



Lifestone
Homes

Are you tenancy ready?

Firm foundations
to live your life



Contents

Welcome to Lifestone	3	Your tenancy	7
The journey to your new home	3	Setting up an online account	9
Making an application	4	Additional support	9
Bidding for a property	4	In your home	11
Affordability assessment	5	Welcome visit	12
View, offer, sign up	5	Sustainability	13
Preparing to move	6	Get involved	14



Welcome to Lifestone

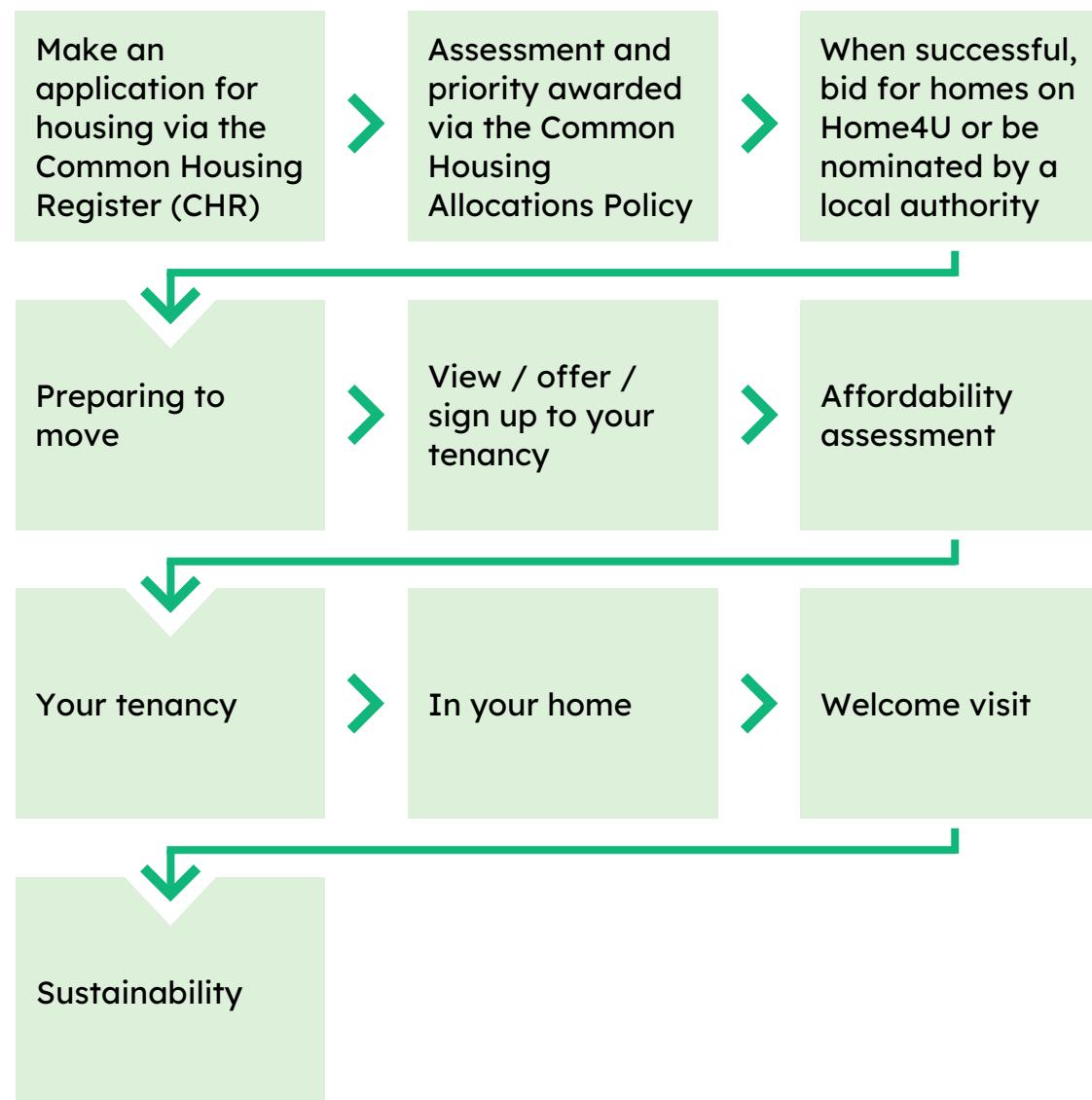
We are Lifestone Homes, a new housing association with over 31,000 homes across Bedfordshire, Buckinghamshire and Hertfordshire. We were formed in October 2026 through the merger of Paradigm Housing and Settle Group, two housing associations with shared values and ideas.

We believe that everyone deserves a safe and secure home. That's why we provide homes and services our residents can rely on, so they have firm foundations for living their lives.

For more information, visit our website at www.lifestone.co.uk

The journey to your new home

The purpose of this handbook is to offer guidance and support from applying for a new home through to steps to help you to prepare and move into your home.



Making an application

Once you're registered, your housing application will go to the local council, North Herts Council (NHC) or local housing association, depending on whether you're a home seeker or already a Lifestone tenant. They will manage your application and you will be asked for supporting information.

Common Housing Registers (CHRs) are used across the UK to ensure fair access to social housing and to ensure those with the greatest housing need are given priority. The CHR is typically run by the local council in partnership with housing associations.

Where you live will have an impact on which housing register you join, unless you are looking to move to a new area. Allocation policies may also vary depending on the area in which you apply.

You can find your local council online via the government website: www.gov.uk/find-local-council

Once you know who the local council is, you can check their website for details on how to apply for social housing. You can read more about this on our website: www.settlegroup.org.uk/rent-buy-or-move/rent-a-home

If you want to apply for housing in North Hertfordshire, you must register and complete a housing application on the Home4U website: www.home4u.org.uk/housingregister

Bidding for a home

Once your application has been assessed and awarded a priority, you can bid on properties. If you're looking for housing in an area outside North Hertfordshire, you should contact the council in that area. They will have details of how to apply for council or housing association properties in the area.

How does it work?

In North Hertfordshire properties are advertised weekly on the Home4U website. When you see a property that's the right size for you and meets your specific housing needs, you bid on it through the website. You can bid for up to three properties each week.

Once bidding closes on a property, the top three applicants will be offered the chance to view the home. At the viewing you are required to bring ID. It will then be offered to the applicant with the highest priority.

Although properties are offered first to those with the greatest need, they are not always accepted so they are then offered to the next applicant. Choice Based Lettings also means that lower priority applicants can be successful with properties that are in lower demand.

This process may vary slightly if you have registered for housing in a different local authority. The allocations policy and information about the CHR should be available on the local authority website.

If you are being offered a home because the council have accepted a duty to rehouse you under the Homeless Reduction Act, then you are entitled to one offer only. If you refuse, then the Council will decide whether this is reasonable. Under these circumstances, we will not be able to make you another offer.

Affordability assessment

Our aim is to improve your experience and reduce financial issues some residents experience at the initial stages of becoming a tenant.

All new potential residents will be asked to complete an affordability assessment and budgeting calculator. Not only will this allow Limestone to assess your income and expenditure, to ensure the property is affordable, but it will also tell you if there are other benefits you are entitled to claim.

Budgeting and benefits calculator

We can help if you have any money worries or concerns about benefit claims. With just a few simple steps you can see how much benefit you are entitled to.

www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/benefits-calculator

You can use the calculator to:

- Look at whether you're getting all the financial support you're entitled to
- Help you look at ways to maximise your income
- Help you manage your household budget and bills

There are lots of ways we can support you or put you in touch with organisations who can help if you are struggling financially. Please visit:

www.settlegroup.org.uk/support-from-settle

View - offer - sign up

If you are in a priority position, you will be invited to view a property. You will need to provide proof that you have a clear rent account in your current property before you can view.

After the viewing, you will be advised whether you have been successful or not in securing a tenancy on that property. With Choice Based Lettings you can also decline a property if you decide it is not right for you. If you have been successful, you will be formally offered the property.

When the property is ready, you will be contacted to arrange a sign up, which begins your new tenancy. You will need to pay the first month's rent at the sign-up appointment. This can happen quite quickly so you will need to be prepared and have your finances in place at sign up.

Preparing to move

Moving can be stressful, so it's best to try and be organised. Below are some tips that might help you when you are preparing to move into your new home.

Tips to help with moving

One month's rent is required when you sign a new tenancy. If you need support with this payment, you may be able to apply to your local council for a discretionary housing payment. Check their website for eligibility and how to apply.

- Try to put some money aside to make your first rent payment.
- You may also need some money to pay for things like removals and to purchase new items you may need, such as white goods or carpet and flooring.
- You may want to start sorting out your belongings and correctly dispose of anything you know you don't want to take with you. It also helps to start packing early and to begin to think about removals.
- If you have bulky items to get rid of, and you are unable to dispose of these yourself, your local council may have a service you can use. You can find information about your local council here: www.gov.uk/find-local-council
- Pack a box of essentials somewhere close to hand so that when you arrive at your new home you have access to items you may need straight away such as your kettle, tea, coffee, milk, or toilet roll!

At this time, you may want to think about furnishing your property which may include white goods and flooring. There are several places where you can go to access free or low-cost items. Below are some of our suggestions.

Free or low cost furniture	
Freecycle	www.freecycle.org
Facebook Marketplace	www.facebook.com
The Need Project	www.theneedproject.org
Freecycle	ilovefreecycle.org
Preen (Biggleswade)	www.facebook.com/preenCIC
End Furniture Poverty	www.endfurniturepoverty.org
Garden House Hospice	ghhospicecare.org.uk



Extra support

We want you to be able to live comfortably in your new home. We know that moving into a new home involves added expenses and you may have difficulty getting all of the things you need to get yourself set up. If you are struggling to decorate or furnish your home, get appliances or cover the cost of flooring, please let us know. We might be able to refer you to local support services and offer support through our Comfort Fund.

If you feel you need extra support, please complete the online application form:

www.settlegroup.org.uk/support-from-settle/the-settle-comfort-fund-application-form or call us on 0300 303 1010.

Your tenancy

When you first get your home, you will be given your tenancy agreement. This is a legal contract setting out your rights and responsibilities as a tenant and our responsibilities as a landlord. You can view a summary at www.settlegroup.org.uk/your-home/living-in-your-home/responsibilities

It is important to adhere to the terms of this tenancy or you could be putting your home at risk.

If you decide you want to move again, you can find information about moving here:

www.settlegroup.org.uk/your-home

Paying your rent

You can pay your rent by direct debit, online, over the phone on our payment line, or via a payment card. You can find out more information here:

www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/make-a-payment

Our top tips

- Set up an online account with us to manage your tenancy, including paying your rent. You can find more information below.
- Make sure to keep to a regular payment schedule.
- Make sure what you are paying each month is enough.
- Check your benefit entitlement.

Home contents insurance

- We provide building insurance as part of your tenancy, but not contents insurance.
- Home contents insurance helps protect your belongings if something goes wrong.
- We offer insurance through Aviva from under £1 per week. Find out more at: www.settlegroup.org.uk/your-home/living-in-your-home/home-contents-insurance

Service charges

Your tenancy may include service charges to cover communal charges such as cleaning and maintaining communal areas such as hallways, grounds, and parking areas.

The total annual cost is calculated and split between all the homes in the block who have access to these areas.

If you're claiming Universal Credit, you will be asked for your rent and service charge details.

You can find more about service charges at:

www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges

Help getting your finances ready

Before you begin to pay for rent and household bills, it is important to make sure that you've more money coming in than going out. Below are some tips to help you along the way.

- Identify priority and non-priority debts. If you are unsure about which debts are priority debts, more information can be found on the Citizens Advice website under Debt and Money: www.citizensadvice.org.uk
- Eligible benefits - look at whether you're getting all the financial support you're entitled to: www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/benefits-calculator
- Set up monthly payment plans to go out on the day your wages or Universal Credit are paid into your account to spread the cost of bills.
- Use a payment method that works for you e.g. direct debit, online, by payment card or pre-payment meter. See 'Payments and charges' at www.settlegroup.org.uk/your-home/living-in-your-home

- Open a bank account if you don't already have one, register for online banking and check your bank statements regularly. We can help you with this if you need support to do so.
- Set up a savings account, even if you can only save a small amount of money a week or month. Banks offer these but you can also consider our partner the Black Squirrel Credit Union here: www.bscu.org.uk

Setting up an online account

As well as making payments and checking your rent balance, you can choose your own repair appointments and more on our website through an online account. You can register to request a repair, ask for permission, report anti-social behaviour, contact us and much more.

If you've not registered with us yet, go to our website and click the 'My account' button in the top right and click the 'register' button.

Need help registering? Please contact us - our teams are happy to help!

Additional support

If you are struggling with money, check out the advice and support available on our website. We will always do our best to support you or put you in touch with organisations who may be able to help.

Pocket Power and the National Databank are just some of our partners who we have referred residents to for additional support.

You can find out more at:
www.settlegroup.org.uk/support-from-settle

Budgeting tips

- Avoid using convenience stores if possible as these can be more expensive.
- Save money by buying store own brands.
- Switch to a cheaper energy provider (compare costs online or via Citizens Advice energy advice service or speak to Pocket Power).
- Check the Annual Percentage Rate (APR) before taking out a loan or credit card - the higher the APR the more interest you pay.
- Don't ignore debts. For free advice, contact Citizens Advice.
- Speak to us about Pocket Power - Lifestone have partnered with Pocket Power who look at where you could save money on bills.

Moving in checklist

We've put together a list of some of the organisations you will need to notify about your change of address.

Updating your address checklist				
Financial	Services	Health	Motoring	Other
• Universal Credit • Housing, child and other benefits • Bank/building society • Council tax • Life insurance or other insurances • Pensions • Contents insurance • Tax credits • Employer/inland revenue • Personal Independence Payment (PIP) • Loans/finance companies • Online retailers	• Utilities (gas and electric) • Mobile phone • Internet provider • Electoral register • Post office re-direction • TV licence	• Doctor / GP surgery • Dentist • Hospital • Optician	• Driving license - DVLA • Vehicle insurance • Vehicle registration - DVLA • Breakdown services	• School / college / nursery • Gym • Library • Subscriptions • Clubcards • Vets • Education • Catalogue companies • Store cards

In your home

It's very important that once you have moved in you take meter readings for your gas and electricity and provide these to your supplier. These should be read on the day you move in.

If you're not sure who your current supplier is, you can find out using the details below.

Gas suppliers

- Call: 0870 608 1524
- Visit: www.findmysupplier.energy

Electric suppliers

- Call: 0345 026 2554
- Use the online Energy Network Association search tool to find your supplier by postcode.

If you have a gas boiler, you will need to call our partner Oakray as soon as possible to ask them to start up your heating system. Call 0300 303 1010 to get this set up.

Other important things to consider early on are any benefits, council tax, water supplier (if you don't pay this to Lifestone) and TV licence. You can find more information at: www.settlegroup.org.uk/your-home/moving-in-and-out

It's important to familiarise yourself with certain things around your home should you need to access them. These include:

- Smoke detectors and fire safety
- How the heating works
- Where the stop cock is (to turn off your water supply)
- Where there are shared access points to your building
- Communal areas (if you live in a block of flats)

The area where you live

Check with your local council to find more about:

- Setting up an online account
- Bin collection days
- Recycling information
- Council tax





Welcome visit

After you've been in your new home for three weeks, we'll arrange a welcome visit for one of our colleagues to come and check that you are settling in and see if there's anything we can help you with.

This is just to:

- Answer any questions that you may have
- Make sure any problems or outstanding repairs are addressed
- Make sure you know how to make the most of your heating system

If you have any questions or problems before then, don't wait! You may be able to find the information you need on our website - or contact us and we'll do all we can to help.

- Call: 0300 303 1010
- Web: www.lifestone.co.uk

Sustainability

Our homes have a big environmental impact – housing contributes around 40% of the UK's carbon emissions! Here are some ways you can save energy and water in your home:

- There are several different types of heating systems – make sure you understand how to use your heating system efficiently. If you have any queries, please contact our heating team.
- Turn off your lights when you're not using them and switch to energy-efficient LED lightbulbs.
- Switch off standby in electrical appliances but remember to check the details of your appliances before turning them off.
- Consider washing clothes at a lower temperature – opt for 30°C rather than 40°C. This also helps to reduce your electricity costs.
- Reduce washing machine use – try to have a full load when using it.
- Take shorter showers.
- Avoid overfilling the kettle.
- Ask your energy supplier whether they offer SMART meters to get real-time information on your energy use.
- Bleed your radiator to avoid cold spots caused by trapped air. If you don't know how to do this, please contact us and we can tell you how.

More information on our Sustainability Plan and what we are doing to create sustainable and energy efficient homes, neighbourhoods and a sustainable business can be found here on our website in the Sustainability section under 'About us'.





Get involved

We believe it's important that you have a voice and the best way to improve our services and neighbourhoods is for us to listen to and act on the feedback you give us. There are lots of ways you can get involved and have your say. Have a look at the opportunities below and get in touch if you'd like more information: www.settlegroup.org.uk/your-home/get-involved

- Resident Experience Panel
- Homeowner Experience Panel
- Complaints Scrutiny Panel
- Green Panel
- Service Development Groups
- Resident Scrutiny Pool
- Communications Review Pool
- Local walkabouts

We're listening

We listen to all feedback. If you want to make a suggestion or tell us when we have done something well, just go to our 'Contact us' page on our website to find these options under 'We're listening.'

If you want to make a complaint, you can do so here: www.settlegroup.org.uk/contact-us/make-a-complaint

Telephone

You can reach our Customer Services team by telephone on 0300 303 1010. Our telephone lines are open Monday to Friday 8am – 5.30pm. Please be aware that calls are recorded for training purposes.

Post

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Blackhorse Rd,
Letchworth Garden City
SG6 1HA



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