles
- Adjusting your door locks
- Loose taps.



Looking after your home

Making sure our customers work together to have a great quality of life is important to us. This agreement sets out how we want customers to act in their communities. As a customer, you should:



Keep your home clean and tidy – repair any accidental and deliberate damage caused by you, your family, friends or visitors. If your home isn't clean and tidy when you move out, you may have to pay for cleaning



Keep your garden clean and tidy – cut your grass regularly, prune shrubs and cut back trees



Let us know about any repairs that need doing and update us if you find any damp or mould in your home. Please wipe down windowsills and open your windows regularly to let fresh air in and prevent damp and mould issues developing

Ask for permission if you wish to make alterations to your property

Ask for permission if you wish to keep a pet



Get rid of rubbish or litter in the correct bins

Clean up after your dog in public or communal areas



Park vehicles in the space allocated to your home. If sharing a visitor's parking space, please be considerate to others



Not abandon or store vehicles on Sage Homes land that are untaxed, SORN or not safe for the road

Treat all the communal areas around your home with respect

Antisocial behaviour

Antisocial behaviour comes in many forms, from serious acts of violence or harassment to general nuisance.

Please be considerate of your neighbours around you and help us to build a great community in this new development. Antisocial behaviour should be reported so we can deal with it and make sure people feel safe and happy in their homes.

Please note that you're responsible for those who live in or visit your home. If someone living or visiting with you is found responsible for ASB, your tenancy could be at risk.

Antisocial behaviour can include:

Aggressive and threatening language and behaviour

Actual physical violence against people and property

Hate behaviour against certain people or groups of people because they are perceived to be 'different', eg because of their race, colour, sexuality or lifestyle

Using or selling drugs or other illegal substances

Loud noise, especially late at night, eg playing music loudly

Allowing pets to make excessive noise, or to be a danger to others

Vandalising property including graffiti

Domestic abuse or violence

Being intolerant of other people's lifestyles

Being a general nuisance in the community

Dumping unwanted items, furniture or rubbish in public or communal areas.

We have a zero-tolerance approach to antisocial behaviour (ASB).
If you've seen or experienced ASB in your area, please let us know by contacting us on
My Sage Home at myaccount.sagehomes.co.uk.

Ordering your waste and recycling bins

Please refer to plans/correspondence provided before you moved in. If you remain unsure, please get in touch through **My Sage Home** at myaccount.sagehomes.co.uk.

Please write your access code to the bin store here so you don't forget it

.....

Please enter your bin collection days here

.....

Parking

Please refer to plans/correspondence provided before you moved in. If you remain unsure, get in touch through **My Sage Home**. Please note, not all properties have allocated parking. However, if you do, it is important you use your allocated bay only.

Decorating and installing appliances

You don't need our permission to decorate your home (eg painting, tiling, hanging pictures).

You can also install a dishwasher or washing machine without our permission, as long as there is already a space for them. Please make sure they're installed carefully so they don't damage your home or overload the electric supply.

Any gas appliances must be installed by a Gas Safe registered engineer. Find one by visiting the Gas Safe register or contact us for recommendations.

You cannot make any changes to the fabric of your home (eg knocking down walls). This can only happen if adaptations are required

for mobility purposes – please apply for these under our Aids and Adaptations policy. If you make any changes not agreed with us first, you may void the warranty on your home.

Please also note that you may not be able to claim defects if the developer considers any work you've carried out to be related to the defect.



Notes

This image shows a full page of white paper with horizontal dotted lines, typical of primary-ruled notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Enjoy your new home!

Manage your home from your phone

Got a question? Need to raise a repair? Want to set up Direct Debit or check your paperwork? My Sage Home is your 24/7 online account, letting you manage your home whenever and wherever you are.

Go to myaccount.sagehomes.co.uk to register and get started today.

How did we do?

We welcome all feedback from our customers. If you would like to make a suggestion for improvement, a complaint or a compliment you can do so by emailing us at complaints@sagehomes.co.uk.

For enquiries

Sage Homes
Orion House
5 Upper St Martin's Lane
London
WC2H 9EA

020 8168 0500
myaccount.sagehomes.co.uk
sagehomes.co.uk

HOW WE USE YOUR PERSONAL INFORMATION

We're committed to protecting your privacy when you use our services. Our privacy notice explains how we use information about you and how we protect your privacy. We have a data protection officer who makes sure we respect your rights and follow the law. If you have any concerns or questions about how we look after your personal information or if you would like to request a paper copy of our privacy notice, please email the data protection officer at: dataprotection@sagehomes.co.uk.