



High Peak
Community Housing

Leaseholder's Handbook

better homes, better communities

Leaseholder's Handbook

Contents

Introduction.....	Page 2
Becoming a Leaseholder.....	Page 4
Service Charges	Page 7
Repairs	Page 10
Improvements.....	Page 13
Providing a Good Service	Page 15
Useful Contacts	Page 20

Introduction

When you purchase a flat under a lease, you buy the right to occupy the flat for the period of years stated in the lease - this is usually 125 years. The Council continues to own the block and remains responsible for the maintenance of the structure and shared areas and services. High Peak Community Housing manages the flats on behalf of High Peak Borough Council.

Consulting you

High Peak Community Housing will consult you if we plan to:

- carry out any major repair work, improvements or redecoration work on your block of flats

- make any changes in the way we provide services to you and other leaseholders.

We will send you our annual report, a tenant and leaseholder newsletter three times a year and seek feedback from you in regular leaseholder surveys.

High Peak Community Housing Leaseholder Forum

High Peak Community Housing has set up a Leaseholder Forum to ensure leaseholders of council-owned buildings ...

- Are aware of their rights and responsibilities
- Can participate in work to improve the buildings
- Get help and advice when they need it.

You do not need to join the Forum as you automatically become a member when you buy your flat and become a leaseholder.

The Leaseholder Forum holds meetings twice a year. These meetings are open to any leaseholder and details of forthcoming meetings are circulated to all leaseholders.

You may also find it an advantage to join your local panel. There are panels across the High Peak made up of local residents, tenants and leaseholders.

Please contact the Tenant Involvement Co-ordinator on 0845 129 8075 for more details about the Leaseholder Forum and the area panels.

Becoming a Leaseholder

When you buy a leasehold flat you sign a contract called a lease. This lease explains the rights and the responsibilities of you and your landlord. Once you are living in the flat you will mostly be contacted by High Peak Community Housing on behalf of High Peak Borough Council.

Your lease also explains High Peak Community Housing policy on:

- Nuisance and harassment
- Subletting your home, and
- Making changes in your home.

Your Lease

Not all leases are the same. Your own lease will give you details that apply to you and your home, including:

- Name of the landlord
- Address of the property

- Purchase price of the property.
- Details of any discount that may be repayable [if the right to buy was applied for before 18 Jan 2005 then discount will be payable within 3 years if after 18 Jan then the period is 5 years].
- Details of ground rent payable.
- Term of lease – the period of time you agree to lease the property.
- Service charges information.
- Description of your property and plan. For example, if your property includes a garden, this will be described in the lease. It will also show you which areas you share with other properties, such as a shared entrance hall or stairway.

Rights and Responsibilities

Your rights and responsibilities include:

- Keeping your home in good repair and condition.
- Paying the yearly ground rent.

- Paying for water, gas, electricity, rates taxes etc.
- Painting the interior of the flat in every sixth year.

Removal of Rubbish

You should not dump furniture and other large items in the shared bin stores.

High Peak Borough Council offers a bulky domestic waste collection service. There is a fee depending on the number of items to be collected. You can contact High Peak Borough Council on 0845 129 77 77.

Caring for shared areas

Flats may share gardens, stairwells, parking areas and bin stores. Please take care of the shared areas as you share the responsibility for maintaining them and nobody wants to pay extra for damage caused by carelessness. Please take care when moving furniture in or out of your flat, as this can cause damage to shared areas.

Insurance

You must make sure you have adequate insurance. This is arranged through High Peak Borough Council.

Nuisance

Living in flats brings special responsibilities. Try to consider how your neighbours would feel before you do something that might be a nuisance.

Examples of nuisance include:

- Playing loud music
- Slamming doors
- Shouting in the hallways – particularly at night
- Talking, hanging around or playing in the communal areas
- Allowing children to damage communal areas
- Not getting rid of mess and rubbish properly.

If you think someone is causing a nuisance, the best way of resolving the problem could be for you to talk to the person causing the problem, as they may not know they are bothering you. If this doesn't work, or you are afraid to speak with them, tell High Peak Community Housing and

they will refer you to someone who will be able to help. Many problems can be solved through mediation. This is particularly useful where there appears to be a clash of lifestyles or personalities.

Sometimes there may be no solution to your problem. For example, babies and young children can be noisy but no one would expect a family with young children to move – even if their neighbours complain of noise.

If High Peak Community Housing cannot help you with your problem, they will tell you and explain why.

If your neighbours think you are causing a nuisance and complain to you, please listen to what they have to say. Most people don't complain unless they feel they have no choice. Please solve the problem if you can.

Harassment

Unlike nuisance, harassment is usually a deliberate act planned to cause distress. Harassment often

happens because of prejudice. Examples of harassment include:

- Threats of violence
- Deliberate damage to other people's property.

High Peak Community Housing takes all acts of harassment very seriously and will investigate any report of harassment. If a leaseholder is causing the trouble, legal action can be taken against them, as with any other member of the public.

Alterations

An alteration is something that affects the structure of your home but may not change the value of your home. Examples of alterations may include:

- Changing the layout inside your home, such as removing walls.

You must have written permission from High Peak Borough Council (Estates Section) before you make any alterations. You may also need the permission of the following:

- Bank or building society which has lent you money to buy your home.

- Planning department of High Peak Borough Council
- Building control department of High Peak Borough Council.

Selling Your Flat

If you decide to sell your flat, you must inform the Council in writing within 21 days of the sale – this is in accordance with the terms of your lease. The service charges must be paid up to the date you sell your flat. The Council will calculate the proportion payable by you upon request.

Letting Your Flat

If you let your flat to someone else this is called “sub-letting”. You must give the Council notice if you sub-let your flat and supply the full names of the new occupiers. Your change of address must also be provided, as you are still responsible for the service charge. These details should be forwarded to the Council within one month of sub-letting, together with a registration fee of £5.

Service Charges

The service charges you pay are made up of the cost of:

- Services we provide, and
- arranging those services – called the management charge.

This means that you pay for the service and you pay for High Peak Community Housing to arrange that service.

Every year you will be sent a service charge bill. This will tell you how much money was spent on the building in the previous year and how much you need to pay towards it.

What the Service Charge Covers

High Peak Community Housing is responsible for providing the services described in your lease. If you live in a block of flats, High Peak Community Housing will arrange for:

- repairs to the shared areas
- redecoration of shared areas

- maintenance of any shared garden or open space
- routine inspection of shared areas including minor repairs and waste removal.

The money received from the service charges is used to pay for services to all leaseholders.

High Peak Community Housing must consult with you first if we want to do major work that is likely to cost more than £1,000 – or £50 for each flat if there are more than 20 flats in the block. Repair and redecoration to communal areas can fall into this category, for example repainting hallways, stairwells and communal doors at regular intervals.

High Peak Community Housing has a legal duty to protect your health and safety and to provide the services set out in your lease, even though this may cause your service charges to increase.

The services High Peak Community Housing provides must be:

- of reasonable quality
- appropriate for the property – for example, a caretaker service may be appropriate for a large block of flats but not for a small block.

You are allowed to see invoices and other documents that support the summary amount of service charge spent. You must ask to do this within six months of getting the summary, by writing to:

**High Peak Community Housing
Municipal Buildings
Glossop
Derbyshire SK13 8AF**

The service charge year ends on 31st March. Because we charge you in arrears, we always wait until all invoices have come in and been paid before calculating how much your share is. We will always invoice you within 18 months of work being carried out at your property. Bills are usually sent out in the summer.

Paying your service charge

Methods of payment are printed on the annual invoice. You may be able to agree a payment plan with the Council if your bill is high (for example if we have carried out a major repair).

If you have bought your lease from the Council in the last five years, your annual fee will have been agreed at the time you purchased. At the end of the five-year period High Peak Community Housing will calculate the actual costs and let you know if you have paid too much. If you have, we will reimburse you.

If you fail to pay the Council

If you do not pay your service charge invoice promptly we will remind you that it is due. If payment is still not received we will consider what further action to take, which could include:

- Getting your lender to pay, who will then add this payment to the sum you already owe them.
- Referring your debt to an external debt collection agency.

- Suing you for the debt.
- Referring your case to a Leaseholder Valuation Tribunal.
- Court proceedings to end your lease.

Legal action would mean you might have legal costs adding to your financial problems. It is very important that you work with us to sort out any problems and keep us informed of your current position.

Appealing against the service charge

Tell us if you think your service charge is unreasonable. We will check the charges and correct any mistakes. If the charge is correct we will explain how it has been calculated.

If you are still not happy you can appeal. Follow the steps in the complaints procedure on page 17.

Repairs

Internal Repairs

You are responsible for repairs inside your flat. If you have central heating it is up to you to organise a service each year. For health and safety reasons your boiler should be checked every year and you should always check when the last service took place.

You are responsible for repairing leaks within your flat.

External and Communal Areas

High Peak Community Housing is responsible for:

- The damp proof course.
- Leaks from the roof, gutters and pipes in the shared areas.
- Repairing and maintaining the structure and shared areas.

What you can expect from the Repairs Service in respect of the above mentioned external and communal areas responsibilities :-

We will...

- Provide a variety of simple and convenient ways for you to report your repairs.
- Provide out-of-hours emergency service.
- Send you a confirmation receipt when a non-emergency repair has been ordered giving the number of the contractor and the date it should be completed by.
- Carry out repairs in the following time scales:
emergency repairs - same day (or make safe if the repair cannot be completed);
urgent repairs - within 7 days;
non-urgent repairs - within 3 weeks.
- Group other repairs together into contract packages in order to provide a quality service to all our customers.
- Provide an appointment system for repairs (except emergency repairs, where you should make access arrangements for us to carry them out on the same day).

- Operate an appointment system for the inspection of those repairs which need to be looked at first before the work can be ordered.
- Give you the opportunity to comment on the quality of completed repairs by including a pre-paid comments slip on repair receipts.
- Inspect a sample of completed repairs to check for quality.

Reporting a repair

General repairs – you can call the Housing Repairs Hotline on 0845 129 8071 or alternately call into one of our offices.

In an emergency

To report an emergency repair ring the Repairs Hotline on 0845 129 8071.

We will arrange for an emergency repair as soon as possible. Emergencies outside of office hours will only include those repairs needed to avoid serious health and safety risks or to prevent serious damage to your home. They include:

- Blocked and leaking drains.

- Serious storm, flood or fire damage to the property.
- Gas leaks, burst pipes and electrical faults in shared areas.

Our staff and contractors try to attend emergencies on the day that they occur. Please don't ask us to attend a non-emergency or service call at night or at weekends (unless we have already made an appointment). These calls will delay our attendance at genuine emergencies.

You must stay in, or keep to agreed access arrangements. If you no longer require our attendance please let us know. If we attend and there is no access then we will cancel the repair and may have to charge you for our visit.

Information needed when reporting a repair

It is important that you give us as much information as possible when reporting a repair to help us order work as quickly and accurately as possible.

When reporting a repair, please let us know:

- Your full name and address
- The nature of the problem (eg: leaking guttering)
- The location of the problem (eg: leaking from the waste pipe)
- When we can get access to your home (eg: any morning)
- Any other important information (eg: a crime reference number if you are reporting a repair resulting from vandalism to the building)

How soon will the repair be done?

We will make every effort to carry out repairs as quickly as possible. Repairs are given a priority depending on the type of work that is needed. The priority categories are:

Priority 1 - extremely urgent - repair will be carried out within 24 hours. Examples include:

- Blocked drains.
- Gas leaks and electrical faults in shared areas.

Priority 2 - urgent - repair will be carried out within 7 days. Examples include:

- Replacement (broken) glass, where it is our responsibility.
- Running overflows in adjacent properties.

Priority 3 - non-urgent - repair will be carried out within 3 weeks. Examples include:

- Blocked or broken gutters or rainwater pipes.
- Roofing repairs.

We may group together some repairs - such as clearing gutters or replacing fencing and gates - into contract packages to provide value for money and efficiency of our workforce and contractors.

What happens when you report a repair? **Emergency Repairs (Priority -1)**

When you report an emergency repair, we will ask you for access arrangements. The work will be carried out within the next 24 hours as long as we can gain access to your home.

Non-Emergency Repairs (Priority 2 and 3)

When you report a non-emergency repair, you will be sent a receipt that gives you details of the work ordered, the name and contact number of the contractor and the date it should be completed by.

If the repair is urgent (priority 2), we will ask you for access details. For non-urgent repairs, the contractor will contact you to make and appointment to carry out the repair.

We will offer you a morning or afternoon appointment wherever possible for a priority 2 or 3 repair. If you cannot make a daytime appointment you can ask for an early evening or Saturday morning appointment.

Sometimes we will need to carry out an inspection to assess the type of repairs before we can order any work.

Satisfaction survey

All repair receipt forms contain a pre-paid reply slip for you to give us your comments on the quality of completed works. Please take the time to fill this in so that we know whether we have done a good job or not and whether we need to make improvements.

Repair receipt forms are not normally sent out for emergency repairs. However, to check that people are happy with their emergency repair work, we will contact a sample of people at random.

If you are not happy with the quality of work carried out or if things go wrong, please contact the Repairs Hotline straight away on 0845 129 8071 and we will deal with the problem.

If you are still not happy, see *“when things go wrong”* on page 17 for more information on what you can do next.

Improvements

Planned Maintenance

Planned maintenance is major improvement work that we carry out on a group basis for example to specified groups or types of properties or to a whole neighbourhood/area. Planned maintenance schemes can cover replacing windows and doors, and major repairs to roofs and chimneys. Such schemes help us to reduce costs and enable us to carry out more improvements overall.

Better Homes Programme

We have a major investment programme to improve the entire housing stock that will affect leaseholders, as these contracts will reflect needs to maintain the structure. These may include re-roofing and drainpipes and external render and pebble dashing.

We issue an annual programme showing the work that is to be done in different areas – this is sent to all tenants and leaseholders.

Disruption

All these works entail some disruption. We will work with you to minimise this and provide you with as much notice as we can of works to be carried out and choices that will be available to you.

We are not able to provide decoration or allowances to assist after these improvements have been carried out. You will be consulted about this work, but if it is necessary for the maintenance of the whole building we will have to carry it out.

Health and Safety

Works will involve disturbance, site cabins, materials, scaffolding and deliveries. We cannot move customers out of Neighbourhoods whilst works progress, and we will take care to remove any risks to you. However, you must ensure that you adhere to any notices and advise children of the hazards in and around your property whilst work is underway. Please help us by reporting any vandalism or children on scaffolding to their parents, the police or us.

What you can expect from an improvement programme

We will...

- Give you as much notice as possible if we plan to do any major work to your home or your neighbours' homes.
- Tell you how the proposed work will affect you as an individual.
- Try to give you choices where technically possible.
- Tell you when the work will start and how long it will take.
- Issue you with relevant details regarding each contract including the contractor's details and telephone number.
- Be available to deal with your queries or problems associated with the planned works.
- Inspect all works carried out to your home once completed.
- Ask how satisfied you with completed works and act upon your comments whenever possible.
- Tell you what major works we have completed each year through the newsletter.

Providing you with a Good Service

One of our key aims is to provide an excellent service to you. We have achieved the national Chartermark award for good customer service, and regularly review all our services to ensure they are efficient, effective and provide good value for money. We have achieved the international quality management award ISO 9001:2000, and through this we re-examine processes every six months.

Our Customer Charter

We aim to provide a high standard of service whenever you contact us. We have devised the following Customer Care Standards to make sure that everybody is treated in a courteous, polite, efficient and consistent manner at all times. Our Customer Care Standards tell you how you can expect to be treated by us and how long you will have to wait if you contact us in person, by telephone, letter or e-mail.

Staff

We will:

- Be well informed and trained in our duties.
- Be clean and smart at all times when dealing with customers.
- Greet you politely giving our name and asking how we can help.
- Carry official identity badges outside the office.

Reception Areas

We will:

- Provide clean, bright and welcoming reception areas.
- Be easily accessible to all our customers.
- Have details of our opening times on display.
- Provide up-to-date leaflets and information on the services we, and other agencies provide.
- Ensure everyone receives an efficient and friendly service from well trained staff.

Personal Callers

We will:

- Make sure you do not have to wait more than 5 minutes before initial contact is made.

- Make sure that you do not have to wait more than 10 minutes to be seen by the relevant member of staff if you have an appointment.
- Try our best to deal with your enquiry there and then if you call in without an appointment. If more specialist help is needed we will tell you how long you may have to wait to see a the relevant member of staff OR offer you a future appointment within the next 5 working days.
- Provide a separate interview room if you wish to discuss anything in private.

Telephone Callers

We will

- Answer all telephone calls promptly.
- Provide telephone contact details.
- Answer all calls with polite greetings, giving our name and asking how we can help.
- Try our best to deal with your enquiry straight away. If we need to refer you onto someone else we will give you the reason and the name of the person we are transferring you to.

- Take a message and make sure it is passed on if the person you want to speak to is not available.
- Respond to telephone messages either the same day or by the end of the next working day.

Letters and E-mails

We will:

- Acknowledge all letters, emails and text messages within 3 working days from the time we receive them and will send a full reply within 7 working days.
- Write all our replies in plain English and avoid the use of jargon.
- Give you the name of the writer, a contact address and telephone number in all our correspondence.

When Things Go Wrong

We aim to make sure you receive a high quality service but we know that sometimes things can go wrong. When this happens we need to know so that we can take steps to put things right and learn from our mistakes. If you are not happy with our services you have the right to complain

and your complaint will be taken seriously. You can complain in person, by telephone, in writing, through the website or by text message.

Dealing With Complaints

Your complaint can be dealt with at a number of stages:

Stage One - The Informal or Problem Solving Stage

We aim to solve most complaints at this stage. We will try to respond to your complaint immediately but, if we are unable to do this, you will receive an acknowledgement within 3 working days. You can expect a full response to your complaint within 10 working days. Occasionally, we will need more time to investigate your complaint. If this is the case, we will let you know when you can expect a full response.

Stage Two

If you are not satisfied with our response to your complaint you can contact the Chief Executive of High Peak Community Housing.

Stage Three

If you are still not happy with our decision you can ask the Local Government Ombudsman to carry out an independent investigation. The local Ombudsman for this area can be contacted at:

Local Government Ombudsman
Beverley House
17 Shipton Road
York YO3 6FZ
Telephone: 01904 663200

Local Councillors

You can also contact your local councillor for advice and support with housing matters. A list of councillors is available at all council offices. Councillors hold regular surgeries in each area of the borough.

What you can expect from the Complaints Service

We will:

- Try to respond to your complaint immediately.
- Acknowledge your complaint within 3 working days. If you have given us contact numbers you will receive this as a telephone call.

- Give you the name of the person dealing with your complaint.
- Provide a full response to your complaint within 10 working days or we will write and explain the delay and tell you when you can expect a full response.
- Keep you informed of our progress.
- Deal with your complaint in confidence.
- Try to put things right and make sure the problem does not happen again.
- Tell you what you can do if you are not satisfied with our response to your complaint.

Having your Say

We are committed to keeping you informed and consulting you about any changes we plan to make to our services. You can have your say in a number of ways. These include:

- Area panels
- Leaseholder forum
- The borough-wide tenants' forum
- Tenant and residents associations
- Regular leaseholder satisfaction surveys.

Equal Opportunities

We are committed to making sure that all members of the community have equal access to the services we provide. This means not discriminating against people because of their race, ethnic origin, nationality, religion, culture, background, gender, sexual orientation, domestic circumstances, age, disability or illness.

Our aim is to make our services accessible, welcoming and appropriate to meet the variety of needs in our community.

In order to meet this aim we are trying our best to do the following:

- Provide a language line facility to assist people using a foreign language.
- Provide information on our services in alternative formats upon request e.g. large print; audiotape.
- Produce information specific to the needs of different groups of customers e.g. young people; elderly people; people fleeing domestic abuse; people with disabilities etc.
- Make sure our offices provide access for all.

- If you want to talk to someone in the comfort of your own home, we will endeavour to make sure that this is at a convenient time.

We aim to treat all our customers fairly and sensitively.

Useful Contacts

High Peak Community Housing

- General enquiries
- Bill enquiries
0845 129 8075
- Repairs hotline
0845 129 8071

High Peak Borough Council

- Lease agreements
- Ground rents
- Accounts & payments
0845 129 7777

Emergency Numbers

GAS if you think you can smell gas ring:
National Grid - 0800 111 999 (free)

ELECTRICITY if there is a complete loss
of electricity in the neighbourhood ring:
**United Utilities Emergency Service -
0800 195 4141 (free)**

WATER for burst water mains
or no water ring:

United Utilities
(for Glossop, New Mills,
Whaley Bridge Areas) - **0845 746 2200**
Severn Trent
(for Buxton, Chapel,
Hope Valley Areas) - **0800 783 4444**



High Peak
Community Housing

High Peak Community Housing
Municipal Buildings, Glossop, Derbyshire SK13 8AF

www.hpch.co.uk
better homes, better communities