

Leaseholder & Sharedowner Guide



**This Guide is available in other languages,
Braille or Large Print on request.**

Please note that this document has been prepared as a guide only. It is not intended to be legally binding nor can the accuracy of the contents be guaranteed. We are happy to clarify any points you may have but we cannot give you any legal advice. If you need advice, you must contact an independent legal advisor or the Citizens Advice Bureau.

Section One - Welcome

Welcome
Plain Language
Language Line
Who is Signpost?
Our Mission Statement and Objectives
Contact Details
Jargon Buster

Section Two - What you can expect from us

Customer Service Charter
Customer Feedback and Compensation
Equality and Diversity Statement
Residents' Charter
Access to Information and Confidentiality
Summary of Anti-Social Behaviour - Policy & Procedure
Harassment
Domestic Abuse
Estate Management
Parking
Running a Business
Communal Areas
Gardens & communal areas
Insurance
Keeping a Pet
Grounds Maintenance

Section Three - About your home

Your Agreement
Right to manage
Buying the Freehold
Moving into a new-build home

Section Four - Paying for your home

Ways of paying your rent and/or service charge
What happens if you don't pay your rent and/or service charge
Financial Inclusion
When selling a leasehold property

Section Five- Service charges

- What are service charges?
- How the service charge is calculated
- How can I pay my service charge?
- What is paid for through the administration or management fee?
- How do major works affect the service charge?
- Consulting with residents about service charge

Section Six - Taking care of your home

- Who is responsible?
- Rechargeable repairs
- Carrying out your own improvements
- Disabled adaptations
- Reporting a repair
- Timescales for repairs
- Condensation & damp

Section Seven - Keeping your home safe

- Safety and security
- Preventing identity theft
- Callers at the door
- Safety in your home
- Hot water safety
- Dealing with fire
- Gas leaks
- Gas safety checks
- Annual gas safety checks
- Asbestos information
- Code of conduct

Section Eight - You and your neighbours

- Being a good neighbour
- What to do if your neighbours are causing a nuisance
- Respect Standard for Housing Management

Section Nine - Resident involvement

- What is Resident Involvement?
- Ways to be involved
- How we can support your involvement
- Consultation
- Benefits and successes
- Keeping you informed

Section One

Welcome

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Who is Signpost?

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Welcome

Signpost has approximately 350 leaseholders/shared owners and this guide is aimed at you, although for information parts of the guide refer to all our residents. Signpost welcomes feedback and this guide will be updated annually.

Plain Language

Signpost's aim is to keep the Guide as jargon free and easy to read as possible. However, there are words and phrases which you will need to know when reading this guide and these are explained in the Jargon Buster Section.

Language Line

If you require documents or letters in a language other than English, please let us know. We use the services of Language Line, who provide a fast, efficient and confidential translation service covering more than 120 languages. Please speak to your Housing Officer, if required.

Who is Signpost?

Signpost is part of Spectrum Housing Group Ltd, which was formed in July 2007. Spectrum's head office is based in Christchurch, Dorset. Spectrum Housing Group is a Registered Social Landlord (Housing Association) registered with the Industrial and Provident Society and the Tenant Services Authority. The Group owns and manages over 17,000 homes and maintains a further 30,000 properties.

A number of companies make up the Group, including:

- Signpost Housing Association Ltd
- Signpost Care Partnerships Ltd
- Signpost Homes Ltd
- Signpost Services Ltd
- Western Challenge Housing Association
- Medina Housing Association

Signpost owns and manages accommodation in the South West. Signpost's area office is based in Blandford Forum, Dorset, with other offices covering Devon and Somerset.

Our Mission Statement & Objectives

Our mission is to be recognised and respected for providing quality homes and services. Empowering people, supporting active communities and building better futures.

We are committed to:

- Quality
- Equality
- Partnership Working
- Growth
- Staff

Our core objectives are:

One Organisation

Making sure that we work together in a complementary way to deliver consistently high quality services to all of our customers, regardless of tenure.

Residents at the Heart

Ensuring that our residents have a strong and meaningful voice within the Group, steering our strategic direction and having active involvement in local decision making.

Working Communities

Ensuring that we use our resources to add value to the communities in which we work.

Contact Details

Signpost House
Sunrise Business Park
Higher Shaftesbury Road
Blandford Forum
Dorset
DT11 8SA

Hawthorn House
Emperor Way
Exeter Business Park
Exeter
Devon
EX1 3QS

Telephone: 01258 484800 01392 361122
Fax: 01258 484840 01392 361124
Email: CustomerServices@sha.co.uk
Websites: www.sha.co.uk
www.signpost-care.co.uk

A

Acceptable Behaviour Contract (ABC)

Is a voluntary written agreement made between a person who has been involved in Anti-Social Behaviour and their landlord, Local Authority or the Police. ABC's are not legally binding and allow the person to agree to stop their unacceptable behaviour. This is a contract which is designed to make the person causing the Anti-Social Behaviour aware of their actions and effect on others.

Agreement

A signed contract between a landlord and the occupant which sets out what is expected of each party and what rights each has. This could include a tenancy, licence, or a lease agreement.

Allocations

This is the term used by Social Landlords to describe the process of identifying properties and letting them to people, who then become their tenants.

Allocations Policy

A policy is a statement, usually in writing, about how an organisation will work. For example, an Allocations Policy sets down the rules for offering housing, and should ensure those most in need get allocated a home first.

Arrears

See Rent Arrears

Anti-Social Behaviour Order (ASBO)

This is an order made by a court to stop someone from being anti-social and may also stop them from going to certain locations (exclusion zones). An ASBO can be given to anyone over the age of 10 and lasts for at least 2 years. Breach of any of the terms of an ASBO is a criminal offence.

Assignment

The passing of the rights, privileges and liabilities contained within a lease from one lessee to another.

Assured Shorthold Tenancy

This gives the tenant the right to occupy a property for a fixed period of time, provided that they keep to the terms of the Tenancy Agreement. At the end of the fixed period of time, the landlord or the tenant has the right to terminate the tenancy.

Assured Tenancy

Since January 1989, new tenants of housing associations are mainly issued with Assured Tenancies. They have fewer rights in law than secure tenants, although Tenant Services Authority guidance requires some of these rights to be written into Assured Tenancy Agreements. Housing associations can also issue Assured Shorthold/Starter or Introductory Tenancies.

Audit Commission

An independent body responsible for ensuring that public money is spent economically, efficiently and effectively, to achieve high-quality local services for the public. Their work covers local government, health, housing, community safety, and fire and rescue services.

B

Benchmarking

Assessing an organisation's performance by comparing it to that of other organisations of a similar size and purpose.

Best Value

"A duty to deliver services to clear standards - covering both cost and quality - by the most economic, efficient and effective means available".

Best Value Reviews

Local authorities and housing associations must show that they have applied the four C's of Best Value (Challenge, Compare, Compete, Consult) by carrying out reviews of their housing services. This shows service users, inspectors etc, how they are achieving continuous improvement year on year.

Black and Minority Ethnic (BME)

Black and Minority Ethnic. Sometimes written as BME.

Board Member

The term used to refer to a member of the Board of Management.

Board of Management

Group of people who have volunteered or been elected to control the affairs of a housing association. They can come from all walks of life, but must have some interest or experience, relating to the work that the housing association does and the community it serves.

C

Citizens Advice Bureau (CAB)

A Citizens Advice Bureau can give free advice and information to local people, in person or by telephone. They advise on matters like benefits, debt and consumer rights.

Choice Based Lettings

Vacant homes are advertised and if you are on a Council waiting list you can show your interest in the homes by telling the Council. It aims to give a more customer focused approach to the letting of social housing.

Communal Areas

All parts of the building in which the property is situated and all access areas and land in the vicinity of the dwelling which is owned by us for housing purposes, but which is not granted any one tenancy or lease agreement for the exclusive use of one person.

Covenant

A legally binding requirement contained in the lease.

Customer Service Charter

Our Customer Service Charter highlights the standard of service we aim to give our customers.

Cyclical Maintenance

A programme of work that is undertaken on a periodic basis to ensure that a property is maintained in a good condition.

D

Data Protection Act

Under the Data Protection Act (1998), individuals have certain rights to access information that is being held about them by organisations and companies. These organisations and companies also have a responsibility under the Act to store and use the data that they hold in a responsible way.

Decent Homes

The Decent Homes Standard is a target set by Government for all social housing providers to meet set standards for their homes by 2010. In brief, a Decent Home will have to pass four tests:-

- 1) It has to meet the current minimum statutory standards for housing
- 2) It needs to be in a reasonable state of repair
- 3) It needs to have reasonably modern facilities and services
- 4) It needs to provide a reasonable degree of thermal comfort

Defect Liability Period

The period following completion of a project, such as a new-build property, during which the contractor will be liable for defects in their work and obliged to correct any faults.

Department for Communities & Local Government (DCLG)

Government Department responsible for housing.

Disturbance Payments

Tenants who are required to move accommodation on a temporary or a permanent basis, due to their landlord carrying out major repairs or demolition, are entitled to claim Disturbance Payments to help them cover the cost of moving.

E

Enfranchisement

The legal right of leaseholder to join together and purchase the freehold of the building from the current freeholder.

Equality and Diversity

Treating all people fairly, regardless of their background.

Eviction

Being legally removed from your property by a bailiff following a court order for possession.

F

Forfeiture

Decision by a court that a lessee must give up rights to a leasehold property, without compensation, as the result of non-compliance with the terms of the lease.

G

Ground Rent

Annual payment to the landlord for the lease.

H

Homes & Communities Agency (HCA)

The HCA is the national housing regeneration agency for England. It is a non-departmental public body and is sponsored by the government department for communities and local government.

Home Loss Payment

Social housing tenants who are forced to permanently move to another house/flat due to their landlord carrying out redevelopment or demolition are entitled to claim Home Loss Payments. They may also be entitled to claim Disturbance Payments.

Homeswapper

Homeswapper is for social tenants (in rented property) who want a house/flat swap. This also called mutual exchange. Tenants of housing associations and council properties can swap properties.

Housing Association

A non-profit-making organisation, which provides homes either for people who cannot afford to buy their own, or who need special types of housing, for example elderly people. A voluntary Management Committee (or Board of Management) manages associations.

Housing Benefit

Money paid by local authorities for those on low income to help cover housing costs.

Housing Officer

Person employed by a local authority or housing association to carry out a range of housing services.

Housing Ombudsman Service (HOS)

In charge of investigating complaints made about housing associations. Before the HOS can be called in to investigate, the person making the complaint must have been through our Customer Feedback Procedure.

I

iN Business for Neighbourhoods

This is a term used by landlords, to show that they care about where you live.

Independent Living

Housing for older people who are 55 years and over. Promoting independent living with support provided as required.

J

Joint Tenancy

Where two or more people share a property and the Agreement for the property.

L

Lease

A legal document that contains the terms under which the leaseholder holds the property. The covenants within the lease are binding upon both the leaseholder and the freeholder for the term of the lease unless both parties agree to the variation.

Leasehold

A type of property ownership.

Leaseholder

A person who does not own the land their home is built on and pays a ground rent, service charge and buildings insurance for a fixed number of years. Tenants who live in flats and buy them from their landlords are called leaseholders.

Leasehold Valuation Tribunal (LVT)

A LVT is appointed to make decisions on various types of dispute relating to residential leasehold property. The LVT is an independent decision-making body which is unconnected to the parties or any other public agency.

Licensee

A licensee is someone (not a tenant) who has the permission / agreement of the owner / landlord to live in their property for which a charge is made. Licensees have fewer rights than tenants.

M

Major Repairs

Improvements to housing stock that are too substantial to be covered by normal allowances for repairs and maintenance work.

Mediation

A method of resolving disputes between two parties using a third, external party, known as a 'Mediator'. The Mediator, who must be neutral in the dispute, aims to bring the two opposing parties to an understanding of the issues, including each other's point of view, and to reach an agreed solution to the dispute.

Mutual Exchange

A way to swap homes with other tenants renting from a council or housing association.

O

Occupancy Charge

See Rent

Owner Occupier

Someone who has purchased their home.

P

Planned Maintenance

A programme of work undertaken to renew major items to ensure that properties are maintained to a modern day standard.

Possession Order

A legal document obtained from a County Court by a landlord to gain possession of a property.

Q

Quiet Enjoyment

All Secure, Assured and Shorthold Tenants have a statutory Right to Quiet Enjoyment. This does not refer to noise or anti-social behaviour, as the phrase might imply, but to the possession and enjoyment of the property without undue disturbance from the landlord (or a representative of the landlord) by acts that are likely to interfere with the peace and comfort of the tenant, for example harassment or illegal eviction.

R

Rechargeable Repairs

Repairs carried out by a landlord, which the tenant must pay for, because they caused the damage or are responsible for as a shared owner / leaseholder.

Refurbishment

The renovation and improvement of a property.

Registered Social Landlord (RSL)

A term describing not-for-profit organisations that provide social housing and are registered with the Tenant Services Authority. Examples include housing associations, housing trusts, housing co-operatives.

Rent

Money paid to a landlord by a tenant in exchange for occupying a property. Licensees pay an occupancy charge. Within this document, both rent and occupancy charges will be referred to as rent.

Rent Arrears

If you fall behind with your rent payments (whether paid by Housing Benefit or yourself), you are said to be in rent arrears. This means that you owe your landlord money. Tenants who are in rent arrears would be advised to contact their landlord as soon as possible to try and sort the problem out. Being in arrears is a breach of the Agreement and can lead to eviction.

Repairs

Mending something that is broken, inside or outside your accommodation e.g. a blocked drainpipe. You should refer to your Agreement to see whether you, or the landlord, is responsible for carrying out a particular repair.

Resident

Someone who lives in a property which includes tenants, shared owners and leaseholders.

Residents' Association

A voluntary group made up of people who live in a particular area or scheme, who have got together to have their say on local issues, improve their area or organise social events. Can also be called a Tenants' and Residents' Association or a Tenants' and Leaseholders' Association.

Residents' Forum

A Residents' Forum is a group of people who have decided to work together in the interest of all residents in the area. The Forum can give help and can put residents in touch with each other so that they can share ideas and experiences.

Resident Participation

A two-way process involving sharing of information and ideas, where residents are able to influence decisions and take part in what is happening with the service that they receive.

Respect Standard

The Government's idea for tackling Anti-Social Behaviour with landlord and community support.

Responsive Maintenance

Ad hoc and one-off repairs to deal with an immediate problem.

Right to Acquire

Scheme giving eligible tenants of Registered Social Landlords the right to buy a home they currently live in. The rules for the Right to Acquire are very specific.

Right to Buy

Some local authority and housing association tenants have the Right to Buy their home at a price lower than the full market value. This depends on individual circumstances and how long the tenant has been living at the property.

S**Section 20 Notice**

A formal notice sent under Section 20 Landlord & Tenant Act 1985 giving details of proposed major work providing an estimate of the likely cost for each leaseholder.

Security of Tenure

A tenant's right to remain in their home indefinitely provided that they keep to the conditions of the Agreement.

Service Charge

The money tenants and leaseholders pay for services such as cleaning, lighting and maintenance of common areas.

Shared Housing

Accommodation in which people live in separate, private rooms but share certain facilities, such as the kitchen and bathroom, with other residents. Hostels, and some housing schemes for older people, or people with special needs, are shared.

Shared Ownership

Scheme that allows people who meet certain conditions to part-buy/part-rent a property. Shared owners can increase their share of ownership, (and decrease their rent) until they own the property outright (unless the lease only allows ownership to a certain percentage).

Sheltered Housing

See Independent Living

Signpost Housing Association and Signpost Care Partnerships

Signpost is a Registered Social Landlord (RSL) otherwise known as a housing association, and includes Signpost Housing Association and Signpost Care Partnerships.

Social Housing

Housing of an adequate standard, which is cheaper than that which is generally available in the local housing market. This can comprise a combination of subsidised rented housing and subsidised low-cost home ownership, including shared ownership.

Starter Tenancy Agreement

These are issued to new tenants as a 12-month trial period at the beginning of their tenancy. During this time tenants will have less rights. Providing no tenancy issues arise, such as anti-social behaviour, at the end of the 12-month period tenants are then offered a full Assured Tenancy.

Succession/Right to Succession

There is a right to take-over the tenancy when a tenant dies. For example, if a couple lived together in the property and the partner, who was the tenant, dies the other partner may have the right to take over the tenancy. There is only one right to succession of a tenancy.

Supported Housing

Accommodation for people with specific needs. Residents are 'supported' in their own accommodation by paid staff, who may or may not be employed by us.

T

Tenant

A person, or persons, who agree to occupy a property, owned by someone else in exchange for payment (i.e. rent), this includes licensee.

Tenancy and Resident Compact

A written agreement between the landlord and a group of residents on an estate or living in a specific area that sets out how, for example, residents will be consulted or involved in the running of their homes.

Tenant Services Authority

New regulator of affordable housing which was launched on 1.12.08 and took over regulatory powers of the Housing Corporation.

The Resource Centre (TRC)

Drop-in centre staffed by resident volunteers to give information and advice on residents' issues. The TRC is based at the Blandford Office on Sunrise Business Park, Blandford Forum, Dorset.

V

Voids

Empty accommodation waiting for some work to be done or someone to move in.

Y

Your Voice

Residents' newsletter issued every quarter.

Section Two

What you can expect from us

Customer Service Charter
Customer Feedback and Compensation
Equality and Diversity Statement
Residents' Charter
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Summary of Anti-Social Behaviour Policy and Procedure
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Customer Service Charter

Introduction

Our approach is based on the belief that our customers expect our homes and services to be of the highest quality and provide excellent value for money. This Customer Service Charter sets out the basic service performance our customers can expect from us. Underpinning this charter are two pledges:

Service Pledge

We will work to ensure that:

- Our customers are treated with respect and have the same rights and ability to access the services we provide, irrespective of gender (and gender reassignment status), background (e.g. gypsies and travellers, asylum seekers), race, colour, ethnic or national origin, faith, sexual orientation, marital/civil partnership status, age, disability, social position, politics, trade union membership or social disadvantage. We understand the individual nature of our customers through keeping up to date information and using different forms of research to identify their needs and aspirations.
- Our customers have choice in the way our services are delivered and over the look of their home within our normal business constraints.
- Our customers understand their rights and our responsibilities, the level of service they should expect from us and what to do if they are unhappy with the way we perform.
- Our customers have access to regular sources of information about how we are performing and how well our performance compares with other Housing Associations.
- All of our customers have a variety of opportunities to be actively involved in the shaping of our services and their neighbourhoods.

Accountability Pledge

We will:

- **Place customers at the heart of what we do in all aspects of our work, including their needs, priorities and aspirations in our plans.**
- **Involve customers in the management and control of the Association by having:**
 - **Customers on our Board of Management.**
 - **Regionally based Forums that consider issues that are important to customers and Resident Associations in that area.**
- **Involve customers in reviews of our performance and our policies.**
- **Review the way customers are involved in the management and decision making at the Association and together with our customers, make changes when necessary.**

Fair treatment for all

Our approach to equality and diversity is contained in our Equality, Diversity and Inclusion policy and is described in our leaflet on Equality and Diversity.

We aim to ensure that everybody is treated fairly and has equal opportunity to access our homes and to receive the services and employment opportunities we offer.

We will:

- **Arrange interpretation and translation services if you need them.**
- **Arrange for signing or Minicom services if you have difficulty hearing.**
- **Provide our documents and leaflets in Braille, large print or other languages on request.**
- **Provide information in the form of pictorial formats or in other ways to meet the individual needs of customers with learning disabilities.**

Access to our services

The information that follows is our approach to service delivery to our customers.

Office hours:

We will keep our main offices open during the following hours:

- 8:30am to 5:00pm – Monday to Thursday (exc Public Holidays).
- 8:30am to 4:30pm – Fridays (exc Public Holidays).

We will maintain a full telephone service during the following hours:

- 8:00am to 5:00pm – Monday to Friday (exc Public Holidays).
- We will maintain an “emergency repairs only” telephone service during the following hours:
- 5:00pm to 8:00am – Monday to Friday.
- All day Saturday, Sunday and Public Holidays.

When you phone us (01258 484800):

We will:

- Deal with most enquiries through the phone.
- Answer telephones within **20 seconds** during office hours.
- Greet the caller in a welcoming positive tone.

It is our intention to deal with most enquiries at the time of your first call. If we can't, we may need to take a message and ask a member of staff to call you back. Messages will be dealt with as follows:

- Messages and telephone calls will be returned on a priority basis.
- Immediate response – **same working day**.
- Routine response – end of the next working day.
- If the caller cannot be contacted by telephone a written response will be sent within **3 working days**.

When you send us a letter, fax or an email for any enquiry or request:

We will:

- **Date stamp all letters on receipt.**
- **Acknowledge letters and emails within 5 working days. If we cannot give you a full reply at that time, we will let you know when we will be able to.**
- **Respond in your preferred way if you have expressed a preference to us.**
- **Write clearly and precisely in all our communications to customers.**

When you visit us:

We will:

- **Open our offices and have adequate staff during office hours.**
- **Immediately greet visitors to the office with staff who are trained in customer care and have knowledge about the likely range of enquiries.**
- **See you within 5 minutes if you have made a prior appointment.**
- **See you within 10 minutes if you have not made a prior appointment.**
- **Keep the reception area clean and tidy.**
- **Keep leaflet racks and notice boards up to date and maintained.**
- **Provide confidential interview facilities for all visitors.**
- **Have child and adult diversions available**
- **Allow you to be accompanied by an advocate, friend or relative when we meet.**

When we visit you:

We will:

- **Visit you in your home within 10 working days of you requesting us to visit.**
- **Let you know at least 2 hours in advance when exceptional circumstances requires us to cancel an appointment and offer an alternative appointment.**

- Discuss things clearly with you and any advocate, friend or relative of your choice, if you wish.
- Provide identification when we visit.
- Confirm any outcomes and actions to you in writing within **10 working days** of our visit.

Moving into your new home:

We will:

- When we receive a nomination from the council, we will contact you within **3 working days**.
- Discuss the nomination with you.
- Advise you in writing of the tenancy start date, rent and property type.
- Arrange a sign-up appointment with you.
- Arrange for you to visit your new home before you move in.
- Give you a "Guide to your home" when you move into your home.
- Visit you in your new home **6 weeks** after you move in to check everything is OK.

Mutual exchanges

A mutual exchange is where you swap properties with another tenant. When we receive your request we will;

- Send you information about the process.
- Respond to your application for a mutual exchange within legal limits, **6 weeks**. Further information can be found on our website www.sha.co.uk.

Applications for Right to Buy or Right to Acquire

If you are a secure tenant or a transferred tenant from North Dorset District Council, you may have a Right to Buy your home. Right to Acquire is a different scheme where you can get a discount to buy the home you live in. Further details can be found in our leaflet 'Buying a Home'. When you contact us about either scheme, we will;

- Provide you with helpful information on the scheme.
- Process your application within legal time limits (between 4 and 8 weeks depending upon your circumstances).

When we collect your rent and service charges:

We will:

- **Send you a statement of your account quarterly.**
- **Send additionally requested statements to you within 7 days.**
- **Inform you of any outstanding debt on your account within 14 days of it occurring.**
- **Help you with benefit applications.**
- **Offer you a number of different ways of paying your rent and other charges.**

Further information can be found on our websites

www.sha.co.uk www.signpost-care.co.uk

Inspecting your Estate

If you live on an estate, we will:

- **Carry out an inspection at least every quarter.**
- **Publish the results of the inspection quarterly, as a minimum.**

When you report anti-social behaviour:

Every reported case will be recorded and assessed to determine whether it constitutes anti-social behaviour. After this initial assessment, the behaviour will be given a Priority Category. This will determine the timescale for response. We will endeavour to respond as follows:

- **Priority 1 (including harassment) – respond within the same working day.**
- **Priority 2 – respond before the end of the next working day.**
- **Priority 3 – respond within 5 working days.**

More details of our approach to anti-social behaviour and the different priorities can be found in our detailed leaflet.

When you report a repair:

We will attend to repairs as follows:

- **Emergency repairs are those where there is genuine danger to life and limb, or the likelihood of major damage to the property. We will attend and 'make safe' within 24 hours.**

- Urgent repairs will be completed within **7 days**.
- Routine repairs will be completed within **28 days**.
- Offer you an appointment for urgent and routine repairs and confirm this to you in writing.

Examples of our repair responsibilities can be found in this Guide or in our detailed leaflet on repairs.

Major repairs and improvements:

We will:

- Publish an improvement programme to customers each year.
- Consult with you about any options and choices there may be.
- Send you a survey after work has been completed to find out how satisfied you are with the work carried out.

Heating Servicing:

Gas appliance servicing is an important safety aspect of our standard service to customers. If you rent your home (i.e. are NOT a leaseholder or shared owner), we have a legal obligation to service your gas appliance every 12 months. We also have an obligation to inspect solid fuel and oil based systems once per year. We will:

- Arrange for your property to be serviced every 12 months.
- Leave a copy of the safety certificate (CP12) with you.
- Send you a survey afterwards to find out how satisfied you are with the service.

Leaseholders/Shared Owners please refer to Section 7 - Annual Gas Safety Checks.

When you request an aid and/or adaptation to your home:

Before any aids or adaptations are specified, it is important to request an assessment by an Occupational Therapist. Once we have received the report, we can work out where to obtain the funding for the works. We will endeavour to:

- Respond to your request within **5 working days**.
- Send you helpful information about the process.

- **Send you a survey after work has been completed to find out how satisfied you are with the work carried out.**

Further details of this process can be found in our Aids and Adaptations leaflet which is available on request.

Keeping you informed

We will:

- **Display useful and up to date information in our offices.**
- **Give you a “Leaseholder & Shared Owner Guide” when you move into your new home.**
- **Provide you with information and feedback about your area.**
- **Help you access services from other organisations such as Local Authorities, Citizens Advice Bureau, Credit Unions.**
- **Send you our Residents Annual Report each year describing our performance.**
- **Send you a newsletter four times a year.**
- **Provide detailed performance information for review by our Forums.**

Complaining about our services

We will deal with complaints openly, quickly and confidentially. You can make your complaint any way you wish; letter, email, telephone, fax, face-to-face, etc. We will investigate your complaint in accordance with the three internal stages of our Customer Feedback Policy.

When we receive your complaint we will:

- **Record the details on our Complaints Log.**
- **Write to you, within 5 working days, to acknowledge its receipt.**
- **Tell you who is investigating your complaint and when we will write to you with our findings.**

More details can be found in our Customer Feedback leaflet which is available on request.

Maintaining your privacy

This statement sets out our commitment to the privacy of the individual.

We take the privacy and confidentiality of our customers seriously and we adhere to the Data Protection Act 1998. To ensure your privacy, we will:

- Consider the potential breach of privacy against the necessity for any action when, for example, considering sharing information with third parties necessary to reduce crime.
- Keep the information we hold about you as secure as is appropriate and ensure any other person / agency we give that information to, also keeps it secure.
- Not to hold any excessive information.
- Keep the information as accurate and up-to-date as possible.
- Process your information in accordance with the Data Protection Act 1998.

You may write to us to:

- Request details of the information that we hold about you and the purposes for which it is held. There is a charge for the provision of this information (given in our detailed leaflet on Privacy and Data Protection available on request).
- Require us to stop or not to begin processing personal information on the grounds that it is causing or is likely to cause substantial damage or distress to you or to another and that damage or distress is, or would be, unwarranted.
- Require us to ensure that no decision is taken by or on behalf of us which significantly affects you based solely on the automated processing of information.

More details are in our Privacy and Data Protection leaflet that is available on request.

Customer Feedback & Compensation

Who does the Policy apply to?

Our Customer Feedback and Compensation Policy applies to all those who receive a service from us as a tenant, leaseholder, shared owner, or licensee.

How do I register my view?

All feedback can be given in person, by telephone, fax, e-mail website or in writing. Third parties may also give feedback on your behalf, subject to you giving consent. We value your views. For further information on our Customer Feedback and Compensation Policy, please contact us.

Equality & Diversity Statement

We will strive to ensure that there will be no discrimination or unfair treatment on the grounds of gender (and gender reassignment status), race, colour, ethnic or national origin, faith, sexual orientation, marital/civil partnership status or age. We aim to ensure that everybody is treated equally and has equal opportunity to receive the service and employment opportunities we offer.

We recognise that there are many barriers to true equality of opportunity, ranging from prejudice in favour of, or against, particular groups or individuals to unwitting ignorance of different lifestyles and needs. On whatever level it exists, discrimination is neither acceptable nor tolerable.

Our commitment, therefore, is to those recruited by us and that other services we provide, such as housing advice, repair and rent collection, are carried out fairly.

We will develop a positive action culture through which achievement of equality is a key thread to our business, underpinning everything we do. To achieve this, we will set clear objectives for all our services, regularly measure our performance, and take positive action to deal with any imbalances we find.

Residents' Charter

The Residents' Charter is a document issued by the Tenant Services Authority explaining what standards of service you should expect from your landlord - for a copy of this document, please contact your Housing Officer.

Access to Information & Confidentiality

You have the right to see information which we hold about you. If you would like access to this information, there may be a charge to cover our administration costs. For further details please contact your Housing Officer. We will not pass your information onto anyone else without your permission (this includes relatives).

What information do we hold about you?

We only hold information about you that you have given to us, or that we have been given by other agencies, such as a solicitor, and that relates to the services that we provide.

How to access your Information

If you would like access to the information that we hold about you, please contact your Housing Officer who will be able to tell you how to do this.

What if the information that we hold is wrong?

We hope that the information we hold about you is correct. If it is wrong, we will correct it if you can provide proof that the information is incorrect.

Data Protection

We are registered under the Data Protection Act 1998 and all information held has to comply with the rules laid down by this legislation.

What information do we hold?

We hold information including details of your lease, your service charge account, and notes of any other action that is

being taken. We hold personal information which relates to the services we provide, for example members of your household, details of any medical conditions or health needs, details of ethnicity or any information you have told us.

Who provides us with information?

We get information directly from you in forms that we may ask you to fill in. We also get information from other organisations such as the local council, the NHS Trust, Housing Benefit department, health professionals, social services, the police, banks and mortgage providers.

What do we do with information we hold about you?

We use the information about you to carry out our housing management work. This includes:

- assessing applications;
- administering your rent/service charge account;
- providing a maintenance and repair service;
- tailoring all our services to meet your particular needs;
- carrying out research about our residents.

Who do we give information about you to?

We never sell or give your information to other companies. However, sometimes we have to share information with other organisations to help us carry out our work.

How do we look after personal information?

We promise:

- to keep the information we hold about you secure, and to make sure that any other agency we give information to also keeps it secure;
- not to hold excessive information;
- to keep the information as accurate and up to date as possible. Please help us to do this by telling us of any changes;
- not to keep any information any longer than is necessary;
- to process your information in line with the Data Protection Act 1998.

Summary of the Anti-Social Behaviour Policy & Procedure

Summary of the Policy

We recognise that to provide a quality housing service, we must be effective in tackling problems created by Anti-Social Behaviour.

To combat Anti-Social Behaviour we need to work with others.

Everyone has the right to live as they choose providing this does not spoil the quality of life for others.

What is Anti-Social Behaviour?

The Crime and Disorder Act 1998 defines Anti-Social Behaviour as:

“acting in a manner which causes or is likely to cause harassment, alarm or distress to one or more persons not of the same household”.

This can include a variety of behaviour such as: aggressive/bad language, criminal damage, drug dealing, harassment, intimidation, noise nuisance, racist/sexist or homophobic behaviour, vandalism, vehicle nuisance or violence.

We acknowledge our role in addressing Anti-Social Behaviour and will use all available powers to tackle it.

Respect to others should be shown at all times, and residents or any person living in or visiting our properties should not annoy or cause a nuisance to others.

We aim to:

- Acknowledge and investigate all complaints of Anti-Social Behaviour
- Monitor and review data on Anti-Social Behaviour
- Prevent Anti-Social Behaviour
- Share information and work with other agencies

- Support complainants, residents and witnesses
- Train staff to deal with Anti-Social Behaviour
- Work with people who are not residents, where appropriate
- Work with residents to improve their behaviour or consideration to others

Summary of procedure

A resident or representative can make complaints about Anti-Social Behaviour in many ways, including:

- Email
- In person
- Letter
- Telephone

All complaints are taken seriously and a Housing Officer will be allocated to deal with the case.

How do we tackle Anti-Social Behaviour?

In most instances the allocated Housing Officer will suggest that:

- The complainant speaks to the person causing a nuisance to try to resolve the problem
- If the situation does not improve, the Housing Officer will contact the person causing a nuisance and advise them of what they need to do to prevent any further Anti-Social Behaviour
- An Anti-Social Behaviour Action Plan will be produced and used to resolve the problem
- The person causing Anti-Social Behaviour will be told what action might be taken should the Anti-Social Behaviour continue. If you make a complaint about Anti Social Behaviour, your name will not be given to the person that you are complaining about without your permission.

We will work with other agencies to tackle Anti-Social Behaviour. For example, mediation services will be contacted to help resolve neighbour disputes. The Association has noise monitoring equipment to monitor noise nuisance.

Dealing effectively with Anti-Social Behaviour

We require evidence to be able to deal effectively with Anti-Social Behaviour. Evidence may be gathered in many different ways.

The main sources of evidence are likely to be from:

- CCTV evidence
- Complaint record forms
- Information from other agencies
- Information from the Police
- Noise monitoring equipment
- Professional witnesses
- Statements from residents
- Video evidence and photographs

Supporting those who make Anti-Social Behaviour complaints

All complaints will be dealt with as quickly and efficiently as possible and victims will be kept informed of progress throughout.

Complainants/victims may be referred to other agencies for additional support.

What action will we take?

A decision on what action to take will be based upon the nature and severity of the Anti-Social Behaviour and its effect on others. In general, non-legal remedies will be the first consideration. However, legal remedies will be sought if the behaviour is of a serious, persistent or criminal nature.

Monitoring Anti-Social Behaviour and the service

We will use all information relating to Anti-Social Behaviour in a confidential way and we will continually monitor the way we deal with Anti-Social Behaviour.

For full details of the Anti-Social Behaviour Policy and Procedure, please contact your Housing Officer.

Harassment

Harassment can be any unwanted behaviour that is offensive or that causes anxiety, alarm or distress. It is behaviour meant to interfere with someone's peace and comfort and which hurts, intimidates, humiliates or ridicules them or undermines their confidence.

Harassment may include any of the following:

- Abusive or insulting behaviour
- Violence and threats of violence
- Vandalism to property
- Repeated and unfounded complaints against an individual or group of people
- Activities and actions intended to put someone off living in a particular property
- Abusive phone calls, text messaging or e-mails
- Putting offensive materials near or in the victim's home.

If the incident is serious and involves criminal activity, violence or threats, you should contact the Police immediately. Please contact your Housing Officer to report all incidents, and provide details of those who are responsible. We will also work closely with other agencies such as the Police and Victim Support to help you further.

Domestic Abuse

Domestic abuse can be physical, emotional, psychological, financial or sexual. It might affect you, your partner, your children or anyone else living in your home.

No one should suffer domestic abuse. If you would like to talk about it, please contact your Housing Officer in the first instance. They will be able to advise you or help you to contact the appropriate person.

Estate Management

The quality of the area where you live is just as important as the home you live in. We want estates to be in a good condition and places where people want to live and visit.

Estate management involves anything that affects the condition of the estate.

We also hold estate walkabouts where you will be invited to take part.

Parking

You must get permission from us if you want to park any vehicle such as a caravan, trailer, boat or similar on our land. All vehicles must be taxed and roadworthy. We do not generally allow commercial vehicles to be parked on our land. Please contact your Housing Officer for details. If you park on our land without permission, we may remove your vehicle and you will be recharged for the cost of the removal.

At no time should cars, caravans or other vehicles be parked in gardens, on grass verges or other open space.

In car parks

- There are many areas of shared car parking where spaces cannot be reserved. They are provided for the use of residents and visitors.
- Please park carefully and give thought to other users. Ensure that emergency vehicles can gain access.
- Parking areas must not be used for constant repairs to vehicles.

Parking at your home

- If your vehicle is untaxed, it may only be parked at your home for a period of up to and including twenty-eight days on a SORN (Statutory Off Road Notice) and cannot be stored in a our car park.

If you wish to park a car in your own garden, you will need to:

- Obtain permission for a hard standing from us
- Get consent from the relevant Highways Department at the Council to 'drop' the kerb, the costs of which will be met by you
- Comply with our specification for the work

Garages and hard-standings

We have garages and hard-standings to rent in North Dorset. If you would like to rent a garage or hard-standing, please contact your Housing Officer.

You will not be offered a garage or hard standing if you have rent and/or service charge arrears. If you have rent and/or service charge arrears on your home and rent a garage or hard-standing from us, you will be asked to give up your garage or hard-standing.

Garages and hard-standings must only be used for parking vehicles in accordance with your Agreement with us.

Abandoned and unroadworthy vehicles - please refer to the Parking section for details. Please note that abandoned vehicles on the highway should be reported to your local council for removal.

Running a business

Your Agreement states that you may not use your home for any trade, profession or occupation. However, some forms of work, such as childminding or typing, may be acceptable. If you wish to run a business from your home, you must obtain our written permission, and check the conditions of your lease.

For further information please contact us.

Communal areas

Some of our properties, for instance flats and maisonettes, have internal and external common areas such as stairs, corridors, balconies gardens and car parking that all residents can use. All residents have a joint responsibility to keep these areas clean and tidy.

It is our responsibility to care for internal and external communal areas

Residents should not:

- Dump litter
- Park on grassed areas
- Leave items that would obstruct communal areas such as hallways

Gardens and communal areas

Your Agreement states that you must keep your garden in a clean and tidy condition.

- Do not allow earth to build up against the wall of your home especially above the damp proof level (usually a black line along the bottom of the building in the brickwork), as this can lead to damp within your home
- We will maintain trees on land owned by the Association on communal areas. Where the tree is within the grounds of your property you will normally be responsible for maintaining the tree. There may be exceptions to this, for example, when the tree is causing a health and safety hazard to other people or property. exception will be considered on a case by case basis.
- If you have a tree in your garden, do not cut it down or cause damage to it without checking with the local Council if it has a 'tree preservation order' on it.

Insurance

Contents

We offer a low cost Household Contents Insurance scheme for residents, which offers a wide range of affordable cover including loss, accidental damage and legal liability. Two levels of cover are offered, standard basic cover, and for an additional premium, standard accidental cover.

To ensure you are able to replace your possessions if these are lost or damaged as a result of accidental risk (i.e. fire or flood), it is strongly recommended that Household Contents Insurance is taken out. You can pay for this scheme with your rent. To request information on contents insurance, please contact your Housing Officer.

Please note that failure to pay your rent and/or service charge may lead to a cancellation of your Insurance policy.

Making a claim on your Policy

Please refer to your Household Contents Policy Booklet, which sets out the terms of your Policy and tells you what you are and are not covered for. Your Policy does not cover your contents against everything that can happen – check the general exclusions in your policy booklet before you make a claim. If you have a query about your cover, please contact your Housing Officer.

If you need to make a claim on your Policy, it will be necessary for you to contact us. A claim form will be issued but please DO NOT send the form back to us.

The completed claim should be returned to the address on the form.

Late or non-payments of your premium will invalidate your insurance which will mean you will not be able to make a claim.

Buildings insurance

Freehold properties owned by the Association are covered under a blanket insurance policy arranged by us. Some Leasehold properties owned by the Association (mainly Signpost Care Partnerships properties), are not insured by us but by the landlord that owns the freehold. Where you have an Insurance claim you should report this directly to the insurance brokers.

Keeping a Pet

We will not discourage pets where facilities for their proper care exist.

To find out if you can keep a pet, refer to your Agreement. Written permission to keep a pet will be required. If the pet becomes a nuisance, permission will be withdrawn.

If you would like to keep a pet, please contact your Housing Officer

Grounds Maintenance

If your home has shared areas of land with landscaping, grassed areas, flower beds, hedges etc, they will need to be looked after regularly. This work is called grounds maintenance.

We are responsible for making sure this work is carried out to set standards. The cost of this is included in your service charge.

We will NOT normally give permission for you to take on a shared area as your own, make any changes or put up any buildings (for example, sheds).

Private Gardens

If your lease includes a private garden, you are responsible for keeping it neat and tidy, including any hedges. You should not allow rubbish to build up as it will cause a hazard and encourage mice and other pests.

Section Three

About your home

Your Agreement

Right to manage

Buying the freehold

Moving into a new-build home

Your Agreement

Leaseholders and Shared Owners

A lease is a contract between the leaseholder and the landlord and can be for any length of time, but is for a fixed term, usually between 99 and 125 years. The property (lease) may be bought and sold in that time. The length of lease is fixed at the start of the term.

The leaseholder has rights and responsibilities (for full details please refer to your individual Lease Agreement).

All leaseholders have legal rights to be consulted when certain repairs are going to be carried out by the landlord. For full details, please contact your Housing Officer.

Shared Owners

Shared owners own part of their property as well as paying rent and service charges. Shared owners may be able to purchase further shares of their home. Please contact the Legal Team or refer to your Lease Agreement.

Paying your service charges

Please refer to Ways of Paying in Section 4.

Buying and selling

It is possible to buy and sell existing leased/shared ownership property. You will need to instruct a solicitor to act on your behalf, who will then contact us. Shared owners wishing to sell their share in the property should first contact our Legal Team who will advise on the process and any fees payable.

Sub-letting

Please refer to your Agreement. Some shared ownership leases do not allow sub-letting. Permission may be granted under exceptional circumstances. Please seek advice from your Housing Officer in this situation. This needs to be agreed by both your mortgage provider and us. If permission is given the leaseholder remains responsible for the terms of the lease.

During the past year we have granted permission for sub-letting by Shared Owners. This has helped Shared Owners to maintain their homes during the downturn in the housing market.

Taking in a lodger

You have the right to take in a lodger, as long as this is not forbidden in your lease or by your mortgage company, and will not make your home overcrowded. If you do take in a lodger, please contact us.

Making alterations to your home

You may be able to do a range of alterations such as putting in a new kitchen or bathroom. You must first get written permission from us before starting work.

Some alterations require Planning and Building Regulation Approval and/or a structural engineer's report e.g. removing partition walls or additions to your home.

Service charges

The types of charges payable will be set out in your Agreement. These may include cleaning, grounds maintenance, buildings insurance, major works including re-roofing and cyclical works, such as decoration to the common parts of the building.

A statement will set out how your service charge has been calculated. If you have any concerns, you should query your account through us and we will be able to assist you. If we are unable to agree on a remedy where you are disputing a service charge, then you have the right to challenge the charges at a Leasehold Valuation Tribunal.

Ground rent

Ground rent is defined as a specific amount, normally payable at a specified time. Depending on the type of lease, the rent may be varied but this will be set out in the lease.

The Right to Manage

The Commonhold and Leasehold Reform Act 2002, introduced further right to leaseholders, including the Right to Manage. This means that you may be able to take over the management of the building from us. However you must meet certain conditions first:

- the building must be self-contained;
- it must include at least two flats;
- at least two thirds of the flats must be owned by leaseholders;
- the leaseholders must have more than 21 years remaining on their lease;
- at least 50% of leaseholders must take part, and a Right to Manage Company must be set up.

Buying the freehold of the building your flat is in (leasehold enfranchisement)

Leaseholders of flats who have held the lease for more than 21 years have the right to buy the freehold of their building as a group, if they and their building qualify. This is known as 'collective enfranchisement'. Leaseholders have this right even if the freeholder, or landlord, does not want to sell. Once they have bought the freehold, leaseholders themselves take over the management of the building.

To qualify, you (and the building your flat is in) must meet the following conditions:

- the block must have two or more flats in it;
- no more than 25% of the floor area inside the building must be used for non-residential purposes (for example, as an office or shop);
- at least two-thirds of the flats in the block must be owned by leaseholders;

- the group of leaseholders buying the freehold must be constituted (have a written set of rules) in line with the law.

If your block does not meet the above conditions, you will not be able to buy the freehold.

It is essential to get legal advice if you and the other leaseholders want to buy the freehold of your building.

Residential Long Leaseholders – A Guide to your Rights and Responsibilities.

This is available from:

Department of Communities & Local Government

DCLG Publications

PO Box No 236

Wetherby LS23 7NB

Website: www.communities.gov.uk/housing

Moving into a new-build home

If you are moving into a newly-built home, you need to be aware of the following:

- A new property requires approximately nine to twelve months to dry out
- You should not decorate until the defects period has ended (this is the period that the building is covered by the building contractors, usually 12 months from the date the building is handed over to us from the contractors and the contractors have completed any outstanding work.
- You must use your heating carefully in the first few months of living in your new home in order to reduce the level of condensation and prevent drying out which can cause significant cracking. After this time the best way for using your heating is to have it on a low setting for at least two long periods over twenty-four hours. Switching the heating system on and off regularly at high settings is NOT recommended as it is expensive and will create a damp atmosphere.

- New houses are designed to reduce draughts and because of this there is a greater likelihood of condensation. It is very important to have heating and ventilation in your home to prevent condensation
- Any defects in the property should be reported to us.

You will be shown where the following are situated:

- Stopcock
- Gas tap
- Water tank
- Fuse box
- Central heating boiler
- Trip switch
- Hot water cylinder

Please make a note of the location of these on the table below:

Item	Position in your home
Stopcock	
Fuse box	
Trip switch	
Gas tap	
Central heating	
Boiler	
Hot water cylinder	
Water tank	

Section Four

Paying for your home

Ways to pay your rent and/or service charge

What happens if you don't pay your rent and/or service charge

Financial Inclusion

When selling a leasehold property

If you are a leaseholder or a shared owner, you will be paying us rent and/or service charge.

When you make a payment which includes a number of individual charges, we will prioritise the payment as follows:

- Rent
- Service Charge
- Tenants Contents Insurance Premiums

Rents are generally reviewed annually. You will receive four week's notice in writing of any rent change and what that change will be. Shared ownership rents will be increased in accordance with the terms of the lease.

Service charges are reviewed annually and are based on the cost of services.

Ways to pay your rent and/or service charge

You can make payments in a number of ways. The charges to the Association per payment method are shown below.



Direct Debit - 4 pence

This is the Association's preferred method of payment as you only need to sign a direct debit mandate once and we will do the rest. It is also the cheapest way for the Association to collect your rent and service charge, helping to keep down costs and provide you with value for money.

Payments are collected automatically from your bank or building society on the 1st or 15th of the month, whichever date you prefer. The Direct Debit system is guaranteed by the banks and building societies.

The Association will always notify you of any changes to the amount to be collected. Direct Debits are available to most residents of the Association.



Internet Banking - 7 pence

Payment via Internet Banking – please contact us on 01258 484800 for further details on the information you will require for this.



Standing Order - 7 pence

Standing order payments are operated by many banks and building societies. If you pay your rent and service charge by standing order, you will need to amend your payments as the Association is unable to do this for you.



Cheques by Post - 10 pence

Cheque payments may be posted, quoting your reference number, name and address on the reverse of your cheque. For security reasons, please do not send cash or your Giro Swipe Card through the post. Cheque(s) should be made payable to either: Signpost Housing Association Ltd or Signpost Care Partnerships Ltd.



Debit Card Payments by Telephone - 25 pence

Please telephone 01258 484800 and have your Debit Card and reference number available.



In Person - cash 26 pence debit card 25 pence

Payments may also be made in person by using a debit card, cash or cheque with your Giro swipe card at our registered office Signpost House, Sunrise Business Park, Blandford Forum, Dorset, DT11 8SA.



Billpay - 31 pence

Please visit www.sha.co.uk or www.signpost-care.co.uk and choose 'Pay my rent with Billpay' or telephone Customer Services on 01258 484800.



Giro Swipe Card - 47 pence

A Giro swipe card may be used to pay your rent at any Post Office or Payzone point in the country or at Signpost House, Sunrise Business Park, Blandford, Dorset.

If you know of additional payment methods that you would like the Association to introduce, which are not listed, please contact us on 01258 484800

We welcome your views and ideas – they help us to improve our services.

(all costs as at November 2009)

What happens if you don't pay your rent and/or service charge?

When you signed your Agreement, you signed a legal contract in which you agreed to pay your rent and service charge. If you do not pay your rent and/or service charge, we may take legal proceedings.

Please contact your Housing Officer immediately if:

- You are having problems paying your rent or service charge
- You are not sure what rent or service charge you should be paying
- You want a statement to check what payments you have made

REMEMBER THAT WE ARE HERE TO HELP YOU.

If you fail to make a payment, we will contact you to ask for it.

Garage or hard standing

If you owe rent, you will not be allowed to rent a garage or hard standing from us, and if you already rent either of these we will take them back.

Shared owners/leaseholders

We will ask that you pay any rent owed. If this does not happen, then we will ask your lender to add any rent arrears to your mortgage. If your lender refuses to do this, we may seek a court order to repossess your home.

If we obtain a court order against you then this may prevent you from getting credit. You are advised to contact an independent advisor or the Citizens' Advice Bureau.

Financial Inclusion

We are able to offer support and guidance through our Financial Inclusion Service. Our aim is to ensure that people who are experiencing financial difficulties have access to help, support and advice. We work closely with agencies such as Citizens Advice Bureau (CAB), Credit Unions and Local Authorities and are continually developing links with agencies that are local to our properties

Ongoing costs involved in home ownership

Mortgage repayments

Typically the amount you borrow plus interest is repaid by instalments, usually monthly over a number of years. We recommend you seek independent financial advice to find a mortgage to suit your circumstances.

It is very important to keep up your mortgage payments. If you fall behind you risk losing your home. If you are unable to keep up your mortgage payments, you should speak to your lender as soon as possible.

For more information on money and debt management, including details of agencies that can offer support and advice, please contact our Financial Inclusion Officer.

Rent payments

It is very important that you keep up your rent payments. If you fall behind you risk losing your home. If you are unable to keep up your rent payments, you should speak to your Housing Officer.

Buildings insurance

This is required to cover the cost of rebuilding your home in the event of damage caused by unexpected events such as a fire.

If you are buying a leasehold flat or maisonette, we will insure the building. You will pay your contribution towards the cost through your service charge.

Contents insurance

We recommend you to take out Contents Insurance to cover your personal belongings against loss or damage.

Council Tax

You will pay Council Tax to your local council.

Utility bills

You will be responsible for payment of gas, electric and water bills.

Household bills

You will be responsible for all household bills, for example telephone, TV licence, broadband and satellite TV.

Life insurance

Mortgage companies usually require you to have adequate life insurance in place to cover the cost of repaying your mortgage, for example, if you are unable to work due to illness, or are made redundant.

Ground rent and service charges

You will have to pay annual ground rent and service charges. The service charges vary depending on how many flats/houses there are on the scheme/estate.

Your solicitor will be able to give you an idea of what the service charge is likely to be. You will be responsible for internal decoration and repairs to your property.

We recommend that you put some money aside on a regular basis to cover the cost of any large scale or unplanned repair works to your property.

Claiming benefits

If you pay Council Tax, you may be eligible to claim Council Tax Benefit. This is available for some households with a low income. How much you get depends on:

- your family size
- your weekly income
- your family savings
- other adults living in your home
- the amount of your Council Tax bill.

Second Adult Rebate may be available if you are not eligible for benefit in your own right, and you have another adult sharing your home who:

- is not paying rent
- is not your spouse or partner
- is on a low income
- does not have to pay Council Tax.

Single person discount may be available if there is only one adult living in your home. For more information on Council Tax Benefit and entitlement, please contact your local council.

Where can I get debt management advice?

You can get free, confidential, impartial and independent advice from:

- Consumer Credit Counselling Service (CCCS)
- National Debtline
- Citizens Advice Bureau
- Local independent Advice Centres - contact Advice UK for more information.

Debt management advisers are trained to look at your situation, help you budget, maximise your income and negotiate with creditors on your behalf.

The adviser will:

- Check if you are entitled to any extra income, such as tax credits or benefits.
- Check that you are responsible for the debts you are being asked to pay, and make sure that you pay the most important debts first. These will usually be your rent or mortgage, Council Tax and fuel bills.
- Help you work out payment plans with the people you owe money to.
- Help you prepare your case if you have to go to Court

When selling a Leasehold Property

Leasehold enquiries

We sometimes get solicitors' letters asking for further details about your lease or property. Often you may have already received this information, or it may be in your lease. You should make sure you give your solicitor the information you already have.

Deed of Covenant

Please refer to your individual lease for information about Deed of Covenant.

Transfer/Assignment of Lease

Please refer to your individual lease for information about transferring the lease.

Deed of Variation to Lease

If you want to vary the terms of the lease you will need a Deed of Variation. You will need to seek your own legal advice.

Section Five

Service Charges

What are Service Charges?

How the Service Charge is Calculated

How can I pay my Service Charge?

What is paid for through the Administration Charge or Management Fee?

How do major works affect the service charge?

Consulting with residents about service charge

Each year you will receive a Service Charge Statement that includes an explanation of the charges for each service we provide.

In accordance with the Commonhold and Leasehold Reform Act 2002, we will also provide a statement setting out your rights. This will accompany your statement and invoices.

What is a Service Charge?

Service charges cover the costs of the day-to-day services we provide maintaining your building, communal and surrounding area. These can include:

- Grounds maintenance
- Building insurance
- Caretaking/cleaning
- Lighting
- Heating
- Reactive maintenance

Service charges can vary from year-to-year and reflect the actual cost of services and payments that have been made by the leaseholder in the preceding year.

How the Service Charge is calculated

A repair done under the service charge would have been carried out in the common parts of the building. For example, the roof, stairwell or lighting in the common areas.

The repair costs are calculated and leaseholders pay a proportionate share of the bill, according to the terms of the lease. An administration/management charge is also added.

How can I pay my Service Charge?

Please see Section 4 - Ways to pay my rent and service charge.

What is paid for through the Administration or Management Fee?

The leasehold service charge includes the following, which is covered by the Administration or Management Fee:

- Regular information through the Your Voice newsletter
- Liaison with Residents' Associations in conjunction with our Community and Resident Involvement Officer
- Dealing with enquiries from leaseholders
- Statutory consultation under The Commonhold & Leasehold Reform Act 2002
- Home visits to leaseholders on request
- Updating residents' records
- Advising leaseholders as to their rights and responsibilities under the terms of the lease
- Calculating, presenting and collecting service charges
- Issuing Annual Statements
- Liaising with Finance Officers to collate service charges
- Negotiating with leaseholders on payment options
- Enforcing lease conditions
- Collation of costs for individual services
- Invoicing leaseholders
- Processing repair orders
- Management of sinking funds

We aim to provide accurate information for you at all times. However, if you do have a financial query, please contact us.

If you are experiencing difficulties paying your service charge or would like further information on your payment options, please contact us.

On the next page you will find an example statement with explanation on individual items. We are using feedback from service charge payers to improve the layout of Lease Statements. The next one you will receive will look different to the example given here.

Name of Association		
Signpost Housing Association Limited		
Charge period		
Service Charge Accounts for Year Ending:		
Scheme Commencement Date:	Original scheme start date	0
No. Chargeable Periods This Statement:	12 = 12 months 48 = 48 weeks or proportion thereof for new scheme in year	
Scheme Name:	What the scheme is known as within Signpost accounts	0
Cost Code:	Code in accounts used to identify costs for scheme	0
Property Address:	Addresses of all properties with the same actuals	
No. Properties This Statement:	Chargeable properties in this statement	
	Year to Date Actuals	
	Properties to be charged for this item	
	No. Properties to be charged	YTD Actual £

Staffing Costs

Salary and Benefits	10	Amounts charged per property per year for each item.	0.00
Scheme Office / Staff Accommodation Council Tax	10		0.00
Scheme Office Telephone / Mobile Telephone	10		0.00
Central Alarm Control System (Careline)	10		0.00
Total			0.00

Running Costs

Utilities		Costs to provide services to communal areas.	
Electricity	10		0.00
Gas	10		0.00
Water	10		0.00

Cleaning

Cleaning Contract	10	Costs to provide cleaning services to communal areas.	0.00
Window Cleaning	10		0.00

Gardening and Grounds Maintenance

Grounds Maintenance Contract	10	Costs for maintaining outside spaces	0.00
Refuse Collection	10		0.00

Other Running Costs

Communal TV Licence	10	Costs for other services provided at scheme.	0.00
Pest Control	10		0.00
Fire Alarm Monitoring	10		0.00

Less: Income

Guest Room	10	Income from other areas at scheme used to offset service charge.	0.00
Laundry Tokens	10		0.00
Scheme Payphone Receipts	10		0.00
Total			0.00

Scheme Equipment

Maintenance Contracts	10	Maintenance of equipment and/or purchases made. For example maintenance contract for door entry system or repairs	0.00
Other Repairs to Equipment	10		0.00
Purchase of Other Equipment	10		0.00
Total		Fund for major items, for example roof	0.00

Buildings

Replacement and Improvement Fund	5		0.00
Other Repairs and Maintenance	5		0.00
Buildings Insurance	5	Services provided by Management Company or planned works like external painting.	0.00
Total			0.00

Total Property Costs excluding Management Fee 0.00

Management Fee 0.00

Total Property Costs 0.00

How do major works affect the service charge?

You will have to pay for major work through your service charge. We strongly advise you to set up your own savings account and put aside money to pay for planned work or any unexpected repairs.

We have a long-term planned maintenance programme which details how we will look after our housing stock. When you buy a leasehold property, your solicitor will give you a list of major works which are likely to take place within the next few years. If you would like any information about works planned for your block in the future, please contact us.

Consulting with residents about service charges

We are legally required to consult all leaseholders who pay a variable service charge about two areas of cost. These are:

Long term agreements

This is an agreement or contract for more than 12 months. It could include repairs, maintenance, planned works, servicing, improvement works, communal cleaning and gardening, contracts for door entry systems or lift maintenance, fire precautions, equipment servicing and any other contracts.

We will consult if the cost to each leaseholder will be more than £100, including VAT, in a financial year .

Major works

This is repair, maintenance, planned decoration or improvement works. We will consult if the contribution of each leaseholder will be more than £250, including VAT. If there is a recognised Residents' Association, we will also consult with them.

The stages of consultation:

Stage one – notice of intention

We will serve a notice of intent on each leaseholder and any recognised Association. The notice will:

- Describe the work we are planning or say when you can expect a description of the proposed work.
- Tell you the contractors we have asked or plan to ask for an estimate of the costs.
- Ask for comments and where these should be sent back to.
- Invite you (and any recognised Association) to put forward a contractor or person we should try and get an estimate from.

We will take into account all comments received and send you a second letter.

Stage two – Notice of estimates

This letter will contain:

- Details of at least two estimates or make the estimates available for inspection.
- If a contractor has been put forward, we will try and get an estimate from them and will include details of it in the estimates we send to you.
- We will ask for your comments and you will have 30 days to send us your views.

If the work is urgent, or we need to go ahead quickly, we may apply to a leasehold valuation tribunal (LVT) for an order allowing us not to follow the consultation procedure. The LVT will let you know of our proposal.

Failure by us to carry out the consultation process or contact the LVT will enable us to only recover from each leaseholder up to the legal limit of £250.

During the past year we have consulted with leaseholders and shared owners on the grounds maintenance contract works and our websites have been used for this.

We were pleased to receive your comments through them. Visit us on www.sha.co.uk or www.signpost-care.co.uk

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Section Six

Taking care of your home

Who is responsible?

Rechargeable repairs

Carrying out your own improvements

Disabled Adaptations

Reporting a repair

Timescales for repairs

Condensation and damp

Who is responsible?

We encourage residents to look after their home and to make sure that it remains in a good state of repair. It is very important that you report any damage or repairs to any common areas, such as hallways, as soon as possible.

Shared Ownership

Shared owners are responsible for repairs to their homes. Details of what we may be responsible for are set out in your Agreement, except when the property is still within its Defects Liability Period. Please refer to the section 'About your home'.

Any repairs carried out to communal areas by us are paid for by the service charge that Shared Owners pay. Please contact us if you require further advice.

Leaseholders

Leaseholders are responsible for repairs to their homes. If the home is a flat, then we will be responsible for the structure etc. Details of what we may be responsible for are set out in your Agreement. Please contact us if you require further details.

Our responsibilities in blocks of flats:

Structure of the property:

- Roof, walls, stairs
- Paths
- Boundaries
- Communal areas

External fittings:

- Drainage (excluding blockages)
- External decoration
- Rainwater goods (including blockages)
- Communal facilities

Internal fixtures and fittings

- Communal areas or shared facilities only

Your responsibilities:

General:

- Repairs due to neglect or damage, either deliberate or accidental
- Sink, bath, shower, wash basin, toilet and drain blockages
- External fittings, washing lines
- Re-glazing of doors and windows
- Rubbish clearance

Internal fixtures and fittings

(except in communal areas or shared facilities):

- Decoration
- Keys (replacement/additional)
- Toilet seat and fittings
- Bath, sink and wash basin plugs and chains
- All aerials except communal facilities
- Replacement light bulbs and tubes
- Replacement batteries (eg. for smoke alarms)
- Repairs to fixtures and fittings owned by you, whether fitted or 'gifted' by us

Pests

All work to remove pests including:

- Wasps and bees nests
- Ants
- Rats and mice

For precise details of our and your responsibilities, please refer to your Agreement.

Rechargeable Repair

You will be expected to pay for any repairs carried out that are listed above in the 'Your Responsibilities' section, and for any damage that your family, or visitors of yours, cause.

Carrying out your own improvements

As a leaseholder/shared owner you have the right to improve your home, but some improvements and alterations will require permission from us. The following table on the next page will give you a general summary of what improvements and alterations require written consent. You will need to check the terms of your lease.

Description of Improvements/ Alteration	Permission required	
	Yes	No
Installing a new kitchen		✓
Installing a new bathroom		✓
Internal redecoration		✓
Changing carpets and floor coverings		✓
Replacing glass in window		✓
Replacing window frames	✓	
Alterations to the structure or layout of the flat	✓	
Removing walls or chimney breasts	✓	
Alterations to form new or existing doorways and frames (but excluding fittings and door furniture)	✓	

Description of Improvements/ Alteration	Permission required	
	Yes	No
Creating new doorways	✓	
Addition or changes to the heating system	✓	
Addition or changes to the electrical system	✓	
Addition or changes to existing pipework	✓	
Decoration to the outside of your home	✓	
Aerials or satellite antenna receivers	✓	
Building extensions	✓	
Replacement of your front door	✓	
Loft conversions	✓	

Disabled Adaptations

There may be occasions when you feel that your home needs to be adapted, if you or someone living with you has a disability.

You may be able to apply your local Council for a Disabled Facilities Grant (DFG) for the adaptation of a property for the benefit of a disabled person.

If you wish to carry out any adaptations, please remember to ask our permission for anything structural, or that affects the communal or exterior areas of the building.

Reporting a repair

How to report a repair?

There are several ways to report a repair:

- By telephone
- By letter
- Visiting our offices
- Through our website at www.sha.co.uk or www.signpost-care.co.uk
- By telling a member of our staff

Please give us the following information:

- Your home address
- Your name
- A telephone number where you can be contacted
- As many details as possible about the problem
- Any other useful information

When you report a repair you will be told:

- If the repair is your responsibility or ours
- How long it will take
- If we need to look at the problem before repairing it

Timescales for repairs

Please refer to Section 2 - Customer Service Charter

Condensation and damp

Warm air can hold more moisture than cold air, so condensation is more likely to be a problem in a cold or poorly insulated home with lots of cold surfaces. It can also happen because of lack of ventilation. These are often connected, because we tend not to ventilate rooms enough if the home is difficult to keep warm.

Condensation can cause a damp problem if it happens a lot and does not dry out, as it encourages mould growth and an increase in dust mites. Dust mites and mould spores cause, or make worse, allergic reactions and respiratory (breathing) illnesses.

There are several other possible causes of damp in the home, such as blocked gutters, a leaky roof or rising damp. Symptoms of condensation damp are:

- Mould growing on a damp area
- The mould is on the coldest surfaces
- The mould is in rooms with little heating and ventilation
- It gets worse in cold rather than wet weather

Condensation happens when warm moist air meets a cold surface. It cools down and then deposits the moisture on the surface. The change from vapour (in the air) to liquid (on the surface) is called condensation.

To prevent condensation

- Don't block off any ventilation around the house such as airbricks or ventilators on windows.
- Don't use tumble dryers without a vent to the outside
- Check that vents are fitted properly with no leaks.
- Don't use paraffin or bottle gas heaters in unventilated rooms.
- Don't keep the inner door open when cooking in the kitchen or bathing in the bathroom.

To avoid condensation damp

- Keep open trickle vents (narrow ventilators at the top of modern windows) except in severe or cold weather.
- Insulate your home.
- Put lids on pans and ventilate the kitchen while cooking.
- Dry clothes outside, use an externally vented tumble dryer, or dry them in a well-ventilated room with the door closed.
- Use extractor fans in bathrooms and kitchens.
- Open the window after a bath or shower, and close the inner door.

Section Seven

Keeping your home safe

Safety and security
Preventing identity theft
Callers at the door
Safety in your home
Hot water safety
Dealing with fire
Gas leaks
Gas safety checks
Annual gas safety checks
Asbestos Information
Code of Conduct

Safety & security

It is important to us that your home is secure and that you and your household live safely in your home.

Security

To protect your property you should:

- Close all windows and secure and lock all entrance doors when you go out

If you will be away from your home for a while:

- Ask trusted relatives and/or neighbours to keep an eye on your home and let us know
- Do not leave curtains closed during the daytime
- Do not leave milk on the doorstep
- Do not pin notes to the door
- Cancel any newspaper deliveries
- Never leave cash or valuables lying around your home
- Lock up before you go to bed, and make sure accessible windows are closed and secure
- Install a security chain or spy-hole in entrance doors
- Never let strangers into your home unless they can prove their identity. All our staff and contractors carry identity cards. Normally the tradesman, or caller, will give you details of an issue you have reported as the reason for visiting. If you are in any doubt about anyone attempting to gain access to your home, do not let them in, shut the door and phone either the Police or us.

Security doors to blocks of flats

For the safety and security of all residents, it is important that you do not:

- Leave open security or fire doors
- Allow unknown people into the building

Preventing identity theft

Identity theft, sometimes called identity fraud, is the name given to a type of crime where someone wrongfully obtains and uses another person's personal information in some fraud or deception, usually for financial gain.

Today much of life depends on the use of information that can be misused by people who are not authorised to have it. Information such as Social Security numbers, credit card details and banking passwords are now vital parts of everyday life, and yet relatively easy to use for fraud if they fall into the wrong hands.

Preventing Identity Theft – Handy Tips

- Shred mail and other paperwork that contains personal information, including junk mail, before throwing it away. Small shredders can be purchased for home use at relatively low prices.
- Do not carry unnecessary information with you such as National Insurance cards.
- Check your bank and credit card statements. Look at any unusual activity, such as withdrawals. Also be aware if you stop getting statements or bills that you always previously received. This may indicate that someone has managed to have your records changed to a different address.
- Do not give out personal information without good reason.
- Cancel any lost or stolen credit or debit cards immediately. Keep a note of the emergency numbers you should call.
- If your passport or driving licence has been lost or stolen, contact the organisation that issued it immediately.
- Keep your personal information secure when using your card over the phone, on the internet or in shops by making sure that other people cannot overhear or see your personal details.

- Personal documents should be kept in a safe place, preferably in a lockable drawer or cabinet at home. You should consider storing valuable financial documents with your bank.

If you would like more information on identity theft, visit the Home Office website at www.identitytheft.org.uk

Callers at the door

Unfortunately, some people who knock at your door may not be who they say they are. Some criminals will impersonate others to carry out crimes, preying on vulnerable people in our community.

These bogus callers can be quite convincing and will try and talk their way into your home.

Callers at the door – handy tips

- Before you open the door, check to see who it is by looking through your front window, or by using a door viewer if you have one.
- Only open the door when you have put the chain or door bar restrictor on.
- Always make sure that visitors are who they say they are.
- All employees and contractors, and officers from the Police, electricity and water companies will carry identification. Please make sure you check this before letting people into your home.
- If you are in any doubt at all, suggest that the caller should come back later. You can then check their story by telephoning the organisation or company they claim to represent.
- Check any phone number they give you in your own telephone directory. Do not rely on the number on their card.
- Always lock the back door before opening the front door.
- Let the Police and your neighbours know if you have had a suspicious caller.

Each year more people are killed and injured in accidents at home than any other type of accident.

You should be aware of the following safety points:

- Keep floors and floor coverings clear and in good condition
- Replace light bulbs straight away and always switch on lights if it is getting dark, **except when there is a gas leak**
- Stairways are kept clear and properly lit
- Use non-slip polishes and non-slip mats
- Do not stand on chairs to reach things, use a step ladder
- Do not hang mirrors over fires
- Do not leave fires unguarded
- Keep children away from cookers and turn pan handles away from the edges of the cooker
- Keep medicines and cleaning materials out of children's reach
- Do not touch plugs, sockets or electrical equipment if your hands are wet
- Do not use electrical equipment in the bathroom
- Make sure plugs are wired correctly
- Do not have electrical cables stretched across areas where you walk
- Do not cover up air vents in your home especially near heating appliances
- Do not hang Christmas decorations near fires

Fire safety

Smoke alarms

- Check your smoke alarm once a week and change batteries as required.

Chip Pans

- Never leave a chip pan unattended
- Never fill a chip pan more than one-third full of fat
- If you have a fat fire, turn off the heat if it is safe to do so, cover the flames with a damp cloth and leave for at least half an hour to cool
- Never throw water on burning fat or oil

Escape plans

- Make sure that you have a plan to get out of your home if there is a fire

Candle safety

- Always place candles well away from curtains, furniture and drapes and always out of draughts
- Keep candles away from hair and clothing
- Never leave a burning candle unattended
- Keep candles out of the reach of children and pets
- Always place candles upright in suitable holders, which cannot fall over easily
- Always make sure that candles are properly extinguished, especially before going to bed

Electrical safety

Look out for:

Danger signs

Hot plugs and sockets, fuses that blow for no obvious reason, flickering lights, scorch marks on sockets or plugs. They are all signs of loose wiring or other problems

Badly wired plugs

Coloured wires sticking out of the plug, not only could they be pulled loose, but water and debris could get inside the plug

Fraying power leads

Damage to the outer covering of a power lead

Repaired power leads

Damage to power leads - don't tape over split or frayed leads and never join cables by taping them together

Overloaded sockets

Too many appliances plugged into an adaptor could overload the socket, which can lead to overheating

Cables in vulnerable positions

Power leads in places where they can be tripped over, near a source of water, or close to the cooker top, especially if there are loose coils that could be pushed onto a ring.

Water near electrics

Cables or plugs in places that may get wet, and keep liquids away from electrical appliances. For example don't put a vase on top of the TV. Make sure the kettle isn't leaking, and don't fill it up when it's plugged in

If you are concerned about your electrics and we are responsible, please contact us or consult a qualified electrician.

Hot Water Safety

Does your property have any of the following warning signs?

- Excessively hot water from hot taps
- Hot water coming from cold taps
- Bubbling noises from the hot water cylinder
- Hot water running from the overflow pipe
- Steam or moisture in the loft space
(Do not look, unless there is a purpose-made hatch and access ladder to the loft)

If you notice any of these warning signs, you should immediately turn off the electric immersion heater and contact a plumber or electrician.

Dealing with Fire

In a fire:

- **Keep calm and act quickly! Alert everyone in your home. Don't delay – get everyone out!**
- **Don't waste time investigating or rescuing valuables**
- **Before you open a door, check it with the back of your hand. If it's warm, don't open it – fire is on the other side. Remember to shut doors behind you**
- **Keep low, where the air is clearer**
- **Remember – use the stairs if you can, but never use lifts**

- Don't go back in – call 999 and wait outside for the Fire and Rescue Service. Don't call the local fire stations number it may take longer.

Gas Leaks

If you smell gas, you must take action immediately:

- DO NOT turn lights or sockets on or off
- Switches can generate a spark, which can be enough to ignite any gas
- DO NOT light matches or lighters
- DO NOT use your mobile phone until you are away from the property
- Turn off the gas supply
- The gas main on/off switch can be found next to your gas meter
- Open all windows and doors. This will allow the gas to disperse
- Call the FREE Transco emergency number 0800 111 999
- Leave the building immediately
- Warn immediate neighbours
- Call us and explain the situation.

Gas Safety Checks

If there is a gas supply to your property, it is advisable to ensure that any appliances are fully serviced annually. This should be under taken by a person on the Gas Safe Register. If your property is sublet you are required by law to carry out this service. We may require evidence that this work has been completed.

Faulty gas appliances which are not regularly maintained can become dangerous and can give off carbon monoxide. This gas cannot be seen, tasted or smell, but it can kill. There are approximately 30 deaths a year as a result of carbon monoxide poisoning from gas appliances. For your own safety, it is advisable that you do not sleep in a room containing a gas appliance.

Ensuring the gas safety check is carried out reduces danger to life, limb and property from gas leaks, and danger of explosion, carbon monoxide poisoning and damage resulting from water leaks from associated pipe work. It will also increase the efficiency of the appliance and help reduce running costs.

Annual Gas Safety Checks

All leaseholders and shared owners with gas supplies will be written to annually reminding you that a gas service should be carried out, and a gas safety certificate should be issued. If you live in a flat you will be asked for a copy of the certificate.

If you would like our contractor (Signpost Services Ltd) to carry out the annual gas safety check, please let us know. The cost will be added to your service charge.

Carbon Monoxide safety

You cannot smell, taste, or see carbon monoxide fumes, and this is why it is very dangerous.

DO NOT:

- Cover or close off any airways designed for ventilation
- Sleep in a room without proper ventilation where there is a fire/heater, other than hot water radiators
- DO make sure your appliances are serviced regularly.

Flooding

If your home is flooded:

- Have your gas and electricity checked before using
- Boil all tap water until it has been declared safe
- Avoid contact with floodwater, it may be contaminated
- Contact your insurers
- REMEMBER that we are only responsible for the insurance of your building

Frozen pipes

To prevent frozen pipes in cold weather, make sure that:

- Your home is properly heated
- Heating is on (low) even if you are out or away from your home.

- All pipes are lagged (kept warm with insulating material)

If any of your pipes do freeze, turn off the water supply at the stopcock and drain down the system by turning on all the taps until there is no more water coming through. The supply can be turned on once the pipes have thawed.

If, despite these precautions, a pipe does burst:

- Turn off the water supply at the stop-cock
- Turn off the electricity supply at the mains as there may be a danger of water seeping into the electrical circuits
- Turn off hot water boilers
- Drain the system
- Please contact us for advice.

Asbestos information

What is asbestos?

Asbestos is a naturally occurring mineral that has been used in a range of building materials to make them more rigid and fire resistant. It has also been used in household products such as ironing boards and oven gloves.

Asbestos was used extensively as a building material in Great Britain from the 1950s through to the mid 1980s.

Some of the areas in your home where you may find asbestos include:

- Eaves, gutters and rainwater down pipes
- Fire blankets
- Garage and shed roofs
- Linings for walls, ceilings and doors
- Insulation panels in some storage heaters
- Bath panels
- Central heating flues
- Floor tiles
- Ceiling and floor tiles

Most people are exposed to low amounts of asbestos present in the atmosphere with no ill effects. Asbestos fibres and dust are potentially very dangerous if inhaled in higher concentrations over a period of time.

Background

From 21 May 2004, the 'Control of Asbestos at Work Regulations' placed a new duty on all landlords to manage the risk of asbestos in non-domestic dwellings.

In addition to non-domestic dwellings, this updated duty also applies to common areas of premises. For us this includes:

- Foyers
- Corridors
- Lifts and lift shafts
- Staircases
- Boiler houses

The Duty to Manage

The duty to manage asbestos does not necessarily mean removing or getting rid of asbestos containing materials. Under the regulations we have a legal duty to manage the risk from that material, and ensure that a Management Action Plan is in place to accurately inform anyone coming to work on a building to prevent accidental exposure to asbestos.

Survey

In order to meet the requirements set out above, all communal areas in our buildings have been surveyed to locate the presence and extent of any asbestos containing material and its condition. G & L Consultancy, an asbestos survey and removal specialist, were appointed to carry out the required survey and provide written reports on the presence and condition of any asbestos in these common areas.

Asbestos-containing material was either positively identified or assumed to be present in 38 of the 41 communal areas and we are required to monitor the condition of this material on a regular basis in order to maintain an up to date Asbestos Register. Due to the age of construction of the 3 areas, no asbestos was found or assumed to be present.

What to do if you think you have asbestos in your home

It is very hard to identify asbestos, but if you suspect that you have asbestos in your home:

- Don't panic and leave asbestos alone - it's safe unless it's damaged or disturbed
- Never sand, drill or saw asbestos materials
- Always seek professional advice before thinking of removing asbestos materials
- Do not attempt to remove asbestos lagging, spray coatings or insulation board by yourself. These materials can only be safely removed by a licensed contractor
- You must always seek our permission before commencing any DIY work

Further information can be found on the following publications:-

Health & Safety Executive website www.hse.gov.uk

www.Direct.gov.uk

Asbestos in the Home - www.cityoflondon.gov.uk

Code of Conduct

All repairs and maintenance work is carried out by our trade operatives, or contractors on our behalf. They represent the range of trades and skills required to provide you with a flexible, high quality service. Our trade operatives and contractors abide by a Code of Practice, which sets out the minimum standards of service you can expect.

Our trade operatives and contractors will:

- Introduce themselves and show you proof of their identity
- Explain the nature and purpose of the job they have arrived to carry out
- Be tidily dressed, wearing all appropriate safety clothing
- Minimise disruption and mess to your home and keep all working areas clean and free from obstructions
- Take care of your property and possessions and protect them from dust, dirt, paint and any damage
- Keep your home secure and not expose your home to unnecessary risk

- Keep all materials and equipment safely to avoid danger to you or your household

Our trade operatives and contractors will not:

- Use foul, abusive or offensive language
- Smoke in your home
- Work under the influence of drugs or alcohol
- Use any of your possessions, such as kettle, dustpan, spades, without your permission

Our trade operatives and contractors can refuse to work in any property where they consider there is any health and safety risk.

Section Eight

You and your neighbours

Being a good neighbour

What to do if your neighbours are causing a nuisance

Respect Standard for Housing Management

Being a good neighbour

A good neighbour is someone who:

- is accepting of others
- is aware of the differences between people's lifestyles
- is aware of what members of their household and visitors are doing, and aware of how it may affect others

It is part of your Agreement not to cause nuisance to others. Action will be taken against people who do not keep to their Agreement, to protect communities from unacceptable behaviour.

More information on this can be found in our 'Summary of Anti-Social Behaviour Policy and Procedure' in section 2 or by contacting us.

What to do if your neighbours are causing a nuisance

Speak to your neighbours first

- Keep calm and do not raise your voice
- Say what your problem is and suggest how it can be solved
- Allow the other person to put across their point of view
- Agree what you are going to do and see if it's working
- Do not be unreasonable/unfair
- Do not make threats or swear

Keep records

If the problem does not stop, or you feel that you cannot talk to your neighbour, contact us. To progress your complaint we need your support, co-operation and commitment. You might be asked to record the incidents on a complaint record form stating the date, time and duration of the problem behaviour. Further guidance on how to complete the complaint record form will be provided by us.

Report criminal behaviour to the Police

If you suspect criminal behaviour, such as harassment, damage to property, or drug dealing, you should report

incidents to the Police (as well as us). You should report as many details as you can, keeping your own records of when and what you reported to them, which can then be used as evidence. Information that we receive is kept confidential and the identity of the complainant and witnesses will be protected.

Respect Standard for Housing Management

We are committed to tackle Anti-Social Behaviour and have signed up to the Government's Respect Standard for Housing Management.

The Respect Standard has 6 core commitments:

1. Accountability, leadership and commitment
2. Empowering and reassuring residents
3. Prevention and early intervention
4. Tailored services for residents and provision of support for victims and witnesses
5. Protecting communities through swift enforcement
6. Support to tackle the causes of Anti-Social Behavior

The Respect Standard is focused on promoting good behaviour where Anti-Social Behaviour is tackled effectively and communities can live in peace together. This involves local agencies and communities working together to create a society in which people respect each other.

For a copy of our Anti Social Behaviour Policy please contact your Housing Officer.

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Section Nine

Resident Involvement

What is Resident Involvement?
Ways to be involved
How we support your involvement
Consultation
Benefits and Successes
Keeping you informed

What is Resident Involvement

Resident Involvement is about having a real say in the work that we do in the area where you live. By working with us, you will improve the quality of life for yourself and your family, and make a positive contribution to your community.

You will have the power to influence the services that we provide to you. We value the input of our leaseholders in shaping and influencing those services. We are always looking to learn from experience and strive to continually improve the service you receive. Your contribution, no matter how small, is important and helps us make life better for everyone.

We understand that your time is valuable and that you may not want to make a commitment that you cannot fulfil. In this section you will find a range of opportunities for involvement grouped into categories according to the time commitment required from you. You will also see that some options allow residents to participate from the comfort of their home – not all involvement is about attending meetings. We aim to be flexible in our approach and always welcome new suggestions.

Ways to be Involved

The following 5 categories are given a star rating and are grouped according to time commitment

- ★★★★★ high – requires a high level of time commitment
- ★★★★ medium high
- ★★★ medium
- ★★ medium low
- ★ low

Rating

Involvement

- ★★★★★ **Spectrum Residents' Group Member** – residents can become members of the group that scrutinise the Spectrum Group Board.
- ★★★★★ **Board Member** – residents can become Signpost Housing Association or Signpost Care Partnerships Board Members and take part in major decision-making.
- ★★★★ **Residents' Forum Member** – there are two Forums, one covering Devon and the other for Dorset, Somerset and Wiltshire. These meetings are held every other month as detailed in the residents' calendar.
- ★★★★ **Signpost Residents' Community Fund** – be part of the committee that meets monthly to make decisions about how the Community Fund is distributed to worthwhile groups.
- ★★★★ **Neighbourhood Representative** – take control of your environment and monitor our performance.
- ★★★★ **Resource Centre volunteer** – help out in the Resource Centre in our Blandford Office. Full training is given by other resident volunteers.

<i>Rating</i>	<i>Involvement</i>
★★★	Tenants' and Residents' Associations – take part in or set up a group in your area to organise social events or campaign for improvements in your neighbourhood.
★★★	Open Representative – represent the views of residents who live in your area.
★★★	Design Panel – work with our development team on the design of new buildings.
★★★	Planned & Response Repair Review Group (PARRR) – be part of the group that meets every other month to review all aspects of repairs and maintenance.
★★★	<p>Consultation Groups – take part in one of the following to discuss our services and the issues that affect you:</p> <ul style="list-style-type: none"> - Disability Consultation Group - Signpost Youth Forum - Independent Living Group - Supported housing - Families - Homeowners (including shared-owners and leaseholders) - BME
★★★	Editorial Team Member – be part of this team, which meets quarterly and puts together Your Voice, the resident newsletter.
★★★	Maintenance and Repair Group (MARG) – meet with representatives of Signpost Services to discuss the service they provide and influence decision making (meetings in North Dorset and Plymouth).

Rating

Involvement



Policy and Procedure Review Group – help us to review our policies, procedures and leaflets.



Community Champion Awards judging panel member – be part of the team made up of residents from across the south-west who decide the winners of the Community Champion Awards. These quarterly meetings are held over the telephone (Signpost meets these costs).



Resident Inspections and Estate Walkabouts – join housing staff on inspections or estate walkabouts in your area.



Surveys and Questionnaires – we want to hear your views on the services that we provide. We regularly undertake this in the form of surveys and questionnaires. If you receive one of these, we request that you complete them and return in the pre-paid envelope provided.



Community Champion Awards – nominate someone you know who works in your community as a volunteer.



Competitions – we regularly hold resident competitions throughout the year, and details of these can be found in Your Voice.



Training – participate in a course and learn new skills eg. computers, food safety, committee skills (funded by Signpost).

If you would like to get involved, please contact us for further information

How we support your involvement

We are committed to offering a range of support to enable you to get involved. We can help in the following ways:

- Transport costs
- Childcare costs
- Kennelling and cattery costs
- Care costs for dependants
- Identify training to help you gain skills. e.g. computer training, committee skills, Lite Bites (in-house training to help you understand how Signpost operates)

We can also help resident groups with:

- Start up grants for new groups
- Support with administration (including the use of the Resource Centre)
- Training (see above)
- Venue hire costs

Other ways we are working on your behalf in your community include:

- Support for local events and activities e.g. fun days
- Local partnerships with the Police, Health, Education and Voluntary Groups, Race Equality Council and Anti-Social Behaviour Units.

Please contact us for further information

Consultation

In addition to the Ways to be Involved listed above, we will also send out surveys and questionnaires to our residents regularly, to find out whether you are happy with the services we provide.

All residents will be sent an Annual Satisfaction Survey asking for your views on the different services we provide to you.

Leaseholders and Shared Owners will be consulted about Service Charges see Section 5.

We have a long history of putting residents at the heart of what we do. We are proud of the different ways in which we have approached involvement. There have been a number of successful initiatives, which have been beneficial not only to the services we provide, but also to the residents themselves. Listed are some examples of the successes:

- **Spectrum Residents' Group**
- **Independent Living Group**
- **Signpost Residents' Forums – East and West**
- **Disability Consultation Group**
- **Maintenance and Repair Group (MARG)**
- **Grounds Maintenance Consultation Group**
- **Planned and Response Repair Review Group (PARRR)**
- **The Resource Centre**

We have also been at the forefront of community initiatives such as:

- **Community Champion Awards**
- **Signpost Residents' Community Fund**
- **First Dorset Credit Union**
- **Estate Day at Addison Close, Gillingham, North Dorset**
- **Credit Crunch Conference in North Dorset**
- **Respect events in Plymouth**
- **Partnership working with Young Enterprise in schools in North Dorset**
- **Food Safety training for residents in North Dorset**

“Being the Editor of “Your Voice” is not something I set out to be. I have met some lovely people along the way, made some unexpected friends and seen things from a different point of view. I have also gained some qualifications and learnt about social housing. Get involved - you never know what you will learn or end up succeeding in”.

Alison Moors, Editor of Your Voice and resident

“I have been a resident volunteer for four years now and I have enjoyed every minute of it. During that time I have been involved with all sorts of new and different activities, undertakings and events. I believe that volunteering helps us to help others”.

John Davies, Vice Chair – Residents’ Forum

“I am a Signpost shared owner and have been a member of the Community Champions’ Panel since it was set up in the summer of 2006. I enjoy the telephone meetings, which take place quarterly, as I have got to know the other members of the panel. It is heart-warming to receive so many nominations from Signpost residents who take part in good works within their communities. I would recommend participation in one of the involvement opportunities at Signpost – you get to make a difference, enjoy yourself and make new friends.”

Dee Pankhurst, Community Champions’ Panel member and shared owner

Keeping you informed

We like to keep you informed about matters that affect you. We do this in a number of ways:

- Websites - as detailed in the calendar
- Your Voice - residents’ newsletter issued to all residents quarterly
- Letters about specific issues that affect you
- Text Message to remind you that an operative will be calling to carry out a repair
- Annual Residents’ Conference
- Single Issue Seminars. Residents and Board Members are invited to regular seminars, giving information about key areas of our organisation
- Stakeholder Days
- Annual Report - Contained within The Residents’ Calendar

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