



Residents Handbook

Your guide to living in an RMHS home - what to expect, how things work, and where to get help

Key Contacts

Emergency repairs (if something is dangerous or unsafe) contact us straight away:

Monday – Friday 9 – 5, telephone 07436 356 449

Out of hours contact Service Solutions Direct:

01772 289 499

Routine repairs

Contact us during office hours, telephone 07436 356 449, or email propertyservices@urc.org.uk

Rent & Tenancy

Questions about rent or your tenancy: contact the Housing Services Team 020 7871 7871 or 020 7916 8682 or Email: rmh@urc.org.uk

Pastoral support

Your Synod Moderator can provide pastoral support: **Telephone:** 020 7916 2020 or email urc@urc.org.uk

RMHS Policies

Relevant RMHS policies and procedures, including those referred to in this handbook, can be found on the RMHS website: www.rmhs.org.uk

This handbook reflects RMHS's policies and procedures as at the date of publication. Our policies are reviewed regularly and may be updated from time to time. If you are unsure whether the information here is still current, please check our website or contact the Housing Services team who will be happy to help.

If you need this information in large print or an alternative format, please contact the Housing Services Team

Welcome to Your Home

We are very pleased to welcome you as a resident of the Retired Ministers' Housing Society (RMHS).

This handbook is here to help you settle in and feel at home. It explains what you can expect from us, what we ask of you in return, and how to get help if you need it.

Our aim is to provide you with a safe, comfortable and well-maintained home, and to always treat you with fairness and respect. In return, we ask that you look after your home and garden, pay your rent on time, report any problems promptly, and allow us access when we need to carry out repairs or safety checks.

This handbook covers everything from day-to-day responsibilities like repairs and gardens through to your rights, how to make a complaint, and what happens if your circumstances change. You do not need to read it all at once, just refer to the relevant section when you need it. There is a contents page at the front to help you find what you are looking for.

Please keep this handbook somewhere safe so you can find it when you need it. If anything in this handbook is unclear, or if you have a question that is not covered, please contact the Housing Services Team - we are always happy to help.

This handbook should be read alongside your tenancy agreement or occupation contract, which is the legal agreement between you and RMHS. If you are unsure about anything in your tenancy agreement, please get in touch and we can talk it through with you.

Keeping you safe

From time to time, we need access to your home for important safety checks, such as gas, electrical, or fire alarm inspections. Allowing us in for these visits is very important as it protects you, your neighbours, and your property.

Please always ask anyone who says they are from RMHS, or who is a contractor or utilities company representative, for identification before you let them in. If you are not sure, ask them to wait outside, close the door, and call us to check.

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1. About Your Tenancy

Your tenancy (or occupancy agreement) sets out your legal rights and responsibilities.

Your rights

You have the right to:

- Live peacefully in your home (quiet enjoyment)
- Have repairs carried out within reasonable timescales
- Be treated fairly and with respect
- Complain if you are unhappy and have that complaint taken seriously
- Be consulted on significant housing management changes

Your responsibilities

You are responsible for:

- Paying your rent on time
- Looking after your home and garden
- Reporting repairs or safety concerns promptly
- Allowing access for repairs and safety checks
- Behaving in a way that does not disturb or harass others
- Following the terms of your tenancy agreement
- Arranging your own contents insurance

2. Rent and Service Charges

Your rent is set out in your tenancy agreement. We will write to you separately if your rent changes at any point during your tenancy.

We will give you at least two months' written notice before any change to your rent takes effect. If you live in Scotland we must give you three months' notice of any rent increase. Rent can only be increased once in any twelve-month period.

If you are worried about paying your rent, please contact us as early as possible. Everything you tell us will be treated in confidence, and we may be able to signpost you to additional support.

If your rent falls into arrears, we will get in touch with you to discuss the situation and agree a way forward. We would always rather work with you to resolve things early than let the problem grow.

3. Insurances

Buildings Insurance

In most cases, we are responsible for insuring the building you live in, including fixtures and fittings we have provided, such as kitchens, bathrooms, and heating systems.

If your home is a leasehold property, the freeholder is responsible for buildings insurance, and we make sure this is in place on your behalf. In a small number of cases, this responsibility falls to the tenant. If this applies to you, we will let you know and ask you to provide proof of insurance each year.

Contents Insurance

We do not cover your personal belongings. You are responsible for arranging your own contents insurance to protect items such as furniture, clothing, and valuables.

We strongly recommend taking out a contents insurance policy that includes cover for accidental damage, fire, flood, and burglary.

We are not responsible for any loss, theft, or damage to your belongings, or those of anyone living in your home. The only exception to this is if the loss or damage was directly caused by our negligence.

4. Moving In

When you move in, we will:

- Agree a mutually convenient moving-in date
- Provide you with contact details and any documents you need, including gas and electrical safety certificates and an Energy Performance Certificate (EPC)
- Provide appliance manuals where available
- Arrange for an inspector to check the smoke and carbon monoxide detectors, and let you know when they will arrive

You can only move belongings into the property once the tenancy agreement has been signed, on or after the tenancy start date.

Things you must do straight away

These are your responsibility to arrange as soon as you move in:

- Take meter readings and share them with RMHS. Set up your own gas and electricity accounts
- Contact the local council to arrange Council Tax payments (discounts may be available - ask the council)
- Set up an account with your local water supplier
- Arrange contents insurance. If you are worried about the cost, we can signpost you to affordable insurance providers

Things to check on your first day

It is worth checking these as soon as you have the keys, so any problems can be reported early:

- Check all the keys work
- Find the water stopcock, gas emergency control valve and electric fuse box - contact us if you cannot locate them
- Test the plug sockets by plugging in a mobile phone charger and checking it is charging the phone
- Check your heating and hot water are working, even in the summer
- Check the oven, hob and any other integrated appliances work.

Things to arrange in your first few weeks

These are not urgent but are worth sorting out early:

- Arrange your own broadband and telephone supply
- Find out your refuse and recycling collection days from the local council
- Register with a local GP, dentist and vet
- Look up local amenities such as your nearest post office, library, bank and shops
- Update your address with your bank, insurance companies, the local synod office and the URC pensions team
- Visit www.gov.uk to update your driving licence and vehicle registration, and register on the electoral roll
- Visit www.tvlicensing.co.uk to update or purchase your TV licence

5. Looking After Your Home

The main things you are responsible for are set out below. A full list is available in Appendix 1.

- Changing lightbulbs (unless sealed units).
- Decorating inside your home.
- Carpets, blinds, curtains, and curtain poles.
- Keeping your garden tidy (unless it is communal).
- Clearing minor blockages, such as blocked sink or bath plugholes.
- Keeping drains and gully traps clear.
- Being careful not to cause damage. If damage is caused by you, family or visitors, you may need to pay for repairs.

You must ask for permission before making changes such as:

- Installing sheds, satellite dishes or EV charging points
- Replacing kitchens or bathrooms
- Any alterations to the structure of the building or gas or electrical work
- Installing broadband where it requires drilling or structural changes
- Installing laminate or wooden flooring

See Appendix 2 for details on how to request permission.

White Goods & Outdoor Buildings

Freestanding white goods, timber garden sheds, greenhouses or timber outhouses already in or on the property will be gifted to you when you move in. From that point, you are responsible for their upkeep, repair, replacement and disposal.

If you do not want to be gifted the item or structure, you can say no.

Integrated appliances remain the property and the responsibility of RMHS.

Parking

If you live in a flat, please use only your allocated parking space. Where no parking is provided and you need to use paid parking nearby, this cost is your responsibility. If you would like to create additional parking within the boundary of your property, please see Appendix 2 Resident Improvements for guidance on requesting permission.

Loft space

Please do not use the loft space in your property for storage or any other purpose. Loft spaces are not designed to bear the weight of stored items, and accessing them can pose a risk of injury. We also need to be able to access the loft to carry out inspections, maintenance, and safety checks, and stored belongings can obstruct this work. If you are currently storing items in your loft, please contact us so we can discuss how to resolve this.

Pests and Gardens

Pests inside your home

If you notice a small number of common household pests, such as ants, mice, or similar, inside your home, this is generally your responsibility to deal with. Many local supermarkets and hardware shops stock products that can help with this.

If you have any concerns about pests, please let us know as soon as possible. We will look into it and, where needed, arrange for a professional pest control company to help. We can also give you advice on how to prevent the problem from coming back, and will arrange follow-up visits if necessary.

If you live in a leasehold property (usually a flat), pest infestations may be the responsibility of the freeholder. If you are unsure, please get in touch and we will help you work out the right course of action.

Pests in gardens or outdoor areas

If you notice pests in your garden or in the surrounding area outside your home, this is something to report to your local authority. Your local council will be able to advise on what support is available.

Your garden

Please keep your garden tidy and safe at all times. We also ask that you do not plant or grow invasive or rapidly spreading plants in your garden or any communal areas. This includes plants such as bamboo, Japanese knotweed, and giant hogweed, which can cause serious damage to properties and neighbouring land.

If you are thinking of planting something new and are not sure whether it might be considered invasive, please seek advice before going ahead. If we identify invasive plants on your property, or receive complaints from neighbours about plants spreading from your garden, we may need to arrange for them to be removed. In this situation, we reserve the right to recover any costs involved.

If you are ever unsure about anything covered in this section, please do not hesitate to get in touch.

6. Repairs and Maintenance

We are responsible for keeping your home safe and in good repair. We will aim to respond to requests for repairs within the following timescales:

- Emergency repairs (within 24 hours) Examples: gas leaks, no heating in winter, major leaks, unsafe doors
- Urgent repairs (within 7 days) Examples: minor leaks, partial loss of heating
- Routine repairs (within 28 days) Examples: dripping taps

Do not arrange repairs yourself. Contact the RMHS repairs number to request a repair Monday - Friday 9 – 5, telephone 07436 356 449 or email propertyservices@urc.org.uk

Out of hours contact Service Solutions Direct: 01772 289 499

You must allow access so we can carry out repairs and inspections.

Please always ask anyone who says they are from RMHS, a contractor or a utilities company for ID before you let them in. If you are not sure if you should let someone in, ask them to wait outside, close the door and call us on the number above.

7. Energy efficiency and warm homes

We want you to live in a home that is safe, warm and energy efficient. From time to time, we may carry out improvements to your home to help with this, such as upgrading insulation or heating systems. We will always let you know in advance and explain what the work involves.

If your home has solar panels, these help reduce energy costs and carbon emissions. Please do not tamper with the system and let us know if you notice any issues. We will need access from time to time to maintain the panels, and you must allow access for the solar panel system to any roof space where they are installed.

To carry out energy efficiency checks or improvements, we may need access to your home. Please allow access for these visits, they help us keep your home warm, safe and running efficiently.

If you are struggling with energy costs

If you are finding it difficult to heat your home or pay your energy bills, please contact us as soon as possible. We can help by providing advice on heating and energy use, signposting you to energy support or fuel-poverty schemes, and referring you to organisations that can help with energy costs or budgeting.

Please speak to us if you need support, we would rather know early so we can help.

8. Safety in Your Home

Gas Safety

Your safety is our priority, and we are required by law to carry out a gas safety check on your home every year. We will always let you know in advance when this is due to take place and ask that you provide access for the engineer to carry out the inspection. Once completed, we will give you a copy of the gas safety certificate for your records.

All gas work must only be carried out by a Gas Safe registered engineer. Please do not attempt to carry out any gas repairs or adjustments yourself, and do not allow anyone who is not Gas Safe registered to work on any gas appliances or pipework in your home.

What to do in an emergency

If you smell gas, act immediately:

- Do not switch any lights or appliances on or off
- Open windows and doors to ventilate the property
- Leave the property and call the National Gas Emergency Service on
0800 111 999
- Do not return home until you have been told it is safe to do so

Electrical Safety

We are required by law to carry out an electrical safety inspection in your home at least every five years or as advised by a qualified electrician. As with gas safety checks, we will let you know when this is due and ask that you provide access for the inspection to take place.

Please do not attempt to carry out any electrical work or alterations yourself. This includes things like modifying wiring or tampering with the fuse box. All electrical work must be carried out by a qualified electrician. If you have any concerns about the electrics in your home, please contact us and we will arrange for someone to take a look.

Asbestos

Some RMHS properties contain asbestos materials. Where asbestos is present and in good condition, it is usually safe to leave it in place. Asbestos becomes a risk if it is disturbed or damaged. Please do not drill, sand, or fix nails or hooks into surfaces without checking with us first.

If you are unsure whether your home contains asbestos, or if you have any concerns, please contact the Housing Services team on the number at the front of this handbook.

Damp and mould

Damp and mould can affect your health and damage your home. It is important to report it early. If you are concerned about damp and mould, please contact the RMHS repairs number to report (see front page).

What you can do

- Keep your home warm and well-ventilated, even in colder weather
- Open windows slightly each day to let fresh air in
- Use extractor fans when cooking, bathing or showering
- Keep furniture slightly away from walls to allow air to circulate
- Avoid drying large amounts of washing indoors without ventilation
- Keep doors closed during and after showering, bathing or cooking, and open windows/vents in the bathroom or kitchen.

What to look out for

Tell us if you notice:

- Black, green or white mould on walls, ceilings or around windows
- Persistent condensation on windows or walls
- Musty or damp smells
- Peeling wallpaper or bubbling paint

What we will do

- We will inspect the problem promptly
- We will explain what is causing it and what steps will be taken
- We will carry out repairs where damp or mould is linked to the building

Do not ignore damp or mould - early action makes it easier to resolve.

Fire Safety

We take fire safety seriously and want to make sure you feel safe in your home. Here's what you need to know.

Alarms in your home

Smoke, heat, and carbon monoxide alarms are fitted in your home. Please test them regularly and let us know straight away if any are not working. Never remove, cover, or tamper with any of the alarms.

Reducing the risk of fire

A few simple habits can make a big difference:

- Take care when cooking and never leave pans unattended on the hob
- Keep heaters and electrical items away from curtains, furniture, and paper
- If you use candles, never leave them unattended, keep them away from anything flammable, don't place them directly on surfaces, and always extinguish them before going to bed
- Do not overload plug sockets
- Avoid storing large amounts of paper, clutter, or flammable items - particularly near heat sources or electrical sockets
- Ensure you know how to exit the property in an emergency situation.
- Keep all emergency exits and access routes clear.

In case of fire

- Get out of the property as quickly as possible
- Do not attempt to tackle a fire unless it is completely safe to do so
- Call 999 once you are safe

If you have any concerns about fire safety in your home, please get in touch - we are always happy to help. You can also contact your local fire service for advice and guidance.

Fuel, Ventilation and Chimney Safety

Using fuel safely

Only use approved fuels in your fire, stove, or heater. Never burn rubbish, treated wood, or other unsuitable materials

Do not use portable gas heaters or any fuel-burning appliances inside your home

Never use cooking appliances, such as a gas hob, to heat your home

Ventilation

Good ventilation is important for your health and safety. It helps prevent the build-up of carbon monoxide, as well as reducing damp and mould.

Keep air vents, extractor fans, and flues clear and unblocked at all times

Try to open a window slightly each day, even in colder weather, to let fresh air circulate

Use extractor fans when cooking, bathing, or showering to reduce moisture

Avoid drying large amounts of washing indoors without adequate ventilation

If your home has a chimney or solid fuel appliance

We will arrange for the chimney to be inspected and swept annually. Please do not light fires or use the chimney until it has been confirmed as safe. Never block or make any alterations to a chimney or flue.

Warning signs to watch out for

Please contact us straight away if you notice any of the following:

- Smoke coming back into the room
- Unusual or strong smells from a fire or heater
- Soot or staining around fireplaces or vents
- Difficulty lighting or keeping a fire going
- A carbon monoxide alarm sounding or showing a fault

Carbon monoxide concerns

Carbon monoxide is a dangerous, odourless gas. If you feel unwell - particularly if you have headaches, dizziness, or nausea - and suspect carbon monoxide may be the cause, leave the property immediately and call 999.

If you are ever unsure about anything in this section, please do not hesitate to contact us. It is always better to check early.

Water Safety and Legionella

Keeping your water system running safely is something landlord and resident both have a role in. We carry out regular checks on your water system as part of our legal responsibilities, but there are some simple things you can do day-to-day that make a real difference.

What is Legionella?

Legionella is a bacteria that can grow in water systems where water is stored or sits still for a period of time. In rare cases it can cause Legionnaires' disease, a serious lung infection. The good news is that the risk in most homes is low, and simple habits can keep it that way.

What we ask you to do

Run all taps and showers for a few minutes at least once a week, especially any that are not used every day. This flushes out any water that has been sitting in the pipes

If you have been away from home for more than a week, run all taps and showers when you return before using them as normal

Clean and descale your shower head at least every six months. You can do this by soaking it in a descaling solution or white vinegar

Do not adjust the temperature settings on your boiler or hot water tank. These are set at the correct temperature to keep the water safe

Let us know straight away if your hot water is not reaching a hot temperature, or if your cold water does not run cold. This can be a sign that something needs attention.

If you need assistance with this please contact the Housing Services Team.

If you change how you use your home

If you move from using all floors of your home to mainly living on one floor, please let us know. Bathrooms or water outlets that are not used regularly can increase the risk of bacteria building up in the pipes. We can advise you on what to do in this situation.

If a visitor uses a bathroom or water outlet that is not regularly used, first run the tap or shower for a few minutes with a window open and the door closed to flush through any standing water.

Signs to look out for

Please contact us if you notice any of the following:

- Water that looks discoloured or has an unusual smell or taste
- A significant drop in water pressure
- Any leaks, drips, or unusual sounds from your pipes or water system

If you are unsure about anything to do with your water system, please get in touch, it is always better to let us know early.

9. Aids and Adaptations

If your health or mobility changes and you need adjustments to your home, speak to the Housing Services Team and we will signpost you to your GP or local Adult Social Care team for an assessment by an Occupational Therapist (OT). The OT is responsible for assessing what support or changes would help you and making recommendations.

What happens next depends on the type of adjustment needed.

Aids

Aids are portable items that help you in daily life, such as bath seats, specialist toilet seats, or vibrating pillows linked to your smoke alarm. These are usually provided by Adult Social Care or the NHS and belong to you, not the property. They would normally go with you if you move.

Minor adaptations

Minor adaptations include things like grab rails, handrails and half steps. In most cases, we will ask you to contact Adult Social Care, who will normally supply and fit these at no cost to you. If for any reason they are unable to help, please let us know and we will look at what we can do.

Major adaptations

Major adaptations are larger changes to your home, such as a level-access shower, stairlift, ramp, or ground-floor bathroom. These must be assessed and recommended by an Occupational Therapist, and then agreement sought from RMHS before any work can go ahead.

We will ask you to apply to your local authority for a Disabled Facilities Grant (DFG) to cover the cost. We will support you through the application process and work with your OT to make sure the work meets your needs.

In some cases, we may not be able to approve a major adaptation, for example, if the property is not structurally suitable, if the work would be disproportionately costly, or if it would create a health and safety risk. If this happens, we will explain why and work with you and your OT to find an alternative solution, which may include moving to a more suitable property.

Important things to know

Please do not carry out any adaptation work yourself or instruct your own contractors. All adaptation work must be carried out by approved contractors to make sure it is safe and meets the required standards.

Aids and adaptations should be used and maintained properly. At the end of your tenancy, any aids provided by Adult Social Care or the NHS should be returned to them, and any adaptations to the property will be reviewed by RMHS.

If you disagree with a decision we have made about an adaptation, you can raise this through our complaints process.

9.1. Stairlifts

If your home has a stairlift fitted by RMHS we will arrange for it to be serviced once a year to make sure it is working safely and reliably.

If you require a stairlift to be installed in your property, please contact RMHS for authorisation. RMHS now does not install stairlifts in properties, so any new installation would need to be funded privately or via support from your Local Authority. In these cases, the resident is responsible for ensuring regular servicing is carried out and for any repairs needed.

Stairlifts must only be repaired by a trained engineer, please do not attempt any repairs yourself.

See Aids & Adaptations Policy and Stairlift Policy.

10. Carers & Key Safes

If you receive care at home, or if you have had a key safe fitted at your property, please let us know. This helps us keep our records up to date and ensures we can take account of any access arrangements when carrying out visits, inspections or emergency repairs.

If you have a carer visiting your home, we can send you a Carers Information Pack, which provides useful guidance for anyone entering the property on your behalf. Please contact us to request a copy.

11. Emergency Contacts and Lasting Power of Attorney

It is important that we know who to contact if there is an emergency or if you need support.

We ask all residents to name an **emergency contact** who does not live with them.

An **emergency contact** is someone we can get in touch with on your behalf if you are unwell, have had an accident, or we have been unable to reach you. This could be a friend, family member, or anyone you trust to act on your behalf in an emergency. You can have more than one emergency contact.

A **next of kin** is any relative, such as a spouse, partner, parent, or sibling, that you would like us to be aware of.

These can be the same person, but do not have to be. However, the emergency contact must be someone who does not live in the same house as you. Next of kin will not be contacted by RMHS unless they are also an Emergency Contact.

A Next of Kin or Emergency Contact does not have the legal right to make decisions about your home, finances, or tenancy unless you have formally appointed them, through a legal process such as Lasting Power of Attorney.

With your consent, we may speak to your Emergency Contact or Next of Kin about practical matters such as repairs or letting us know if you are unwell or away.

If you need to update your Emergency Contact, please speak to the Housing Services Team.

Lasting Power of Attorney (LPA)

A Lasting Power of Attorney (or equivalent in Scotland) is a legal document that allows someone you trust to make decisions for you if you are unable to do so. There are different types:

- **Property and Financial Affairs** covers money and housing matters
- **Health and Welfare** covers care and medical decisions (only when you lack capacity)

If you have an LPA:

- Please tell us and provide a copy or the online code so we know who we can speak to
- We will only deal with an attorney within the powers given in the LPA
- Where possible, we will still involve you in decisions

Important to know

Having a Next of Kin or an Emergency Contact is **not the same** as having an LPA

We cannot discuss anything about your tenancy or make arrangements with family members or friends unless they have legal authority.

Family or friends can contact us to share information on your behalf, such as reporting repairs, letting us know you are in hospital or sharing other information we might need to know.

An LPA ends when a resident dies, after this, we can only deal with the Executor of the estate.

If you are unsure whether you need an LPA or want to update LPA details, please speak to the Housing Services Team.

If we can't get in touch with you

If we can't get in touch with you or your emergency contact, we may ask your local church or moderator, social services or the local police to call round to check you are safe and well.

It is important that you let us know if you are admitted to hospital. Please also let us know if you are going to be away on holiday for longer than 28 days.

If there is any temporary reason you do not want us to get in touch with your emergency contact when we cannot contact you, or if you need to change or add an alternative emergency contact, please let us know.

12. Lodgers, Family Members and Other People Moving In

Your RMHS home is provided for you as the named resident. We understand that circumstances can change, and this section explains what is and isn't allowed.

Lodgers and subletting

Lodgers are not allowed.

You must not rent out, sublet, or charge anyone to live in any part of your home.

This helps us make sure homes are used safely, fairly, and in line with housing law.

Family members or carers moving in

You must ask for permission in writing before any other adult or child moves into your home, even if this is a family member or someone coming to help care for you.

We will normally agree where:

- The home is suitable for the number of people living there
- There are no safety, safeguarding or overcrowding concerns
- The person has the legal right to live in the UK (where checks apply)

We will confirm our decision in writing.

Important things to understand

- Anyone who moves in does not become a tenant
- They do not gain rights to take over the tenancy in the future, except in certain circumstances, see RMHS Succession Policy.

This will always be explained clearly at the time permission is given.

If circumstances change and you:

- go into hospital for a long period,
- move permanently into a care home,
- pass away,

anyone living with you who is not a joint tenant or legal successor will normally not have the right to remain in the home. We will always act sensitively and provide time and support to help people make alternative arrangements where needed.

13. Pets

We know pets can be an important part of life, and we will not unreasonably refuse a request to keep a domestic pet in an RMHS home.

You must ask for permission in writing before bringing a pet into your home. You need permission for each pet individually. We will consider requests fairly and respond in writing. In some leasehold homes, pets may not be allowed.

If permission is given, you are responsible for:

- Caring for your pet properly
- Making sure your pet does not cause noise, nuisance, damage or fouling
- Keeping your home and garden clean and free from pests
- Keeping pets under control when staff or contractors visit

You must not keep illegal or prohibited animals.

If a pet causes ongoing problems or welfare concerns, we may ask for action to be taken, including removal of the pet if necessary.

14. Safeguarding and Confidentiality

We want you to feel safe, respected and supported in your home. Safeguarding means protecting people from harm, abuse or neglect, and our staff are trained to recognise and respond to concerns.

If you are ever worried about your safety or wellbeing, please tell us. We will listen, take your concerns seriously, and support you to stay safe and independent in your home wherever possible.

We respect your privacy and will normally keep your information confidential. However, there are times when we may need to share information, for example, if we believe you or someone else is at risk of serious harm, if a crime may have taken place, or if we are required to do so by law. Where this happens, we will talk to you first wherever possible and only share what is necessary with the appropriate organisations.

Getting help

If you have concerns about your safety, or someone else's, please speak to the Housing Services Team or contact us using the details in this pack. You can also contact your Local Authority Adult Services department using this link:

<https://www.nhs.uk/service-search/other-health-services/local-authority-adult-social-care>

If you are in immediate danger, always call **999**.

Staying safe online and by phone

Scams and fraud can happen by phone, text, email or online, and can include fake calls or messages asking for money or personal details. If you think you may have been targeted, please contact the police if you feel able and let us know - we will listen and can help by talking things through, involving family if you wish, and signposting you to organisations such as Report Fraud (formerly Action Fraud), Citizens Advice or Age UK:

Report Fraud (*to report fraud or cybercrime*) 0300 123 2040 - Monday to Friday, 8am–8pm www.reportfraud.police.uk

Citizens Advice England: 0800 144 8848 (Monday to Friday, 9am–5pm)
www.citizensadvice.org.uk

Citizens Advice Wales: 0800 702 2020 (Monday to Friday, 9am–5pm)

Citizens Advice Scotland: 0800 028 1456 (Monday to Friday, 9am–5pm)
www.cas.org.uk

Age UK 0800 678 1602 (8am–7pm, 365 days a year) www.ageuk.org.uk

Hourglass (*support for older people experiencing abuse*) 0808 808 8141
www.wearehourglass.org

If something doesn't feel right, it's always okay to ask for help.

15. Domestic Abuse

Domestic abuse can affect anyone, regardless of age, background or circumstance. It takes many forms, not just physical violence, but also coercive control, emotional abuse, financial abuse and threats.

If you or someone you know is experiencing domestic abuse, please know that help is available and you do not have to manage alone. You can also speak to the Housing Services team in confidence, contact details are at the front of this handbook.

For free, confidential support at any time of day or night, contact the National Domestic Abuse Helpline on 0808 2000 247 (run by Refuge, available 24 hours a day, 7 days a week).

If you are in immediate danger, always call 999

16. Equality and Respect

Everyone has the right to be treated fairly, with dignity and respect. RMHS is committed to equality and diversity in everything we do. We will never treat you less favourably because of your age, disability, gender, race, religion or belief, sexual orientation, or any other protected characteristic under the Equality Act 2010.

If you have particular needs that affect how you communicate with us or access our services, for example, if you require information in a different format, need a translator, or need additional support, please let us know and we will do our best to accommodate you.

Our commitment to staff, residents and neighbours

Just as we are committed to treating you with courtesy and respect, we ask that everyone in our community extends the same consideration to others. This includes RMHS staff, contractors, fellow residents, and neighbours. We ask all residents to be considerate neighbours including being mindful of noise, respecting shared spaces, and treating those around them with courtesy and respect.

We expect all residents to:

- Treat RMHS staff and contractors politely and with respect, whether in person, by telephone, or in writing
- Refrain from using threatening, abusive, or offensive language or behaviour toward staff, contractors, or other residents
- Behave in a way that does not cause nuisance, harassment, or distress to neighbours or others in the local community
- Engage constructively with RMHS when raising concerns or complaints, even where matters are serious or contentious

Unacceptable behaviour

We understand that housing matters can sometimes feel stressful or frustrating, and we will always try to be understanding. However, RMHS has a duty to protect its staff and other residents from behaviour that is abusive, threatening, or unreasonably disruptive. Behaviour that we consider unacceptable includes, but is not limited to:

- Verbal or written abuse, threats, or intimidation directed at staff, contractors, or other residents
- Persistent, unreasonable contact that places an excessive demand on our staff and resources
- Deliberately providing false information or making malicious allegations
- Harassment or discrimination of any kind toward staff, contractors, or neighbours

Where behaviour of this kind occurs, RMHS may take steps to manage or restrict contact. Any such action will be proportionate, clearly communicated to you, and applied in accordance with our obligations under the Equality Act 2010. It will not affect your right to have a genuine complaint properly considered.

17. Antisocial Behaviour and Neighbour Disputes

We take reports of antisocial behaviour (ASB) seriously and will always respond in a way that is fair, proportionate, and sensitive to everyone involved.

What is antisocial behaviour?

ASB includes things like:

- persistent or excessive noise
- threatening or intimidating behaviour
- verbal abuse
- harassment (unwanted repeated behaviour that makes someone feel distressed, humiliated or threatened)
- damage to property
- misuse of shared or communal areas.

Not every disagreement between neighbours counts as ASB. For example, one-off incidents, reasonable household noise, or everyday lifestyle differences are not usually treated as ASB. That said, if anything becomes persistent or starts to affect your wellbeing, please do get in touch.

Sometimes problems arise that are not ASB but are still upsetting, for example, disagreements about gardens, fences, or boundaries. We will take a practical, problem-solving approach to these situations and will do our best to help find a resolution.

How to report a concern and what we will do

If you have a concern, please contact us as soon as possible. It helps if you can tell us what happened, when and where, and how it has affected you. In some cases we may ask you to keep a diary of incidents.

We will look into every report, assess the situation, and agree a plan of action with you. We will keep you updated, and where appropriate can refer you to specialist support services or work with the police, local authority, or other agencies.

We will always try to resolve issues early. Where behaviour is serious or persistent, we may take further steps including mediation, formal warnings, or in the most serious cases, legal action. All reports are handled confidentially and with care.

If you feel you are in immediate danger, always call 999 first.

18. Complaints and Feedback

If you are unhappy with any aspect of our service, we want to hear from you. Equally, if you have a compliment or suggestion, please let us know, your feedback helps us improve.

What is a complaint?

A complaint is when you are dissatisfied with something we have done or failed to do. You do not need to use the word "complaint" - if you are unhappy, we will treat it as one. A request for a repair is not a complaint, but if we don't deal with it properly, you are entitled to complain about that.

Any resident can make a complaint. If you would prefer someone else to act on your behalf, we are happy to liaise with them as long as you give us written permission.

How to complain

You can contact us by post, email, phone or in person:

- Post: URC Retired Ministers' Housing Society, 86 Tavistock Place, London WC1H 9RT
- Email: rmh@urc.org.uk
- Phone: 020 7916 8636
- In person: speak to any member of RMHS staff

What happens next

We follow a two-stage process:

Stage One: We will acknowledge your complaint within 5 working days and send you a full written response within 10 working days. If the matter is complex, we may need up to 20 working days in total and will let you know.

Stage Two: If you are not satisfied with our Stage One response, you can ask for it to be escalated. The Chief Executive will review your complaint and respond within 20 working days, or up to 40 working days in complex cases. This is our final response.

If you are still not satisfied

You have the right to refer your complaint to the Housing Ombudsman Service at any stage. This is a free, independent service.

Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET Tel: 0300 111 3000 Website: www.housing-ombudsman.org.uk

Making a complaint will never affect your tenancy. We see complaints as a chance to put things right and improve our services.

You can find RMHS's full Complaints Policy at www.rmhs.org.uk

19. Ending Your Tenancy

If you are thinking about leaving your home, please contact the Housing Services Team in the first instance and we will guide you through the process.

Giving notice

To end your tenancy, you must give written notice, as set out in your tenancy/occupancy agreement, by letter, email, or text. If an occupancy agreement states more than two months' notice, under recent legislation you are now only required to give two months' notice.

Your notice should end on a day when your rent is due, or the day before. You must continue to pay rent throughout your notice period.

If you need a shorter notice period, we are happy to discuss this with you and may be able to accommodate your request.

If you change your mind after giving notice and would like to stay, please let us know as soon as possible. We will give this careful consideration and confirm our decision in writing.

Leaving the property

When you leave, please make sure you:

- Return all keys by the agreed end date
- Remove all of your belongings and furniture, ensuring all areas of the property are empty, including the house, garage, outbuildings and sheds.
- Leave the property clean and in good order
- Cut the grass and leave the garden tidy.
- Pay any outstanding rent or charges

We do not hold a deposit for most tenancies. However, if your tenancy was arranged through a letting agency, a deposit may have been taken and held in a protected scheme. Any deductions will be clearly explained to you, and you can use the scheme's dispute resolution process if you disagree.

Moving into a care home or residential setting

If you move permanently into a care home, nursing home, or supported living, you will need to give notice to formally end your tenancy. If you have a Lasting Power of Attorney in place, your attorney can do this on your behalf. If you do not have an LPA and are unable to manage this yourself, we will work with the local authority and relevant support agencies to make sure your tenancy is ended lawfully and in your best interests.

If someone else is living with you

If someone lives with you who is not named on the tenancy, for example a family member or carer, they will not normally have the right to remain in the property after your tenancy ends. We will always act sensitively in these situations and allow reasonable time for belongings to be removed and alternative arrangements to be made.

If you have any questions about ending your tenancy, please do not hesitate to get in touch, we are always happy to help.

When a resident passes away

We understand this is an incredibly difficult time, and we will always deal with these situations with care and sensitivity.

What happens to the tenancy

In England and Wales, the tenancy does not end automatically when a resident dies. It continues until it is formally brought to an end. We will contact the executor of the estate to manage this process and will guide them through each step.

In Scotland, if there is no qualifying successor, the tenancy ends automatically on the date of the tenant's death. We will contact the executor to arrange the hand back of the property.

Clearing the property

We allow up to six weeks from the date of death for the property to be cleared and all keys returned. A use and occupation charge, equivalent to the rent, will apply during this period.

If more time is needed, please speak to us as early as possible. We will always try to be flexible where we can, but charges will continue to apply until the property is handed back.

Succession - when someone may be able to take over the tenancy

In some cases, a spouse, civil partner, or in certain circumstances a family member or carer, may have the right to succeed to the tenancy. This means they could take it over and continue living in the property.

Succession rights depend on the type of tenancy and which part of the UK the property is in. If you think this may apply, please speak to the Housing Services Team as soon as possible so we can explain what options are available.

Settling the rent account

Once everything is concluded, we will review the rent account. If any money is owed to RMHS, we may make a claim against the estate. If there is a credit on the account, this will be returned to the estate.

Getting in touch

If you have any questions, or if you are the family member or executor of a resident who has passed away, please do not hesitate to contact the Housing Services Team. We are here to help and will guide you through the process.

Appendix 1 Full list of Resident Responsibilities for repairs

Residents are responsible for:

- Reporting repairs promptly
- Allowing access for inspections and repairs
- Replacing consumables (e.g., light bulbs) unless in sealed units
- Internal decorations
- Carpets/floorcoverings unless in the kitchen or bathroom
- Curtain poles and pelmets
- Maintaining gardens, driveways and yards (unless communal)
- Tree cutting unless on boundary or has a Tree Protection Order (TPO)
- TV aerials and satellite dishes
- Broadband connections (if drilling through walls or other structural work is required, permission from RMHS must be sought).
- Cleaning out drains, gully traps and gratings
- Replacing broken window panes as a result of resident damage
- Draughtproofing
- Replacing washers, plugs and stoppers
- House alarms and battery operated doorbells
- Taking steps to manage day to day condensation (see also Hazards including Damp & Mould Policy)
- Repairs or replacement of White Goods that are gifted to tenants from RMHS.

For anything other than the above, residents must not arrange their own repairs.

Appendix 2 Resident Improvements

Residents may wish to make alterations or improvements to their home to better suit their personal needs or preferences. RMHS supports residents in maintaining a safe and comfortable living environment, but all improvements must be authorised in advance.

Permission Requirements

Residents must seek and obtain written permission from RMHS before carrying out any improvements, alterations, or additions to their home.

We will not refuse permission without a good reason, but RMHS reserves the right to refuse changes that may affect the safety, structure, value, or future maintenance of the property.

Examples of Improvements Requiring Permission

Installing new kitchens or bathrooms (in advance of planned replacement cycles)

Adding or removing fixtures (e.g., built-in furniture, doors, storage, radiators)

Replacing flooring with alternative materials (e.g., laminate) – note, in order for any new flooring to be approved, it must be suitable and if in a flat, must have the necessary soundproofing.

Installing or renewing external features such as satellite dishes, security lights, conservatories, summerhouses or sheds

Any structural alterations (e.g., knocking through walls) or changes to rooms (partition walls, remodelling bathroom or kitchen layout).

Replacing or resurfacing driveways or paths

Electric car charging ports (these must be installed by a qualified electrician and certified).

Conditions and Responsibilities:

The resident is responsible for the cost of the work and ensuring it is carried out by qualified professionals.

Where asbestos is present and will be disturbed by the work, RMHS will take responsibility for managing the removal or containment of asbestos. See Asbestos Policy & Procedure

RMHS may inspect the completed work to ensure it meets required standards.

If the work causes damage, or does not comply with regulations or our standards, RMHS may require it to be removed or rectified at the resident's expense.

Improvements made without consent may result in the resident being charged for reinstatement.