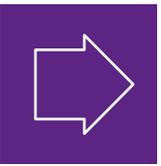
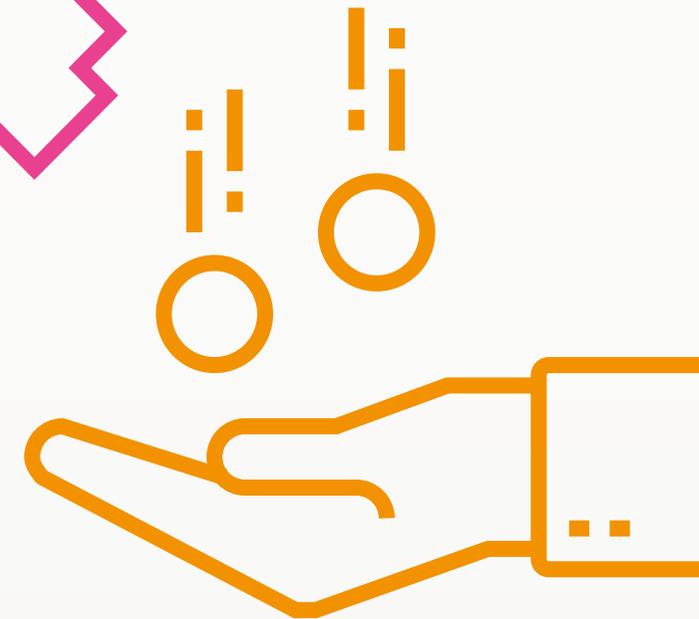
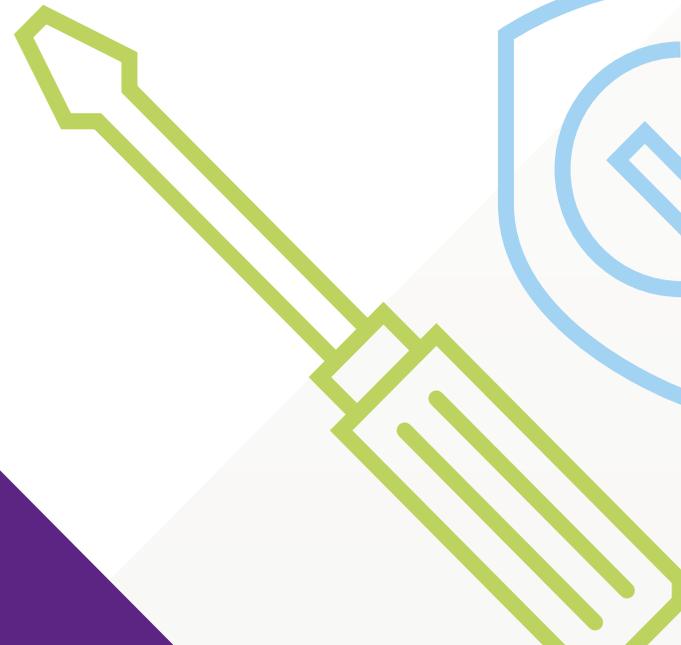




RENT TO BUY HANDBOOK



[CLICK HERE TO
START YOUR GUIDE](#)



											
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WELCOME

TO EMH HOMES

This handbook is a guide to the essential things you need to know about the Rent to Buy Scheme.

TRANSLATION SERVICE

We use the translation service Language Line, so if you need to have a conversation with us over the telephone in another language, please let us know.



FURTHER INFORMATION

You can find more information about subjects covered in this handbook on our website.

If you do not have access to the internet, or need any information not covered in this handbook, please contact us.





WHAT IS RENT TO BUY?

Rent to Buy is a scheme which allows working households to rent a home at an Intermediate Rent providing them the opportunity to save for a deposit to purchase the property they are renting within 5 years.

AM I ELIGIBLE FOR THE RENT TO BUY SCHEME?

- ▶ You must be a working household, with at least one tenant in full time employment and intend to buy the home in the future
- ▶ You will need to be a First Time Buyer having previously not owned a home. We may consider applicants who are looking to return to home ownership following a relationship breakdown
- ▶ Your income must be less than that required to buy a home on the open market. The maximum household income per annum is £80,000
- ▶ All Applicants must be at least 18 years of age
- ▶ You must have the Right to Rent and therefore we will check if you are permitted to reside in the UK
- ▶ A full credit report and financial appraisal will be completed to ensure that you can afford to rent the home

DO I NEED TO LIVE IN THE LOCAL AREA?

You do not need to be from the local area to apply for one of our Rent to Buy homes unless there is a local connection criteria stipulated in the Local Lettings Plan.





WHAT IS RENT TO BUY?

DO I HAVE TO WAIT 5 YEARS BEFORE I CAN BUY?

WHO DO I CONTACT WHEN I WISH TO DO THIS?

You do not have to wait 5 years to buy.

We will ask one of our preferred mortgage advisers to contact you annually to discuss your current financial situation and check your credit report. They can then advise you on how much deposit you will need to save in order to obtain a mortgage to buy a share of the property and if you need to make any changes to your spending to get approval for a mortgage at that time.

EMH sales will deal with your purchase when you are ready and can be contacted on **0300 123 0918** or **sales@emh.co.uk**

The Right to Buy scheme is not available with a Rent to Buy property.

WHAT SHARE WILL I BE EXPECTED TO BUY?

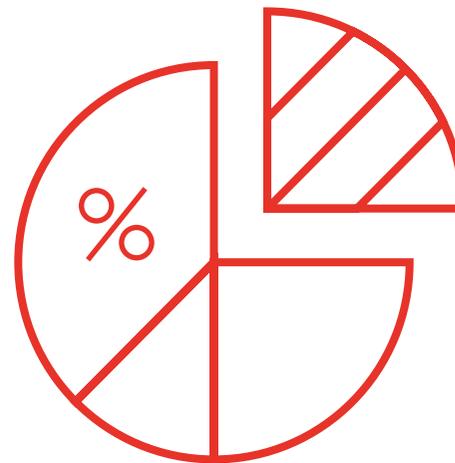
When you are ready to buy, a full financial assessment will be carried out on you to establish what share you can afford. The shares will start at 10% and increase in 5% increments to a maximum of 75% with rent payable on the remaining share.

WHAT COSTS WILL I INCUR WHEN I WISH TO BUY?

You will need to have adequate funds to cover legal fees, survey costs and mortgage fees which could total around £2000. You will also need a deposit for your mortgage.

WHAT IF I AM UNABLE TO BUY A SHARE AT THE END OF THE 5 YEARS?

We will contact you at the end of the 5 years to review your current situation. If you are not in a position to buy at that time we can look at other options such as extending the Rent to Buy tenancy or converting your tenancy to an Assured Shorthold.



WHAT IF I WISH TO VACATE THE PROPERTY BEFORE 5 YEARS?

Your tenancy is fixed for a year at a time with no option for either party to break without agreement of the other.

If you wish to end your tenancy, you must give us 4 weeks' notice in writing. Your tenancy will not end until you return your keys to us and leave the property. Rent will continue to be charged until we receive the keys.



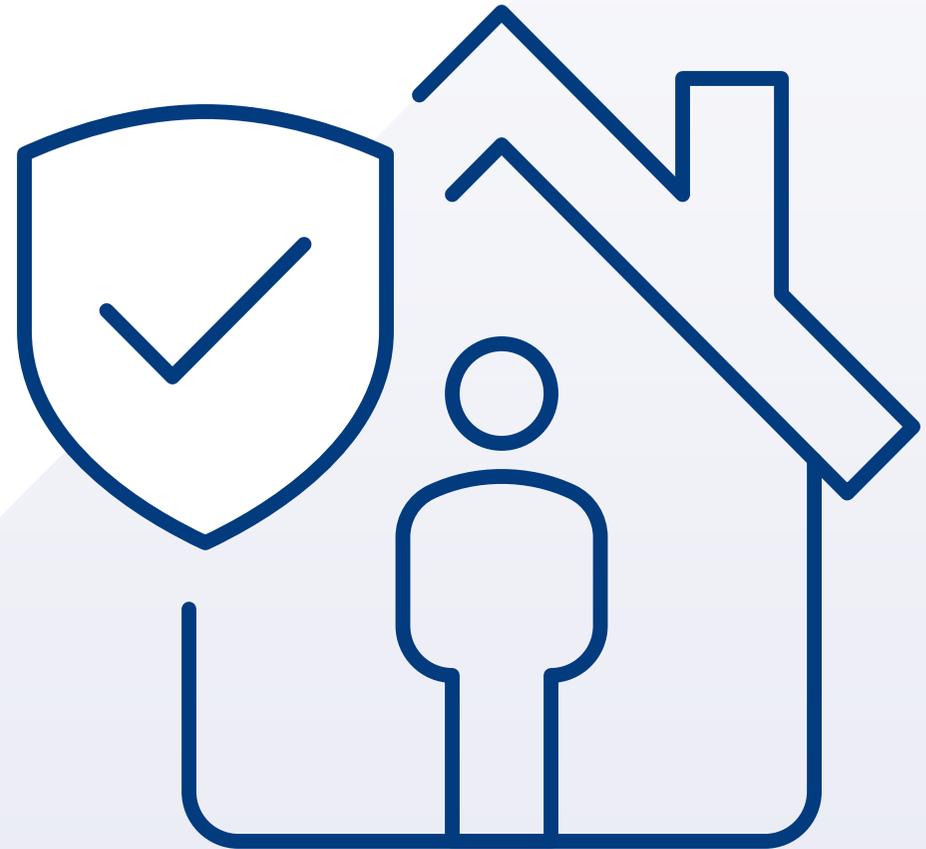
YOUR TENANCY

When you became a Rent to Buy tenant you will have signed an Assured Shorthold tenancy agreement fixed for a year.

This is a legal contract between you and us. The document sets out your rights and responsibilities as a tenant, and when you sign it you agree to all the terms and conditions listed within it.

The agreement also sets out our rights and responsibilities to you as a landlord.

If you would like clarification on anything in your tenancy agreement, please contact us.



											
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MOVING IN

YOUR KEYS

We do not keep a spare set of keys. If you lose them it is your responsibility to replace them and pay for any lock changes.

If you want to fit extra locks to your doors and windows, you need to get our permission first.

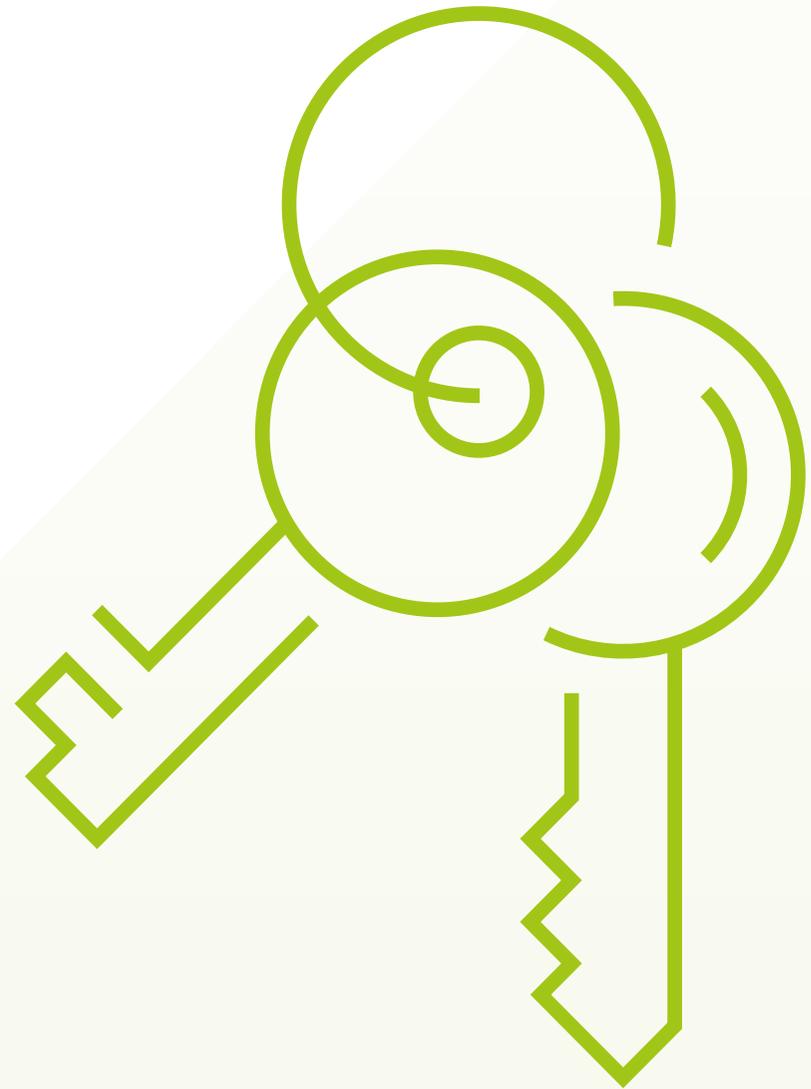
SUB LETTING

You are not permitted to sublet your home.

INSURANCE

We insure the cost of rebuilding your home, but you are responsible for insuring your possessions, including carpets, curtains, and flooring.

Most insurance companies will give you a free quote, or we can send you details of low cost contents insurance schemes we have negotiated for emh homes residents.



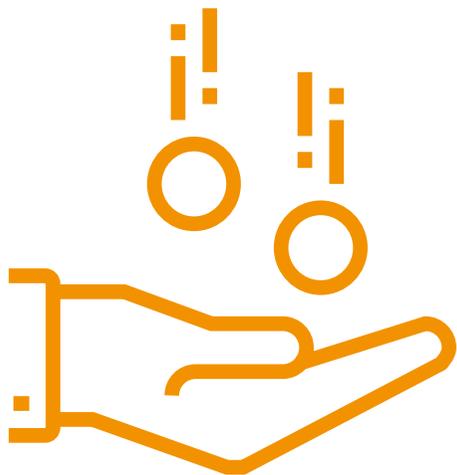


RENT

When you became our tenant you took on a legal obligation to pay your rent and keep your account clear. If you do not pay your rent, we will take legal action against you and you may lose your home.

WHEN TO PAY YOUR RENT

Your rent (and any service charge) is due every week. Payment must be made in advance.



RENT ARREARS

We take rent arrears very seriously, but if you are having problems paying your rent please do not be afraid to approach us as soon as possible. The longer you leave it, the worse the situation will get. We will offer you support and try to reach a repayment agreement so that you can catch up with your payments. We can also put you in touch with other agencies that can help you.

RENT STATEMENTS

You are able to check your balance at any time and view and print a statement via [myhomeonline](#)

SERVICE CHARGES

A service charge is included within your rent covering the cost of us providing you with services. A breakdown of these charges is provided within your annual rent variation notification.



											
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HOW TO PAY YOUR RENT

DIRECT DEBIT

More than half of our tenants pay by this method, the simplest way to ensure your rent is paid on time. This can be set up via [myhomeonline](#) or by calling us.

CARD PAYMENTS

Regular or one off card payments can be made online by calling allpay on **0844 557 8321** or by calling our Customer Service Centre on **0300 123 6000** and selecting option 1.

ALLPAY PAYMENT CARD

All tenants are given an allpay card that can be used at any location displaying the PayPoint sign. You can pay with cash and debit/credit cards.

Remember to keep your receipt.

POST OFFICE

You can pay by Giro or Transcash, quoting our reference number **4082168**. You may be charged for using this service.



											
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YOU AND YOUR NEIGHBOURS

Everyone has the right to the peaceful enjoyment of their home and neighbourhood.

By signing your tenancy agreement, you agreed to not commit acts of anti-social behaviour and to be responsible for the behaviour of everyone who lives in your home or visits it, including children.

This means that you must ensure they do not act in a way that will cause nuisance, annoyance, distress or harassment to your neighbours.

If you are having problems with a neighbour, we can offer help and advice.

Problems can be caused by many things, and the ways in which we can help you reflects that.



ANTI-SOCIAL BEHAVIOUR

Anti-social behaviour covers a range of actions and behaviours capable of causing nuisance or annoyance to someone either directly or indirectly. It can be personal (i.e. targeted at an individual), a nuisance (i.e. the local community rather than a particular individual suffers), or environmental (i.e. graffiti).

Whatever the cause, we will work with you, your neighbours, and other agencies to try and sort out the problems.

HARASSMENT

Everyone is protected under law from harassment. The Equality Act 2010 also provides protection from harassment on the basis of the following protected characteristics: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

Under the Act individuals are also protected from harassment because of association and perception (i.e. because of whom they have regular contact with or because someone thinks they have a particular protected characteristic).



YOU AND YOUR NEIGHBOURS

ZERO TOLERANCE

We believe there is no excuse for abusive or violent behaviour towards our staff or contractors. If you abuse, threaten or assault anyone working for emh homes or on its behalf we will report it to the police and take legal action against you, which could result in you being evicted.

DOMESTIC ABUSE

We have adopted the following definition of domestic abuse:

“Any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality.”

We believe that domestic abuse is unacceptable and should not be tolerated.

Domestic abuse occurs in all communities and affects people of all backgrounds.

We aim to:

- ▶ protect people who have experienced domestic abuse or are at risk of abuse
- ▶ support people who have experienced domestic abuse or are at risk of abuse
- ▶ prevent domestic abuse from happening in the first place, and to prevent repeat victimisation if it has already occurred

We will consider taking action against any tenant whose partner has fled home because of domestic violence perpetrated by the tenant. The exception to this may be where there are children living in the property with the perpetrator.



NATIONAL DOMESTIC VIOLENCE HOTLINE:

0808 200 0247

MEN'S ADVICE LINE:

0808 801 0327

Offers confidential advice for men experiencing domestic abuse from a partner or ex-partner.

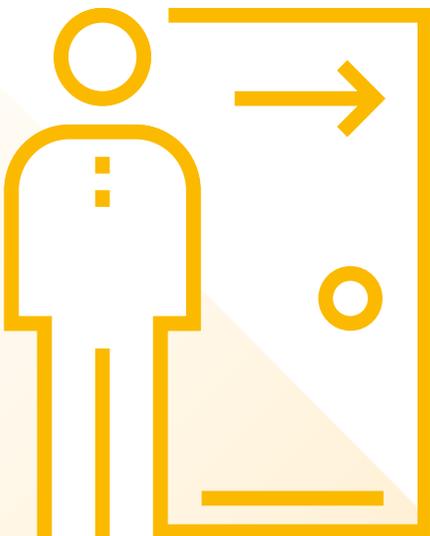
NATIONAL LESBIAN, GAY, BISEXUAL AND TRANS DV HELPLINE:

0800 999 5428

RESPECT:

0808 802 4040

Offers confidential advice and support to help DV perpetrators stop being violent and abusive to a partner or ex partner.





REPAIRS AND MAINTENANCE

HOW DO I REPORT A REPAIR?

You can report a repair through [myhomeonline](#), our [website](#), by [email](#), or by [social media](#).

Please note that these are not monitored 24-hours-a-day.

If you need an emergency repair out of hours you can call us and you will be directed to our out-of-hours service.

Your home will have a New Build defects period, usually 12 months after build completion, during which the builder is responsible for some repairs and maintenance. They will normally attend to the repair, but we will arrange the appointment with them for you.

Towards the end of the period we will need to carry out a final defects inspection to ensure the builders rectify any faults for which they are responsible. We will need access

to your home for this inspection, but we will let you know about two weeks beforehand when we will be visiting.

HOW SOON WILL THE REPAIR BE COMPLETED?

EMERGENCY REPAIRS

RESPONSE TIME: A MAXIMUM RESPONSE TIME OF 24 HOURS IS EXPECTED TO MAKE SAFE THE HAZARD

Emergency repairs are those needed to avoid immediate danger to your health and safety, or serious damage and destruction to your home.

This includes things like total loss of water, unsafe electric fittings, total loss of heating in winter, and blocked mains drain, soil pipe, or toilet if it is the only one in the property.

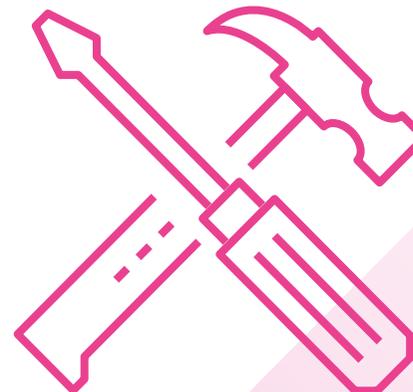
We will aim to make your home safe or prevent further damage. We may need to arrange a further visit to complete the repair.

APPOINTED REPAIRS

RESPONSE TIME: MAKE AN APPOINTMENT FOR A TIME THAT SUITS YOU

If you have a repair need that is not an emergency but affects your comfort or convenience, you can make an appointment with us to carry out the repair at a time that suits you.

This includes things like follow-on works from an emergency, minor plumbing leaks or defects, minor electrical faults, and roof leaks.



BATCHED REPAIRS

RESPONSE TIME: WITHIN THREE MONTHS

If your repair need does not pose an immediate risk to your health and safety or is not materially affecting your comfort or convenience, we will class it as less urgent.

We will carry out your repair when we have a number of other jobs of a similar type or in your area to make sure we are providing tenants with a value for money service.

Less urgent repairs include things like repairs to fencing, doors, windows, floors, work to kitchen fittings, and other minor issues.

We do recognise that personal circumstances and local situations can affect the true repair priority, so our Customer Service Advisors are trained to identify these differences and are authorised to adjust an individual repair urgency accordingly.



REPAIRS AND MAINTENANCE

PROVIDING ACCESS

Please make sure you allow us access to your home for an agreed appointment. Where access is not provided or refused we may recharge you up to £50 for the visit.

NO SMOKING

If you are having a repair or improvement works undertaken in your home, please do not smoke in the affected room(s) for one hour before and during the works.

We have a legal obligation to provide a safe working environment and residual passive smoke presents a health hazard.

We reserve the right to refuse to enter a property which has cigarette smoke lingering, and to recharge if a return visit is necessary.

RECHARGES

Where it has been identified that a resident has caused damage to their property, undertaken unauthorised alterations, or left possessions and/or rubbish behind when vacating, we will seek to recover the costs incurred to rectify the damage and/or issues identified.

Where a non-emergency repair has been requested and it is evident that it is due to tenant damage, work will not be carried out unless the tenant agrees to pay for the full costs of the works in advance of them being carried out.

CYCLICAL/PLANNED MAINTENANCE

To keep your home safe and comfortable we run annual schedules of cyclical and planned maintenance, which include:

- ▶ **gas servicing**
- ▶ **electrical testing/upgrading**
- ▶ **external decorating**
- ▶ **insulation**
- ▶ **roof replacement**
- ▶ **kitchen and bathroom renovations**
- ▶ **window and door replacement**
- ▶ **boiler and heating upgrade works**

We will always keep you fully informed about maintenance work by writing to you in advance with details of the work and names of the contractors.





ADAPTATIONS AND ALTERATIONS

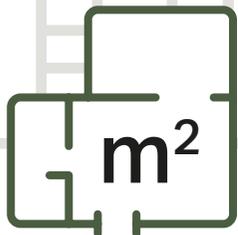
ADAPTATIONS

If you are disabled or have serious health issues, we may be able to adapt your home so you can live in it safely and independently.

ALTERATIONS TO YOUR HOME

You must obtain our written permission before making any alterations to your property. You will need to give us details of the work that you want to do and who will be doing the work.

We will not normally refuse permission unless it will make the property less safe, decrease its value, or add maintenance costs.



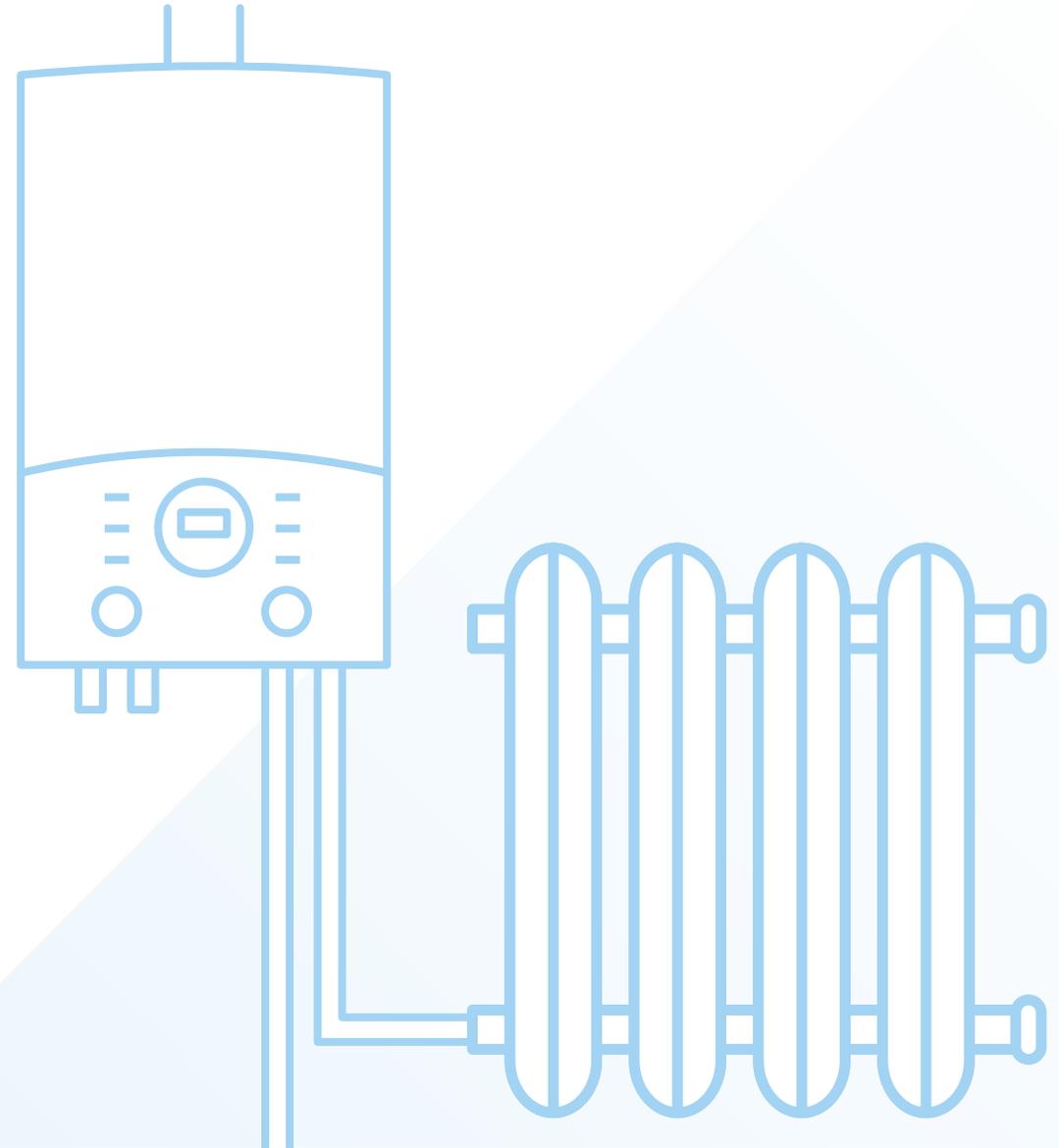
											
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GAS SAFETY

As your landlord we are legally obliged to annually inspect and service all gas appliances in your home to ensure they are safe and are being used correctly. You must therefore allow us prompt access so we can carry out these inspections. Failure to grant reasonable access will be in breach of your tenancy agreement and we may have to take legal action to gain entry to your home.

If you smell gas, call 0800 111 999 immediately.

You are not allowed to use or store within your home any paraffin or mobile gas heaters, gas cylinders, or containers of petrol or paraffin.





DATA PROTECTION

We adhere to the principles of Data Protection contained in the General Data Protection Regulation (EU) 2016/679 (GDPR) and the Data Protection Act 2018.

Data Protection law states that we are only allowed to use personal information if we have a proper reason to do so. Proper reason would be one or more of the following:

- ▶ **To fulfil a contract we have with you**
- ▶ **When it is our legal duty**
- ▶ **When it is in our legitimate interest**
- ▶ **When you consent to it**

The information we hold about you is used to make sure the services we offer continue to be the most appropriate for you. We will use the information to manage our relationship with you (e.g. keeping our records up to date to enable us to assist in the coordination of support services to maintain your tenancy agreement), and only share it with others where we need to in order to maintain the terms of your tenancy agreement. We will also share information where we have a legal obligation to do so.

We have a Data Protection Officer who oversees how we handle your personal information, and have put in place appropriate security measures to look after your data. We also limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions, and are subject to a duty of confidentiality.

You can access the personal information we hold about you by writing to us. You have the right to question any information that we have if you think that it is wrong or incomplete.

Please contact us if you want to do this. If you do, we will take reasonable steps to check its accuracy and correct it.

Please contact our Data Protection Officer if you would like to view our privacy policy or the information we hold about you:

Quality & Standards
emh group, Memorial House
Stenson Road, Coalville
Leicestershire
LE67 4JP

E: dataprotection@emhgroup.org.uk

T: 01530 276000



YOU CAN CONTACT US IN A NUMBER OF WAYS

ONLINE:

- ▶ [myhomeonline](https://myhomeonline.co.uk)
- ▶ You can email us at: enquiries@emh.co.uk or visit www.emhhomes.org.uk
- ▶ Follow us on social media:
 -    @emhhomes
- ▶ Text us on: **07860 024 523**
Text the word '**Bal**' or '**Balance**' and your account balance will be automatically sent back to you
- ▶ Text the word '**Callback**' and a member of our Customer Services team will ring you back
- ▶ Call us on: **0300 123 6000**

