



Welcome home

A GUIDE TO YOUR NEW SAGE HOME





Contents

Settle in, you're home	4
Getting organised	5
Building a great community	6
Keeping you safe	8
What to do if there's a fire	9
Paying your rent	10
Setting up payments	11
Defects: you're covered	12
Defects explained: the defects liability period (DLP)	14
What's your defect status?	15
Looking after your home	16
Antisocial behaviour	17
Ordering your waste and recycling bins	17
Parking	17
Decorating and installing appliances	18
Finalising your purchase	19
Reasonable adjustments	20
It's all accessible online	21

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 new-build 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 communal repairs
- Set up Direct Debit 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!



Get started today



Scan me
↩

or visit:

myaccount.sagehomes.co.uk

Getting organised

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

- Council Tax**
Register with your local council.
- Gas and electric**
You can register with any provider you like, unless in particular circumstances. You'll be told if you have to use certain providers when buying your home.
- Water**
Find out who your water provider is by visiting [water.org.uk](https://www.water.org.uk) and register with them.
- Banking**
Don't miss anything important. Let your bank know you've moved.
- Your appliances**
If your home comes fitted with 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 you in taking out any loans. Visit [gov.uk/register-to-vote](https://www.gov.uk/register-to-vote) and select 'Update your registration'.
- Update your driving licence**
Make sure the address on your driving licence is updated. You can do this online by visiting [gov.uk/change-address-driving-licence](https://www.gov.uk/change-address-driving-licence).
- Take out contents insurance**
We insure the building and we strongly recommend you take out contents insurance to protect your belongings.
- Bins**
If you're living in a house and a bin hasn't been provided, you may need to contact your local council to arrange getting one.
- Register for My Sage Home**
My Sage Home lets you manage your home from your phone. Go to myaccount.sagehomes.co.uk to get started.

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 - these help us all be considerate of each other and keeping everyone safe.

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, if unclaimed after 28 days, disposed of.

We'll always try to tell you if we remove these items so you can get them back. You may need to pay a charge to cover storage and administrative costs.

If living in an apartment, 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

There are a few simple steps you can take to help us keep your surroundings clean and tidy:

- Get rid of all household rubbish using your allocated bins (if in an apartment, these will be in a 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.

Bulky waste and fly tipping

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 about dealing with bulky waste and fly-tipping, visit sagehomes.co.uk/fly-tipping.



Keeping you safe

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.

We recommend you have an annual gas safety check by a certified engineer.

Carbon monoxide safety

Please keep yourself safe by not blocking the air vents in your home and regularly checking your carbon monoxide alarm is in good working order.



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
- Not using candles or smoking indoors
- Keeping communal 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.

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).

Fire safety information

To find out more about fire safety at home, please visit: sagehomes.co.uk/fire-safety/

If your home is in a building which has communal areas (eg a flat), we'll send you reminders every year of key fire safety information. You'll also find a fire safety information sheet, with details specific to your building, in the My documents tab of your My Sage Home online account at: myaccount.sagehomes.co.uk

Paying your rent

As a Shared Ownership customer, you'll have rent to pay on the remaining share retained by the leaseholder. We ask that you pay your rent in advance – you'll have already been sent email instructions on how to do this.

- You can pay your rent and service charge monthly with Direct Debit
- Please make sure you pay your rent in advance. You can do this easily by setting up a Direct Debit. If you're struggling to pay your rent, please let us know and we can discuss payment options and, if needed, offer you further advice to manage your finances.



Setting up payments

Make quick and easy payments using My Sage Home.

Making payments has never been so easy. Log onto My Sage Home by visiting myaccount.sagehomes.co.uk to set up a Direct Debit payment.

You can also use My Sage Home to check your rent or service charge account, report a defect or communal repair and view your lease and other paperwork.

Ways to pay

Direct Debit

We recommend you pay your rent by Direct Debit.

To set up your Direct Debit, visit My Sage Home at myaccount.sagehomes.co.uk. If you have any issues setting it up, you can call us on 020 8168 0500.

Under the Direct Debit Guarantee, in the unlikely event that something goes wrong, you're guaranteed a refund from your bank or building society.

Please allow up to 10 working days to set up or amend your Direct Debit.

One-off payments with debit cards or 'pay by bank'

The quickest and easiest way to make a one-off payment is by using the 'pay by bank' or debit card option in your My Sage Home online account. It may take one working day for the payment to show on your rent account.



Rent and service charge statements

View your rent and service charge statements and ask us any questions by logging onto My Sage Home at myaccount.sagehomes.co.uk.

Defects: you're covered

As your home is 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. You should have been given information on this before completing on your purchase. 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. You may find some defects are covered for longer by warranties. Your Sales Consultant will let you know how long both your DLP and warranty periods are and will make sure you understand your rights regarding both.

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 new build homes as they settle. Fitted appliances including ovens aren't covered under the defects liability period because the warranty is covered by the manufacturer. Your Sales Consultant will let you know who your warranty provider is.

The defect process will also not 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. If they are in your communal areas, they 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 garden clean and tidy – cut your grass regularly, prune shrubs and cut back trees

Let us know about any repairs that need doing and we'll check if they're covered



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

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 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



Treat all the communal areas around your home with respect

Antisocial behaviour

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

If you're unsure if something you're experiencing is ASB, or what you can do about it, take a look at our online community safety toolkit. It's full of useful information, tips and practical advice. sagehomes.co.uk/cs-toolkit/

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. In an emergency, dial 999.

Ordering your waste and recycling bins

Please refer to plans/correspondence provided before you moved in. If you're still not sure, please contact us 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're still not sure, please contact us 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.



Finalising your purchase

Registering your lease with the Land Registry

We know you'll be itching to get on with living in your new home. But before you do, we recommend that you check your solicitor has taken the final steps to conclude your purchase – and that your lease is correctly registered with the Land Registry.

If you intend to remortgage, staircase or resell your property, it's important that you've registered your lease first. The process can take some time, as the Land Registry has a waiting list for registrations.

It's the responsibility of your solicitor to do this, so we strongly advise you to speak to them now to check it's been done, and avoid future frustration and delays.

Find out more at: sagehomes.co.uk/land-registry

HM Land
Registry



Want to own more of your home?

You can buy further shares in your home in a process known as staircasing. The greater the share you buy in your home, the less rent you'll pay us. If you staircase to 100%, you'll be an outright owner and pay no rent. To find out more about how to do this, please contact us through My Sage Home.



Want to own
more of your
home?

Get in touch with us
to learn more about
staircasing

How we work with you

At Sage, we take pride in the way we work with our customers. You are our priority.

We want to make sure the service you receive is the best possible. And we love to hear your views and feedback about what it's like to be a Sage customer, because we're always working hard to improve our offer for you.

Customer scrutiny and having your say

We've got a team of superheroes supporting us all the way. They're the Customer Scrutiny Panel (CSP) – customers, just like you. In short, they guide how we work, meeting regularly to help shape our services and communications, processes and policies for you.

Find out more about the CSP and how you can have your say at:

sagehomes.co.uk/get-involved/

The service you can expect: our Customer Charter

To help you know what to expect from us at Sage, we've set out our commitment to our customers in a Customer Charter. It's based on our values and has been developed using your feedback.

You can check it out at:

sagehomes.co.uk/customer-charter/



Robust policies and procedures

Working to a set policies and procedures helps our team of friendly housing professionals provide you with an excellent service. It also helps keep us legal, make sure we meet the standards expected by the Regulator of Social Housing and provide clear direction on the actions we take in various of scenarios.

You can see a list of our customer policies on our website along with a range of other useful documents at: sagehomes.co.uk/policies

Reasonable adjustments

Making our services and communications work for you



We want to make sure that everyone has access to our services, whatever their personal circumstances. Our goal is to help people live independently, comfortably and with dignity. This could mean that we sometimes need to make alterations – called reasonable adjustments – to accommodate someone’s needs.

We also believe that everyone should be able to access any information we provide online or in print in a format which meets their needs.

Let us know if you need us to make a reasonable adjustment



If you need us to make reasonable adjustments so you can get the most from your home, our services or our communications, we want to help.

Please let us know what you need by:

- calling **020 8168 0500**
- or emailing communications@sagehomes.co.uk

More information

For example, we’re happy to provide documents in alternative formats (like braille, large print, translations or audio) or adapt the way we do things for customers who need help to access our services physically, because of a learning difficulty, or a difficult situation at home.

For more information, please see our **Helping you access our services policy** at: www.sagehomes.co.uk/policies

It's all accessible online with our Recite Me tool



Did you know, you can adjust all of the information on our website and your My Sage Home online account into your preferred format, using the **Recite Me** tool?

Recite Me allows you to make fonts larger, change colours, have content read aloud to you or translated into over 100 languages.



Find out more at:

sagehomes.co.uk/reasonable-adjustments/

English: The information in this booklet is available on our website and your My Sage Home online account in many languages, fonts and formats, including audio. Click the  'Accessibility Tools' button to get started.

Русский: Информация в этой брошюре доступна на нашем веб-сайте и в вашем онлайн-аккаунте My Sage Home на многих языках, шрифтах и форматах, включая аудио. Чтобы начать, нажмите на иконку  «Accessibility Tools».

Polski: Informacje zawarte w tej broszurze są dostępne na naszej stronie internetowej oraz na Twoim koncie online My Sage Home w wielu językach, czcionkach i formatach, w tym w wersji audio. Naciśnij  „Accessibility Tools” aby zacząć.

Українська: Інформація в цій брошурі доступна на нашому вебсайті та у вашому онлайн-акаунті «My Sage Home» багатьма мовами, шрифтами та форматами, включаючи аудіо. Щоб почати, натисніть кнопку  «Accessibility Tools».

Română: Informațiile din această broșură sunt disponibile pe site-ul nostru web și în contul dvs. online My Sage Home în numeroase limbi, fonturi și formate, inclusiv audio. Faceți clic pe  'Accessibility Tools' pentru a începe.

Português: As informações contidas neste folheto estão disponíveis em nosso site e em sua conta online My Sage Home em muitos idiomas, fontes e formatos, incluindo áudio. Clique no botão  'Accessibility Tools' para começar..

Shqip: Informacioni në këtë broshurë është i disponueshëm në faqen tonë të internetit dhe në llogarinë tuaj online My Sage Home në shumë gjuhë, fonte dhe formate, duke përfshirë edhe audion. Kliko butonin  'Accessibility Tools' për të filluar.



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.

Ready to move on?

We know it's probably not at the forefront of your mind right now, but if you ever want to move on, you can sell your Shared Ownership property. To do this, get in touch with our resales team through My Sage Home. We'll be able to give you more guidance along with our comprehensive reselling guide.

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.