

Welcome to your new home

At Home Group, customers and communities really are at the heart of everything we do. With over 50,000 homes. we're a social enterprise and a charity, and one of the UK's largest providers of high quality homes and integrated housing, health and social care.

This booklet will give you some useful guidance about living in your Home Group home. Remember the facilities at each scheme will vary though, and you can find more information in your lease, which is your legal contract with Home Group.

If you have any questions, remember you can always speak to your scheme manager if you have one, or contact us using the details below.

How to contact us

Head office address: Home Group. 2 Gosforth Park Way, Gosforth Business Park, Newcastle upon Tyne.

Phone: 0345 141 4663 (listen for the homeownership options)

Email: LeaseholdCustomerSupport@homegroup.org.uk Website: www.homegroup.org.uk

Translation service

Afghani (Pushto)

NE12 8ET

Hindi که اړتيا لرئ چې د دې کومه برخه و ژباړئ ، هیله ده زمونو له مرکزی دفتر سره اریکی ونیسئ

यदि आप इसमें से किसी अंश का हिन्दी अनुवाद चाहते हैं तो कपया प्रकाशक से संपर्क करें।

Mandarin 如果您希望得到该文件任何部分的译文, Somali 请与我们的总部联系

Haddii aad rabtid in gevb ka mid ah can la tariumo, fadlan la xiriir daabacaha

જો તમારે આમાંના કોઈપણ ભાગનું ભાષાંતર કરવું Urdu હોય, તો કૃપા કરી પ્રકાશકનો સંપર્ક કરો.

اگرآپ کواس کے کسی ھے کے ترجے کی ضرورت ہوتو براہ كرم ناشرت رابطة قائم كرير_

Please contact us if you need any part of this document to be translated, or would like an audio or large print version.

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Remember the facilities at each of our leasehold retirement schemes varv. but you can find more information in your lease.

Our customer promise

We premise...





...to provide a safe place to live

- We will make sure that your buildings, grounds and communal facilities are safe
- We will give you advance notice before carrying out nonemergency safety checks
- We will tell you about what we find and any major works we need to carry out as a result



...to deliver a reliable repairs service

- We will make sure all maintenance is carried out to the standard we set and we will hold our contractor partners to account
- We tell you in advance if work is needed and provide clear information and timescales
- We will make sure any defects to new build properties are completed in an agreed timescale and we will carry out a defect call with you within two weeks of you moving into your new property



- We will give you a clear point of contact and they will introduce themselves to you
- . We will be open and honest in all our communication with you
- We will recruit caring and competent colleagues
- We will make sure that customers are central to the decisions that we make
- We will make our complaints process easy to access and simple to understand



...to help communities grow

- We will help you to form your own communities and resident associations, and we can offer support and advice where you ask for it, or where there's a safety concern
- We will work with you to improve and enhance the safety of your community
- We'll take strong action where anti-social behaviour happens and work closely with partners to tackle incidents



...to tell you where your money goes

- We will provide you with clear, consistent, transparent and up to date information on your accounts, service charges and buildings funds
- We will explain how we spend your money and let you know if there are any changes to the charges you pay
- We will make it possible for you to nominate and use local contractors



...to work together with customers and partners

- We will work in partnership with you and involve you in decision making
- We will keep you informed and updated
- We can signpost you to local services if that's something you wish

Equality, diversity and inclusion

We want all our colleagues and customers to feel they can be who they are, without any fear of prejudice, discrimination or injustice - we want everyone to be themselves and feel part of a great community, working together with a common purpose.

Our customers are a really important part of this, and we'd love you to get involved - whether that's by sharing your experiences or using your voice for change through one of our many involvement activities. To find out more about what you can get involved in, speak to your scheme manager or visit

homegroup.org.uk/getinvolved





Data protection

In order to help us deliver efficient services and to manage your relationship with us, we need to collect relevant personal details from you.

We comply with all applicable Data Protection Regulations such as the Data Protection Act 2018 and the UK General Data Protection Regulation when dealing with personal data. This means that your personal data will be processed in accordance with the law

For more information on how we process your personal data, including on data security, data retention and lawful processing bases, please view our privacy notice at **homegroup.org.uk/privacypolicy** or call our leasehold customer support team on **0345 141 4663** to request this in a different format.





Your lease

When you bought your home you became the leaseholder. Home Group is the landlord or managing agent and the lease is the legal document that sets out the rights and responsibilities of both the leaseholder and the landlord.

There are two main types of lease:

1. Assignable

The lease is assigned on sale with the unexpired period passing to the new owner. For example the owner of a 99-year lease transfers the lease after five years to a new buyer, who then acquires the remaining 94 years.

2. Surrender and re-grant

The owner of the lease surrenders the remaining years back to the landlord, who then re-grants a new lease to a new purchaser. For example the owner of a 99-year lease transfers the same lease back to the landlord after five years. The landlord then re-grants the buyer a brand new lease for 99 years.

Your lease will tell you:

- The original purchase price of your home
- The boundaries of the property
- Service charge information
- Details about reserve funds (for longterm repairs to the building and estate where your property is situated)
- Details about selling the property
- Minimum age requirements for purchasing and/or occupying the property (if applicable)
- The commitments you have made as well as your responsibilities and Home Group's obligations as landlord



Home Group's responsibilities include:

- Providing buildings and public liability insurance in accordance with the lease
- Maintaining, repairing and redecorating the external structure and communal areas of the scheme
- Collecting the service charge and reserve fund contributions
- Providing information on the service charge
- Keeping accurate accounts and presenting them to leaseholders within six months of the end of the financial year
- Providing the scheme manager's service (if applicable)

Your responsibilities as a leaseholder include:

- Paying the service charge on time
- Paying utility bills (if not included in the service charge)
- Redecorating and maintaining the inside of your home
- Obtaining written permission before carrying out alterations and improvements
- Not altering the structure of the building and/or your flat
- Adhering to the management arrangements for your scheme, these might be formal arrangements within the lease (sometimes called covenants) or informal arrangements.

If you do not comply with the terms of your lease, you could risk losing the right to live in your home. We will offer advice where we can and suggest some external agencies that you can go to for help. We will make every effort to help you resolve issues that may arise so that you can find the best solution for your circumstances.





Here's an overview of what your service charge may cover:

- The cost of a scheme manager (if applicable)
- Water charges (where these are billed collectively instead of direct to you)
- Home Group's costs for managing the scheme and for certification of the accounts
- Repairs to the exterior of the building and all communal areas (including the scheme manager's accommodation if applicable) and maintenance of scheme services (e.g. lifts, entry phone system, fire equipment, communal heating systems and emergency call systems)
- Lighting and heating of communal
- Gardening and maintenance of the communal grounds (including access way, drive and car parking facilities)
- Window cleaning as per the lease or local arrangement
- Cleaning communal areas
- Health and safety contracts e.g. annual servicing of gas and electrical supplies and appliances in communal lounges or kitchens, fire risk assessments, alarms and associated works and legionella testing of communal water supplies
- Providing and maintaining the emergency call system and the associated monitoring service at a central control centre
- A reserve fund
- Management fees
- Buildings and public liability insurance

What is a reserve fund?

Sometimes called a building fund, sinking fund or cyclical fund, funds like this are created to build up savings or reserves to help cover any large costs to the communal areas such as replacement or repair of lifts or emergency call systems and structural elements like roof, brickwork repointing or renewal of render or timber cladding, rainwater equipment, windows or doors.

Some funds may also include the regular (cyclical) redecoration of the communal areas maintaining communal areas is a shared responsibility in the terms of your

This might include inside and outside painting of all previously decorated surfaces in shared entrances and stairwells as well as communal lounges. guest rooms and public facilities.

Your lease will say if Home Group should hold one of these funds and how we can collect your contributions into it, this usually involves an annual contribution through your service charge.

In some cases the lease will state that much of the cost of contributing to the reserve fund will be deferred to the point where the property is sold. This helps to reduce your outgoings while you are occupying the property but means that a large payment will be due when you sell the property. Your lease will say how this will be calculated if applicable.

What do management fees include?

A management fee is included within the service charge and covers the cost of providing services to your estate/block. This will vary according to the type of property. So for houses without any services, the charge will be lower than on a blocks of flats which have lots of services.

The management fee may include some of the below items depending on the services provided. This is not a complete list and not every item will apply to every property, but this will give you an idea of the type of things covered by the management fee.

- Costs of employment of staff involved in management (excluding scheme based staff)
- Providing information to and dealing with enquiries from customers
- Routine property inspections to check condition and deal with minor repairs
- Liaising with external management companies and freeholders where necessary
- Management of complaints
- Preparing specifications for minor works and services
- Arranging and managing contracts and services
- Carrying out periodic health and safety checks (excluding statutory specialist checks and tests)
- Negotiating with local and statutory authorities where applicable
- Arranging and reviewing risk assessment plans
- Maintaining customer records

- Carrying out consultation on management matters, major works and long term agreements
- Liaising with residents' associations
- Collecting service charges and rent (where applicable)
- Preparing and distributing service charge budgets/estimates
- Providing management and service charge information to customers
- Producing and circulating service charge accounts
- Liaising with and providing information to accountants or auditors where required
- Monitoring customer accounts to ensure prompt payment within the terms of the lease
- Administering buildings and other insurance
- Preparing replacement cost assessments on buildings and landlords contents for insurance purposes
- Providing summary of cover and assistance with applications for insurance claims where required



Administration fees

Some additional tasks are not covered by the management fee and will attract an extra administration fee. These activities generate extra work and are either carried out at the request of individual customers, or arise when we have to carry out special work on a particular scheme, so are not included in the management fee.

- Consents for alterations
- Consents for keeping pets
- Sub-letting applications
- Providing copy accounts
- Providing a copy of the lease
- Re-mortgages/further advances
- Notice of assignment/transfer
- Leasehold extension/enfranchisement
- Deed of Variation
- Deed of Covenant
- Professional fees for major works
- Re-sales
- Arrears letters

This is not an exhaustive list. Customers will be informed of the current charge for any of the above at the time of the request. In most cases the charge is payable in advance.

We'll explain how we spend your money and let you know if there are any changes to the charges you pay. Remember you can always ask us questions and challenge us.

Your service charge bill

The service charge year will be stated in your lease but often runs from April to March.

You will receive an estimate of expected costs for the coming year before the beginning of the relevant accounting year. Before the final charge is confirmed, you may be invited to comment in writing or to attend a meeting to discuss the expected costs.

Your lease tells you when you need to make a payment, this might be monthly, quarterly or annually and is usually payable in advance. However you have the option to spread out the payments and pay monthly by direct debit.

Service charge accounts

Within six months of the end of the financial year you will be sent a copy of the year end service charge accounts.

End of year balances

If what has been spent is different to the estimated costs, there may be a surplus or deficit. How these are dealt with will depend upon the terms of your individual lease. In the case of a deficit, you will either be invoiced for this amount or it will be added to the next year's service charge. With a surplus it will either be credited to your account at the end of the year, or it will be deducted from the next year's service charge.

How to pay

The quickest and easiest way to make a payment is online by signing up to My Home Account, our safe and secure digital account system.

On My Home Account you can:

- View your payment history and account
- Set up and manage regular payments with a direct debit
- Make secure card payments

Sign up at myaccount.homegroup.org.uk (if you have a scheme manager, they can support you with this if needed).

You can also make a payment over the phone, by calling our leasehold customer support team on **0345 141 4663**.



We're here to help

If you're struggling with money, we're here to help you get back on track. Our **financial inclusion team** can give customers free, one to one support on all money matters.

They support **thousands** of customers each year, and can give you info tailored to your circumstances. They can provide expert advice on:

- ✓ Claiming benefits
- ✓ Budgeting and saving
- √ Filling in forms
- ✓ Universal Credit journal updates
- ✓ Looking for a new job

You can have a one off chat with them or arrange regular catch ups to help keep on top of things.

There are lots of ways you can ask for a referral to the financial inclusion team:

- Speak to your scheme manager
- Speak to us on live chat at homegroup.org.uk
- Call our leasehold customer support team on **0345 141 4663**

"I spoke with Kevin, one of the financial inclusion workers and what a positive experience it was. He was polite and well mannered throughout and had a real sense of genuine compassion. Well recommended to anyone with money struggles."

Home Group customer



As well as the financial inclusion team here at Home Group, there are lots of other places where you can find support and guidance if you're worried about money.

LEAP

They offer free energy and money saving advice.

0800 060 7567 www.applyforleap.org.uk

Citizens Advice

They help people with a range of issues, including money worries, by providing free, independent and confidential advice.

08001448848 www.citizensadvice.org.uk

MoneyHelper

Set up by the government, they help you manage your money better by giving free, unbiased money advice.

www.moneyhelper.org.uk

Your legal rights as a leaseholder



Information

Your landlord must provide their name and a contact address (within the UK) on every service charge demand. They must also provide you with a summary of 'rights and obligations'.

As a leaseholder, you can demand details of the service charges (including details of all types of insurance cover) and you have the right to inspect accounts and other supporting documents

Consultation

The landlord can't carry out major works to the building or estate where your home is without first consulting the leaseholders; if your landlord doesn't do this, they may not be able to recover all costs. Your landlord must consult you, as a leaseholder, if certain service agreements or contracts will last for more than 12 months.

Challenging charges

If you've already spoken to your landlord and still aren't happy with the cost of any service charge or administration charge, as the leaseholder you can apply to the First Tier Tribunal (Property Chamber). They will look at how reasonable the charges are.

Right to Manage

Right to Manage is the legal right for leaseholders in a block of flats to take over management of their building provided they meet certain criteria. This involves setting up a Right to Manage company. There is no need to prove mismanagement on the part of the landlord or managing agent.

Buying the freehold

Leaseholders in blocks of flats in some circumstances have the legal right to join together to buy the freehold of their block. This process is known as **collective enfranchisement**. Buying the freehold means leaseholders can run their own affairs and have direct control over how their building is managed. The process can be complex and independent legal advice from a specialist should always be obtained.

Lease extension

Most leases were originally granted for 99 years and the term of years will reduce unless the lease is extended. As the number of years remaining on a lease reduce, the value of the property may decline and this could affect your ability to sell your property.

Under certain circumstances leaseholders have a legal right to extend their lease and there is a statutory route to follow which is set out in legislation and a set term of additional years is granted. However in most cases we will agree to an informal extension which is less complex than the statutory route.

It is usually possible to extend the lease at the point of sale so this isn't something you have to do during your ownership.

A valuation (by a qualified, registered valuer) will determine how much you will need to pay to extend your lease and you will also need to pay all the legal costs involved.

Varying the lease

If the parties to a lease are unhappy with the terms of the lease, then they can agree to vary them by way of a formal deed of variation. Alternatively in some circumstances one of the parties can apply to the First Tier Tribunal (Property Chamber) to have the terms varied.

Selling your home

You can sell your home at anytime, just remember to let us know.

If you own 100% of the property you can advertise it on the open market, or if you own a share of your home, Home Group will need to help you sell it. To find out more, give our friendly sales team a call on **0191 731 1445** or email salesIr@homegroup.org.uk

We'll send you a pack with more information, including a form to complete.

Remember costs can vary when selling your home. It's really important you speak to your mortgage provider, an independent financial advisor, and your solicitor to make sure you understand all the costs and processes involved in selling before you go ahead.



Repairs and maintenance

Your lease will tell you what repairs you are responsible for and what repairs Home Group are responsible for.

You will usually be responsible for all repairs inside your home, including services that are exclusive to your home (like water, gas and electricity supplies and drains, even where these are situated outside of the property).

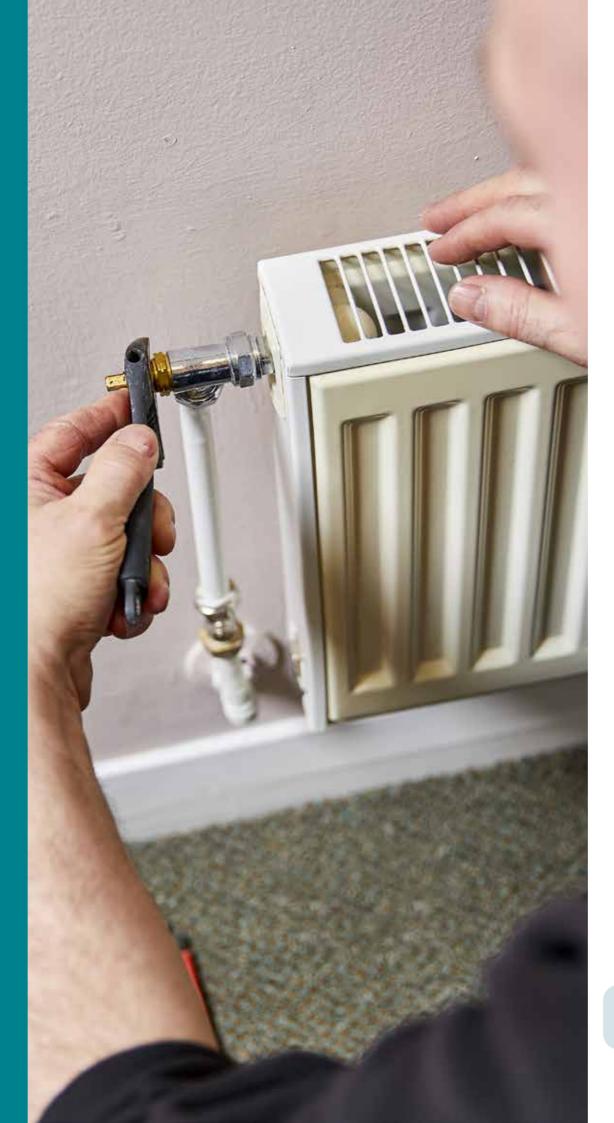
You're also responsible for keeping any gas and electrical appliances within your own home in a safe condition and you should make sure that regular safety checks are carried

Home Group are responsible for the maintenance of the structure of the building as well as any common parts of the building and/or the estate where your home is situated. This could include, but isn't limited to, lifts, communal gardens, lighting and pipes. Any repairs Home Group carry out will usually be paid for through your service charge contribution.

We always aim to carry out repairs as soon as possible, carrying out all appropriate background work, including checking any emergency situations and the legal consultation requirements.

How to report a repair

- Speak to your **scheme manager** if you have one
- Phone our leasehold customer support team on 0345 141 4663
- Report it online by visiting homegroup.org.uk/repairs
- LeaseholdCustomerSupport@homegroup.org.uk



Alterations and improvements

If you're planning a home improvement you must get written approval from us before you start.

What do I need written approval for?

Here are some examples of the sort of changes that need our approval (this is not the full list, so please contact us to check if you need written

- Installing a satellite dish or TV aerial
- Installing new windows
- Installing an external structure attached to your property - such as a conservatory, security blinds or an awning
- Replacing the boiler and central heating system
- Installing new electrical fittings such as storage radiators and extractor fans
- Changing the existing internal layout
- Upgrading or re-fitting kitchen or bathroom installations
- Installing laminate or wooden flooring (with the required sound insulation)

An administration fee will be payable to cover the cost of our legal investigation and issuing our formal consent. However there will be no charge where consent is not granted or is not needed.

Remember in some cases we might need to consider planning or other regulations.

Please speak to your scheme manager or contact us to find out more.

Scheme managers Some of our schemes have dedicated scheme managers who either live at the scheme or who visit on a regular basis. As well as a scheme manager. other Home Group colleagues or our repairs contractors may visit your scheme - you can always ask to see ID before letting someone into your home.

Some of their duties include:

- Explaining the alarm call system and emergency procedures and responding to emergency calls while on duty
- Regularly testing the pull cord and alarm equipment
- Calling a doctor, next of kin or other family members
- Switching the system over to the careline provider centre when not on duty
- Signposting you to external agencies for advice and assistance if you need personal care and support or need to move to extra care accommodation

They will also take care of other day to day issues

- Monitoring spending, arranging payment of scheme invoices on time and making sure expenditure is recorded at the scheme for customers to review.
- · Maintaining accurate records of all customers and other administration duties
- Making sure we comply with all health and safety requirements
- Maintaining the security of your scheme
- Managing the guest room and the use of the customers' lounge
- Facilitating social and leisure activities

And if you are selling your home they will also:

- Assist and provide feedback to the sales team
- Take care of handing over keys when sales are completed

If your scheme doesn't have a scheme manager:

You still have a dedicated colleague at Home Group who is responsible for the smooth running of your scheme. You can get in touch with us if you're not sure who this is. There may also be other colleagues who are based at your scheme such as a cleaner or a handy person. You can always ask to see ID before letting someone into your home.

Remember scheme managers can't provide personal care.

Getting involved



Your views are important and we will involve you in decisions about your home and scheme.

You can contribute your views in many ways, including meetings, formal and informal ballots or surveys or through your residents' association.

At any time, you can also feedback on, or challenge, any information you recieve from us.

Here are just some of the ways you can share your views:

Consultation and the law (Section 20)

Whenever work is planned (or required as an emergency) at your scheme that may cost £250, or more, per leaseholder or where we need to arrange a service contract that will last for more than one year and may cost more than £100 per leaseholder per year, the law says we must go through a formal consultation process.

This consultation process is called Section 20 (after the numbered section of the Landlord and Tenant Act 1985).

As part of this consultation you will receive a series of formal notices, giving you time to comment on proposed work.

In some cases, the first letter of consultation will also invite you to nominate an appropriately qualified contractor to be included in the tendering process.

Residents' associations

Residents' associations can be a really useful way for leaseholders to take an active role in the management of their scheme.

An association can be formally recognised by Home Group if there is a formal constitution, an elected committee and it has a representative membership of at least 60% of all leaseholders at the scheme.

Recognised status means that officers of the association have certain rights and can act on behalf of its members (these rights are also available to individual leaseholders). They include the right to:

- Nominate a contractor for qualifying works and long term agreements
- Receive a copy of the proposals for works or long-term agreements before going out to tender
- Receive a summary of insurance cover on receipt of a written request
- Receive copies of service charge invoices and expenditure receipts

Viewpoint teams

At Home Group, viewpoint teams are customer groups that scrutinise our services, monitor performance and assess how well we're delivering our customer promise.

To find out more about getting involved at Home Group on a local or national level, visit homegroup.org.uk/ getinvolved

Living in your home

Each scheme is different, but here's some general guidance which may be useful for living in your new home.

Keys

You're responsible for your own keys – you could consider using a key safe or leaving a spare key with someone you trust nearby, in case of an emergency.

Safeguarding

We are committed to working with you to keep you safe.

Abuse can take many forms including financial abuse, physical abuse, sexual abuse, emotional or psychological abuse, domestic abuse, and neglect.

If you become aware of a situation affecting a friend or neighbour, or you want some advice, you can

- Tell your scheme manager
- Call us on 0345 141 4663
- Tell your local authority safeguarding team

If it's out of hours and not an emergency, you can also report the incident to the police by calling **101**. Or if you think there's an immediate risk to your own or someone else's safety always call **999**.

Health and safety

You have the right to feel safe in your home and we take health and safety precautions to make sure your scheme is as safe as possible.

We will continually monitor all fire risks, carry out prompt repairs and make sure there are reliable maintenance contracts for alarm systems and equipment.

Remember you're responsible for keeping any gas and electrical appliances within your own home in a safe condition and you should make sure that regular safety checks are carried out.

Your scheme will also have suitable local arrangements to manage emergencies. These details will be on display at your scheme, or you request more details from your scheme manager or by contacting us.

Anti-social behaviour

We describe anti-social behaviour as something that causes alarm, fear or distress to others. You can report antisocial behaviour to Home Group:

- Tell your **scheme manager**
- Call us on 0345 141 4663
- Report it online at homegroup.org.uk/asb

There may be situations when we need to work with other organisations to help tackle anti-social behaviour - such as the police or your local authority.

If it's out of hours and not an emergency, you can also report the incident to the police by calling **101.** Or if you think there's an immediate risk to your own or someone else's safety always call **999**.

Independent living

If you're living at one of our schemes you'll need to be able to live independently.

If your property is a flat you will also need to be able to leave the building unassisted in the event of a fire and be capable of using communal areas without assistance.

Pets

Each scheme has its own pet policy, and your lease will tell you if there are any restrictions on keeping pets in your home.

If you are given written permission to keep a pet at your home we will ask you to sign a contract and will make clear that if the pet becomes a nuisance, or cannot be cared for alternative arrangements will need to be made.

Using communal facilities

Communities are at the heart of everything we do, and we love to see people coming together in communal spaces - whether that's a garden, lounge or dining area. Facilities at each of our schemes vary, but they're intended to be enjoyed by all customers. Any guidelines on using communal spaces will be on display at your scheme, or you can speak to your scheme manager or contact us to find out more.

Parking

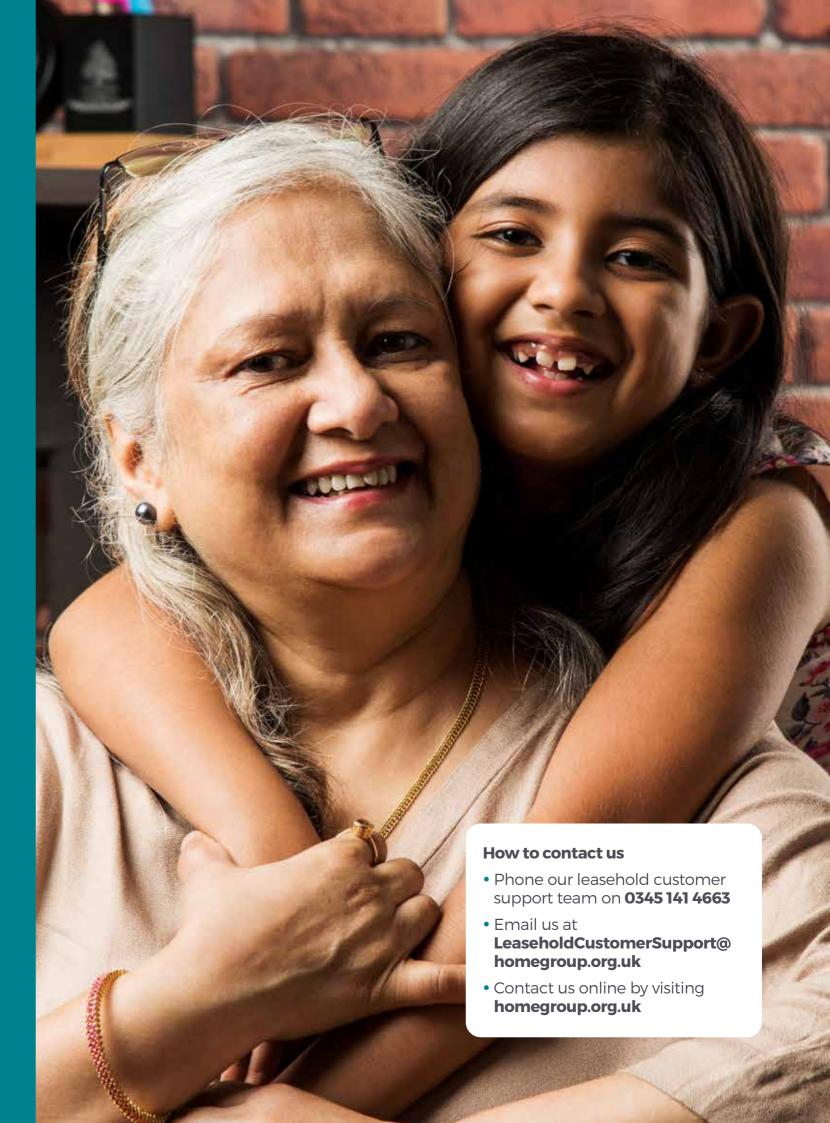
Some of our schemes have parking on site. Any guidelines on parking will be on display at your scheme, or you can speak to your scheme manager or contact us to find out more.

Guest room

Some of our schemes offer a guest room for customers' family and friends who are visiting on a short term basis. If your scheme has a guest room, you can check costs and guidelines with your scheme manager or by contacting us.

Laundry room

Some of our schemes have a communal laundry room. Any guidelines on using the laundry room will be on display at your scheme, or you can speak to your scheme manager or contact us to find out more.



Making a complaint, compliment or comment

You can give us feedback in the following ways:

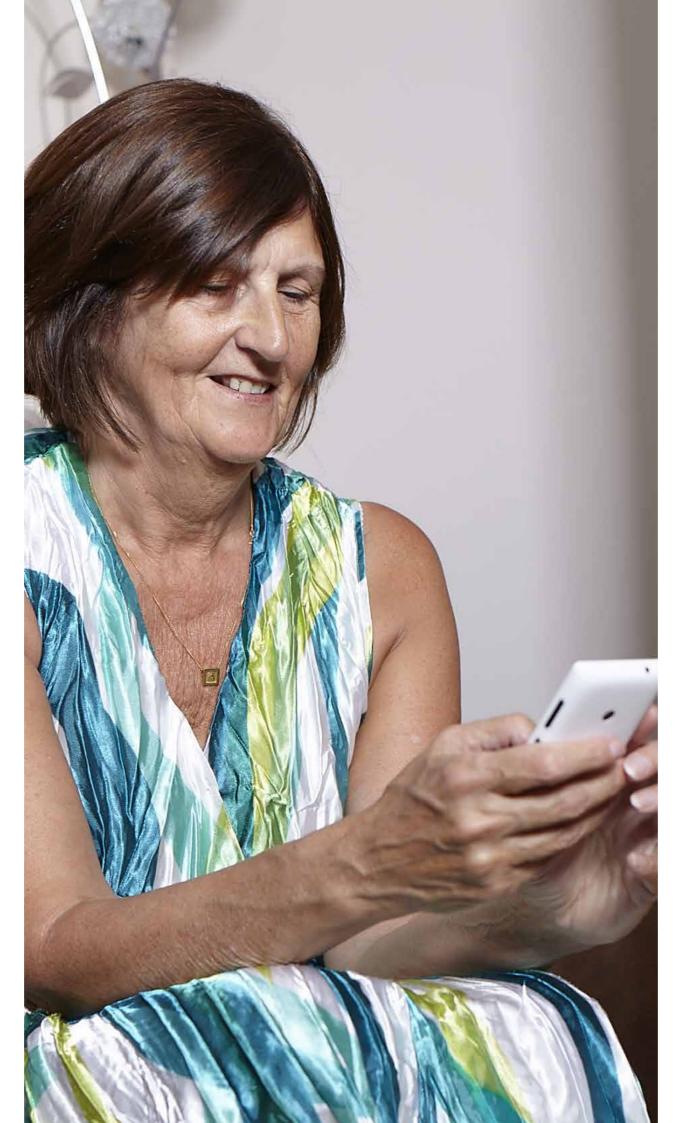
- Phone our leasehold customer support team on **0345 141 4663**
- Contact us online by visiting homegroup.org.uk/contactus
- Email us at LeaseholdCustomerSupport@ homegroup.org.uk
- Give your feedback to any Home Group colleague
- Write to us

If you're unhappy with any aspect of our service the simplest and quickest way to deal with a problem is to discuss it with a Home Group colleague.

Our colleagues are fully equipped to handle concerns or feedback about our services, addressing most problems immediately over the phone. Anyone can make a complaint to us, including a representative of someone who is dissatisfied with our service

You can also seek advice from other organisations, such as Citizens Advice, throughout your complaint with Home Group.

To find out more about our complaints policy, please get in touch with us or take a look on our website homegroup.org.uk



Useful contacts

Leasehold Advisory Service (LEASE)

If you need advice on the terms of your lease, service charge or any other lease related issues, the Leasehold Advisory Service is an independent body funded by the government which provides free advice on the law affecting residential leasehold property.

info@lease-advice.org 020 7832 2500 www.lease-advice.org

Age UK

Information and advice for older people.

0800 678 1602 www.ageuk.org.uk

Citizens Advice

Independent and confidential advice on a range of issues.

0800 144 8848 www.citizensadvice.org.uk

Connect for Help

Free energy and money saving advice in England.

0800 029 4548 www.connectforhelp.org.uk

Hourglass

Support for older people experiencing abuse.

0808 808 8141

www.wearehourglass.org

We now work with ARHM to raise standards for our leaseholders in retirement homes.

enquiries@arhm.org 0797 431 1421 www.arhm.org



Building homes,
independence
and aspirations



www.homegroup.org.uk