

Leaseholder Handbook 2025



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Part 1 – Welcome to your home

This handbook is your guide to living in your new home. It explains our responsibilities as your landlord, your rights as a leaseholder, and how to get the most from our services.

A message from us

Welcome – we're delighted to have you as a resident

We are a small landlord with a strong culture of care. Our aim is to provide well-designed, safe, secure, good quality and energy-efficient places that residents are pleased to call home. We also want to deliver excellent services, with a focus on **people, places, and partnerships**. We value every interaction we have with you. You can expect us to:

- Make it quick and easy for you to contact us.
- Listen carefully to what you need.
- Be friendly, professional and knowledgeable.
- Treat you fairly and with respect.
- Go the extra mile – especially if you need additional support.
- Make sure everyone receives fair and equal service.

Our role in promoting wellbeing in your community

As your landlord, we do more than provide housing. Our purpose is to help you live well, independently, and safely in a neighbourhood that supports your wellbeing. We focus on:

- **Social wellbeing** by promoting neighbourliness, supporting resident engagement and events, and working in partnership with organisations like Age UK Lincolnshire, and local schools.
- **Environmental wellbeing** by maintaining communal areas to a high standard, carrying out regular safety checks, and supporting residents in keeping shared spaces clean, accessible, and welcoming.
- **Economic wellbeing** by helping residents access support services, including help with housing costs, and by working with local authorities and care partners to promote financial and housing stability.
- We work in partnership with health and care services, community groups, and strategic partners to ensure your voice shapes the services you receive.

We hope you feel at home quickly and that this handbook helps you to settle in and understand your rights and services. With warm wishes from all of us.

The Lace Team

People. Places. Partnerships.

About us

We are a not-for-profit housing association with over 60 years of experience in providing homes and services for older people (aged 55 and over). We have strong roots in Lincoln, where our work began, and today we believe we are the leading provider of specialist housing and support for older people across Lincolnshire.

We focus on delivering well-designed, safe, secure and energy efficient homes supported by services that promote independence and community.

All surplus income is reinvested into:

- Maintaining existing homes.
- Developing future housing.
- Improving services that support independence and wellbeing.

For more information about our history and social purpose, please visit our website.

We believe good housing supports health, dignity, safety and community connection. That's why our services are designed around our core model:

People – promoting independence, listening carefully, responding with kindness.

Places – providing high-quality, well-managed, energy-efficient homes.

Partnerships – working with residents, health and care services, and local organisations.

If you need support at any time - or if you're unsure about anything in this handbook, your lease or your account, please contact us.

Your **Housing Manager** or **Extra Care Manager** (depending on where you live) will be your main point of contact and will be happy to help.

Part 2 Emergencies

This section explains what to do if something goes wrong in your home or scheme – and how to stay safe from fire, gas, and other risks.

Gas leaks or the smell of gas

If you smell gas or suspect a leak:

1. Open the windows and doors to ventilate the area.
2. Turn off your gas supply at the meter, if safe to do so.
3. **Do not** use light switches, plug sockets or doorbells.
4. **Do not** use mobile phones indoors – go outside first.
5. **Do not** smoke, light candles or use naked flames.
6. Leave the building and call:
 - **National Gas Emergency Service** on **0800 111 999** (24 hours)
 - **Or dial 999 in an emergency.**
7. After the emergency has been dealt with, you must contact a Gas Safe registered engineer to carry out follow-up checks or repairs to your home.
8. If you are feeling unwell (dizzy, light-headed, or sick), call **111** and mention possible gas or carbon monoxide exposure.

Reminder: If your home has gas heating or appliances, it should also have a **carbon monoxide detector**. Please check yours regularly or contact us if unsure.

Water leaks

If water is leaking in your home:

- Turn off the water supply at the **main stop tap** (we show you this at the property handover).
- Use a container or towel to catch water if safe to do so.
- Avoid contact with electrical fittings if water is near lights, sockets, or appliances.
- If you're unsure who to contact, we can provide details of trusted contractors from our approved list – just ask.

If the leak is from a neighbouring flat, please try to notify your neighbour or contact us – we may need access to their home to prevent further damage.

Please contact your contents insurer for damage to your personal possessions.

Power cuts and electrical issues

If you lose power:

- Check if your neighbours are affected.
- If not, check your fuse box for a tripped switch.
- Unplug appliances and reset the trip switch.
- If the issue continues, contact a competent and qualified electrician, ideally one registered with NICEIC or a similar professional body. If you do not have a contractor, we may be able to refer you to an electrician from our approved list. Please contact us for guidance – we'll do what we can to help.

For wider power outages:

- Call **UK Power Networks on 105**
- Notify our Property Maintenance team on **01522 514444 Option 2**.

If lifts, communal lighting, or fire alarms are affected, this will be treated as an emergency.

Severe weather, storms and snow

During extreme weather:

- We prioritise urgent storm damage (e.g. roof issues, flooding, fallen branches).
- Water ingress and structural risks will be assessed promptly.
- We may check in with vulnerable residents if safe during extended disruption.

If high winds are forecast:

- Avoid walking near trees or roof edges.
- Let us know about fallen branches or hazards.

Gritting and snow clearance

We do not routinely grit paths, as we cannot safely monitor weather conditions at every scheme or guarantee that gritted areas will remain safe.

Where grit bins are available:

- Residents may use them at their own discretion.
- Only use during daylight hours and when confident and physically able.
- Avoid over-exertion – cold weather activity increases the risk of heart strain, particularly for older people.
- In most areas snow and ice typically thaw within hours or days.
- It is often safer to stay indoors and wait for conditions to improve.

You can view our ‘cold weather advice factsheet’ on our website, or we can send you a copy.

Fire safety

We carry out regular fire risk assessments in schemes with communal spaces and ensure all buildings meet safety standards.

Every scheme has a **Fire Action Notice** on display in communal areas and above fire call points. This explains what to do in the event of a fire and whether your building follows a **stay put** or **full evacuation strategy**.

You will have received this information specific to your scheme at your tenancy contract meeting and in your annual **fire risk assessment summary**.

If you are unsure about the fire safety approach in your scheme, contact us.

Keep escape routes clear

Do not leave items in communal corridors or stairwells, including:

- Mobility scooters, bikes, walking frames.
- Furniture, plant pots, decorative items.
- Shoes, umbrellas, boxes, recycling.

Even small items can block fire exits, create trip hazards or fuel a fire.

Items left in escape routes may be removed immediately and you may be charged.

Mobility scooters and powered equipment

- Mobility scooters, e-bikes and powered chairs must only be stored and charged in approved areas.
- Never store or charge them in corridors, communal lounges, hallways, stairwells or near exit doors.
- Contact us before purchasing one – we’ll carry out a safety assessment with you.

Fire safety: Scooters and powered equipment, if involved in fire, release large amounts of highly toxic smoke and gases that can very quickly prevent you and others from safely using emergency escape routes.

This also applies to **e-bikes and e-scooters**, which must not be stored or charged in communal areas due to the high fire risk from lithium-ion batteries.

If you live in an apartment and wish to store or charge a mobility scooter or similar device inside your home, please contact us first. We’ll carry out a **mobility scooter risk assessment**. If you’re unsure where to store or charge your e-bike safely, speak to us first.

To stay safe:

- Never charge powered equipment with lithium batteries indoors overnight or while asleep.
- Unplug chargers when batteries are fully charged.
- Charge during the day and away from flammable items.
- Use designated charging areas, where available.
- Provide a copy of your **insurance** and **annual service record**.

You can view our ‘using and storing powered vehicles in our scheme factsheet’ and our ‘safety in communal areas factsheets’ on our website, or we can send you a copy.

Electrical safety

To reduce fire risk:

- Avoid overloading sockets or extension leads.
- Never run wires under carpets or rugs.
- Turn off appliances when not in use.
- Report damaged sockets to us immediately.

We recommend a **5-yearly electrical inspection** of your home. If you live in a mixed-tenure block, we’ll inform you when testing is due for tenant homes and offer you a quote – or you can use your own qualified electrician.

Kitchen safety

Most fires begin in the kitchen. Please:

- Never leave cooking unattended - set a timer if needed.
- Keep flammable items away from heat sources.
- Clean extractor fans and ovens regularly to avoid grease build-up.

If a pan or toaster catches fire, **never use water**. Turn off the heat if safe to do so and call **999**.

Night-time checks

Before bed:

- Turn off unnecessary electrical appliances.
- Close internal doors.
- Keep a phone and a torch nearby.
- Check your front door is locked.
- If you use an emergency pendant, make sure it is nearby.

Personal evacuation plans

If you need help leaving the building in an emergency, please let us know.

We will create a **personal emergency evacuation plan** as part of our **person-centred risk assessment**.

We also:

- Inspect fire alarms and signage regularly.
- Carry out routine fire systems checks.

You can view our ‘safety in communal areas factsheet’ on our website, or we can send you a copy.

Part 3 Understanding your lease

This section explains what your lease is, what it covers, and how to access key information about your rights and responsibilities.

What is a lease?

Your lease is a legally binding agreement between you and us. It sets out the full terms of your home ownership, including:

- What percentage of your home you own.
- Whether you pay rent or just service charges.
- What you are responsible for as a leaseholder (some terms may be general in nature).
- What we're responsible for as your landlord.
- Rules for selling your home, staircasing, or inheritance.

Most of our leasehold schemes are funded under the **Homes England Capital Funding Guide**, which limits the maximum equity ownership to 75%. This means you do not pay **rent** on the remaining 25%.

Some older schemes, funded outside this model, allow ownership of up to 95%.

Your lease and our leaseholder factsheet will confirm what applies to your home.

Your lease and what it covers

While this handbook explains your rights and responsibilities in plain English, **your lease always takes legal priority.**

Your lease outlines:

- Your repair responsibilities.
- Our repair responsibilities.
- Your contributions to service charge and the sinking fund.
- Whether you can buy more shares in your home (staircasing).
- What happens if you sell your home.
- What happens in the event of bereavement or a move to care.

We understand leases can be complex. If you're unsure about what a clause means or how it applies, your **Housing Manager or Extra Care Manager** will be happy to help explain in plain language.

We do not provide a written summary of your lease because each one is unique and legally binding.

However, we can help you understand the key terms and responsibilities that apply to you.

Leaseholder factsheet

A leaseholder factsheet is available for each scheme. It summarises what applies where you live – for example:

- Whether you own a bungalow or apartment.
- Whether your scheme is an extra care scheme or a general housing scheme for older people.
- Which charges and services apply at your location.

You'll be given a copy when you move in, and updated versions are available on request.

Key information document (KID)

Helping you make informed decisions.

We provide a **key information document (KID)** to support transparency and help you understand shared ownership before deciding if this is the right housing option for you.

From September 2025, a KID will be made available:

- Before you join the waiting list for shared ownership at a particular scheme.
- When you express interest in a specific property.
- Before progressing with a formal offer to purchase.

Each KID gives:

- Your responsibilities under the lease.
- Any limits on staircasing (e.g. 75% cap for most older people's shared ownership).
- What repairs we cover (including the 10-year landlord repair-responsibility on schemes built after 2021).
- Whether service charges apply.
- What happens if you sell or move on.

A separate KID is available for each scheme and will be updated whenever lease terms or charges change.

We want you to feel fully informed before you make any commitments and throughout your time with us.

Part 4 Understanding your leaseholder charges and how we manage them

This section explains what your service charge pays for, how we plan long-term works and your rights under leasehold law.

What is a service charge?

As a leaseholder, you contribute to the cost of managing, maintaining, improving, and repairing the building and shared areas. This is known as a **service charge**.

Depending on your scheme, your service charge may include:

- Cleaning and lighting of communal areas.
- Grounds maintenance and gardening.
- Building insurance.
- Door entry or alarm systems (if applicable).
- Communal heating, lighting, or water systems (if applicable).
- Maintenance of lifts or other shared infrastructure.
- Management and administration of the scheme, including leaseholder accounts.
- Health and safety and compliance checks.

The services you receive depend on your scheme and lease.

You will receive a breakdown in your **annual estimate**, usually issued in March before the start of the financial year.

We aim to keep charges fair and competitive, and we review contractors and costs regularly.

How charges are set and reviewed

Each year, we:

- Issue an **estimated service charge** before the financial year begins.
- Review the charges annually against actual or projected costs.

By the end of September, we will:

- Send you a full **statement of actual costs** for the previous year.
- Include a **summary of your rights and obligations** as a leaseholder.

If there is a **surplus**, it may be refunded or carried forward.

If there is a **deficit**, we may invoice the shortfall or carry it forward.

We aim to consult residents each year about how deficits or surpluses are managed.

You will be invited to a **leaseholder meeting** at your scheme:

- **After** our external auditors have approved our accounts (usually October/November).
- **Before** budgets are set for the following year (usually January/February).

What is a sinking fund?

A **sinking fund** is a long-term savings pot used to pay for major future repairs or replacements – such as a roof, lift, or communal door entry system. This can vary between schemes, so always check your lease.

Each year, we:

- Review the lifespan of key building elements.
- Use surveys, past repairs, and inflation data to estimate future costs.
- Set the annual contribution level accordingly.

Your contributions are:

- Held in a **separate account**.
- **Retained with the property** – not refunded if you sell your home.

A buyer's solicitor will typically request the sinking fund balance during resale, as this provides reassurance about future repair liabilities.

Section 20 consultation: your legal rights

If we plan:

- A single item of work costing **more than £250 per leaseholder**, or
- A long-term contract (over 12 months) costing **more than £100 per year per leaseholder**.

Then we must follow the **Section 20 consultation process**, under the Landlord and Tenant Act 1985.

This means:

- You will receive formal notices in writing.
- You may be invited to nominate contractors (in some cases).
- You can raise questions or objections to the proposed work or costs.

We follow all legal timeframes and provide clear information throughout the process.

Shared ownership: rent on unsold equity

If you bought **less than 75%** of your home, **you pay rent on the remaining share**, usually monthly in advance.

If you own the maximum **75% equity share** allowed under the current Homes England model, no rent is charged on the remaining 25%.

This is confirmed in your lease and factsheet, which will reflect the rules of the funding model in place when your home was first developed.

Summary: our responsibilities and your rights

We are committed to:

- Being transparent about what you pay for.
- Providing good value and regular updates.
- Following our legal duties and consulting you on major works.
- Listening to feedback and acting fairly.

Your lease remains the definitive guide to your rights and responsibilities. If you're unsure about anything, please speak to us or refer to your scheme-specific factsheet.

Challenging charges and decisions

You have the right to challenge service charges or decisions about major works if you believe:

- The charges are unreasonable.
- Work was not managed properly.
- The correct Section 20 process was not followed.

You can apply to the **First Tier Tribunal (Property Chamber)**, which can consider:

- Whether charges are reasonable.
- The cost or quality of major works.
- Whether consultation was completed properly.
- Some landlord management charges.

Further advice and support

You can get independent leasehold advice from:

- www.lease-advice.org – LEASE (The Leasehold Advisory Service)
- www.gov.uk/leasehold-property - Government guidance for leaseholders.

Part 5 Repairs and maintenance

This section explains which repairs are your responsibility, which are ours, and how we manage repairs fairly and safely.

Repairs you are responsible for

As a leaseholder, you are generally responsible for the inside of your home, including:

- Internal doors and glazing.
- Fixtures and fittings (kitchen units, light fittings, switches, sockets).
- Your own plumbing and internal pipework.
- Taps, sinks, and showers.
- Heating systems and controls.
- Boilers (unless a scheme uses a shared heating system).
- Personal alarms (unless maintained as part of your service charge).

If you live in a **bungalow**, you may also be responsible for:

- The roof.
- External doors and windows.
- Gutters and downpipes.

Your lease and your scheme's supporting leaseholder factsheet will set out exactly what applies to you.

You're also responsible for:

- Reporting issues promptly.
- Allowing reasonable access for inspections, safety checks or repairs – as required under your lease and relevant health and safety laws.

If you need to arrange a repair to something that is your responsibility, you can either:

- Appoint your own contractor.
- Request a quote from our Property and Maintenance team.

Gas safety

If you have gas appliances in your home – such as a **boiler, hob, cooker, or gas fire** – we recommend that you have them **serviced and safety-checked once every 12 months** by a **Gas Safe registered engineer**.

Between annual checks, please keep an eye out for signs that your gas appliance may not be working properly. Warning signs include:

- A lazy yellow or orange flame (instead of a crisp blue flame).
- Soot, staining or dark marks around the appliance.
- Condensation build up – on nearby windows.

- Strange smells or hissing sounds coming from the appliance.

If you notice any of these, you should contact a **Gas Safe engineer immediately** and stop using the appliance until it's been inspected.

If you live in a scheme shared with tenants, we may contact you when we are arranging our annual gas servicing.

If you would like to use our appointed contractor, we can help arrange this and you will be invoiced directly for the service.

Repairs we are responsible for

As your landlord, we are responsible for:

- Maintaining shared and communal areas.
- Repairing shared systems and services (e.g. fire alarms, lifts, communal lighting).
- Structural and external works (e.g. brickwork or roofs – where this is not your responsibility).
- Health and safety compliance checks.
- Water and electrical safety testing in communal areas.
- Managing contractor performance for works funded through service charges or the sinking fund.

We use qualified, approved contractors and assess the quality of works in communal areas. We aim to balance safety, value for money, and service quality at every stage.

Want to know more about your rights?

For a clear overview of what you can expect from us – including safety standards, access rights, service charge transparency, and reasonable adjustments – please:

View our 'leaseholder rights and responsibilities factsheet' on our website, or we can send you a copy.

Major repairs and long-term maintenance

Some works such as replacing windows, lifts, roofs or door systems – are considered **major repairs**. These are usually planned and may be funded through:

- The sinking fund.
- Service Charges.
- A Section 20 consultation, if required by law.

New shared ownership model - 10-year repair support

If your home was developed through a scheme funded after the 2021 **shared ownership model**, we are responsible for the cost of certain repairs during the first **10 years** after the home was completed.

This includes:

- Essential repairs to **external or structural** parts of the building.
- Up to **£500 per year** to cover repairing, replacing (if faulty) and maintaining fixtures and fittings that:
 - Supply water, gas or electricity - for example sinks, baths or pipes.
 - Heat your home, for example a boiler or radiator.

You may be allowed to carry forward any unused allowance to the following year, depending on:

- Your lease terms.
- Homes England Capital Funding Guide.

This only applies if your lease confirms that the home was developed under the new model. We will tell you during the sales process if this applies to your home.

Understanding our approach to property records, standards and adaptations

We maintain detailed property records at both **individual home** and **scheme level**, using our internal housing and finance system. This helps us plan maintenance, ensure compliance and manage communal areas effectively.

The Government's **Decent Homes Standard** does not apply to shared ownership homes. However, we are committed to maintaining safe, well-managed homes and shared spaces in line with best practice.

For our one apartment block that is fully leasehold, we carry out **stock condition surveys of communal areas** to inform our long-term planning.

If you need adaptations to support your independence, we're here to help. You may be eligible for a **Disabled Facilities Grant (DFG)** depending on your local authority's policy. We will always offer advice, explore available options with you, and signpost to local support wherever possible.

Part 6 Insurance

This section explains what is covered by building insurance, what you need to cover yourself, and how to make a claim if something goes wrong.

Who arranges the insurance and why

We arrange the buildings insurance for all shared ownership homes. **You do not need to (and cannot)** arrange this cover yourself.

This is a condition of your lease and a requirement of the government's shared ownership model. The lease is based on the National Housing Federation's model lease and follows the Homes England Capital Funding Guide.

Even if you own 75% of your home, you are still a leaseholder – not a freeholder. This means:

- You share responsibility for parts of the building with us and other residents.
- In apartments, the roof, communal areas and shared systems remain under our control.
- We are legally responsible for making sure the whole building is properly insured.

Each year, we arrange a **single-building insurance policy** that covers:

- Your home.
- Other homes in the scheme.
- Shared areas and systems (if applicable).
- Landlord responsibilities.

The cost is shared fairly between residents and is included in your service charge.

This approach ensures that everyone is protected – and avoids any gaps or inconsistencies in cover.

What's covered by buildings insurance?

The building insurance typically includes cover for:

- Fire, flood, storm, or accidental damage to the structure of the building.
- Damage to original fixtures and fittings (e.g. doors, ceilings, windows, kitchen units) caused by an insured peril, such as fire, flood, or storm damage.
- Escape of water from tanks or pipes caused by an insured peril, such as fire, flood, or storm damage.
- Shared parts of the building (lifts, stairwells, corridors, bin stores).
- Legal liability and cover for injury or damage to third parties.

We provide a **summary of the policy** after each renewal. You can request a copy at any time.

What's not covered - contents insurance

The buildings insurance **does not cover your personal belongings**. You are responsible for arranging your own contents insurance, which should include:

- Furniture, clothing, personal possessions.
- Carpets, flooring, curtains and blinds.
- Decoration and wallpaper.
- Any improvements or alterations you have made.
- Items stored in external sheds belonging to you.

Example scenarios – who covers what

| Situation | Covered by buildings insurance | Covered by contents insurance |
|---|--------------------------------|-------------------------------|
| Flood in kitchen damages original kitchen units | Yes | No* |
| Flood destroys floorings, carpets or rugs | No | Yes |
| Break in damages your front door or lock | Yes | No |
| Break in – stolen belongings or broken TV | No | Yes |
| Roof leak damages ceiling and light fitting | Yes | No |

*Please note: If the original kitchen has been upgraded beyond its original specification, the insured value may be subject to review by our insurance company. This may affect your ability to claim the full cost of reinstatement unless you have arranged additional cover for improvements.

If you are ever unsure whether something is covered, just ask us. We can help get advice from our insurance broker to answer any of your questions.

Repairs or insurance – which applies?

Not every issue is covered by insurance. For example:

- Wear and tear.
- Damage that is your responsibility under the lease.

If you're not sure whether a problem is:

- An insurance matter.
- A repair request.
- Your own responsibility.

Please contact us. We'll guide you to the right route and avoid any delays.

Making a claim

- Contact us in the first instance if you believe you need to make a claim.
- As the policy holder, we are required to notify the insurance company directly – any initial contact must come from us.
- Once the claim is underway, we'll provide any support or information needed to help you through the process.

Part 7 Listening, learning and getting involved

This section explains how you can give feedback, raise concerns, make a complaint, and take part in improving services.

We're here to listen

We are committed to listening, learning and improving. Whether you contact us with a question, concern, suggestion, or complaint - we will treat every interaction with care, professionalism, and respect.

Complaints – tell us if something's gone wrong

If sometimes hasn't gone as expected or you are dissatisfied with any part of our service, please tell us. We want the chance to put things right and learn from it.

If you're starting to feel frustrated or aggrieved, we encourage you to get in touch as early as possible – so we can resolve the issue before it escalates. But you are always entitled to make a formal complaint at any time.

What counts as a complaint?

We follow the definition set by the Housing Ombudsman Service.

“An expression of dissatisfaction, however made, about the standard of our service, actions or lack of action by the landlord, its staff or contractors, which affects a resident or group of residents.”

Examples include:

- A service not delivered as expected.
- Delays, lack of updates, or failure to act.
- Behaviour from staff or contractors that feels unreasonable.
- Decisions that feel unfair or unexplained.

You can make a complaint:

- Over the phone.
- By email.
- Using our website.
- In writing.
- Through someone else, with your permission.

What's the difference between a complaint and a service request?

If you're telling us something for the first time – such as a problem with a repair request – we treat it as a service request.

If you're unhappy with how we've handled it, then it becomes a complaint.

How we handle complaints

We use a two-stage complaint process:

Stage 1: formal response

We'll acknowledge your complaint and aim to give you a full written response within **10 working days of acknowledging it**. If we need longer, we'll explain why.

Stage 2: review.

If you remain dissatisfied, you can request a review by a senior manager not involved in the original decision. We'll aim to respond within **20 working days** of acknowledging it.

Housing Ombudsman – independent support and advice

You can contact the Housing Ombudsman at any time for free, independent advice. You don't have to wait until you've completed our process – they can support you throughout.

Please note: The Housing Ombudsman can look at how we manage your lease, services, and communications. But they cannot review the legal terms of your lease – those types of disputes are usually dealt with by the **First-tier Tribunal (Property Chamber)**.

Contact details:

Website: www.housing-ombudsman.org.uk

Email: info@housing-ombudsman.org.uk

Telephone: 0300 111 3000

Post: PO Box 1484, Unit D, Preston, PR2 0ET

What we are learning from complaints

We publish an annual **Complaint Learning and Improvement Report**, which explains:

- What issues were raised.
- What we did to put things right.
- What we changed or improved as a result.

You can read this report on our website or request a printed copy.

You can view our ‘complaints and learning factsheet’ on our website, or we can send you a copy.

Satisfaction surveys – helping us improve

We occasionally ask for feedback through short surveys, usually by text – to understand how we’re doing in areas like repairs or complaints.

If you express dissatisfaction, we will follow up with a phone call to understand what happened.

We also take part in the Regulator of Social Housing’s **Tenant Satisfaction Measures (TSMs)**. These help us to identify what we are doing well, and where we can improve. We publish results every year in our annual report and on our website.

Transparency and performance

We are committed to being open about how we perform and how resident feedback helps us improve. Each year, we publish information about:

- How we are performing against national service standards (Tenant Satisfaction Measures).
- What residents are telling us and how we’ve responded.
- How income is spent, including service costs and management overheads.
- We use resident feedback, including from leaseholders, to help improve services, shape local priorities, and focus on what matters most. If you’d like to know more or access the latest performance information, just ask our Housing and Support team or visit our website.

Equality, inclusion and respect

We are committed to treating every resident fairly and with respect - regardless of background, beliefs or personal circumstances.

We do not tolerate discrimination, harassment or victimisation – whether from – residents, visitors, contractors, or staff.

We are committed to:

- Making our services accessible and inclusive.
- Challenging prejudice and unconscious bias.
- Promoting tolerance, kindness and understanding.

You can view both our ‘race and hate crime factsheet’ and our ‘equality, diversity, and inclusion factsheet’ on our website, or we can send you a copy.

Domestic abuse support

We are committed to supporting anyone affected by domestic abuse.

If you or someone you know may be experiencing abuse – whether physical, emotional, financial, or coercive – please speak to our Housing and Support team. You can also refer to our dedicated factsheet, which explains how we can help and the support available.

Helpful contacts:

- [The National Domestic Abuse Helpline](#) run by Refuge, which specialises in supporting women suffering domestic violence, on **0808 2000 247**, 24 hours a day.
- [Safelives.org.uk](#) a UK-wide charity dedicated to ending domestic abuse, for everyone and for good.
- [Mankind.org.uk](#) specialises in supporting men, on **01823 334244**, Monday – Friday, 10am-4pm.
- [Mensadviceline.org.uk](#) also specialises in supporting men, on **0808 8010327**, Monday – Friday 10am-5pm.
- [Galop.org.uk](#) specialises in support to LGBT + community, on **0800 999 5428** or email help@galop.org.uk for emotional and practical support.

You can view our ‘how we can help support victims of domestic abuse factsheet’ on our website, or we can send you a copy.

How we look after your personal data

We collect and store personal information to:

- Manage your lease and account.
- Provide services and repairs.
- Respond to enquiries and complaints.

We follow the **UK GDPR** and the **Data Protection Act 2018**.

Your information is only shared:

- When it's needed to deliver services.
- When required by law.
- With your consent.
- When there is serious risk to health or safety.

We do not sell or share your data for marketing purposes.

You received a copy of our **privacy notice** when applying for housing and it is available on our website, or on request.

Your right to access your data

You can request a copy of the personal information we hold about you. This is called a **Subject Access Request (SAR)**.

We'll ask you to confirm your identity. We will respond within one month and provide a copy of the information you're entitled to see.

If you'd like to make a request, just contact us and we'll guide you through it.

Getting involved – shaping services together

We believe residents have a right to influence how services are shaped and delivered. While we don't currently have a formal scrutiny panel, we encourage involvement in a range of ways:

- Attending local scheme meetings.
- Contributing to policy cafes or consultation groups.
- Giving feedback by social media.
- Asking questions or giving feedback at local scheme meetings.
- Asking about our performance (e.g. repairs or complaints).
- Talking to us about the Tenant Satisfaction Measures we publish.
- Reviewing our Complaint Learning and Improvement Report.

We keep the idea of a scrutiny panel under review. If there's interest in restarting a group to look in-depth at performance or decisions, we'd love to hear from you.

Where there are major changes to how your scheme is managed or how services are delivered, we will consult with affected leaseholders before any decisions are made. We'll explain what's being proposed, how it may affect you, and how to give feedback.

You can view our 'getting involved – help shape our services factsheet' or we can send you a copy.

Part 8 Communal spaces: pride where you live

This section explains how we manage shared spaces, outdoor areas, parking and inspections – and how you can play a part in keeping your scheme clean, safe and welcoming.

Working together in your community

We work closely with local partners – including councils, adult social care teams, health providers and community organisations – to help make our schemes and neighbourhoods safe, inclusive and supportive places to live.

Celebrating everyday contributions

We work hard to provide high-quality homes and well-managed communal areas – and many of our schemes offer lovely, shared spaces to enjoy.

But what really brings a scheme to life is the **residents who go the extra mile** – whether it's planting flowers, watering pots, painting benches, or organising coffee mornings or social events.

These thoughtful contributions go beyond expectations and help create schemes that feel welcoming, cared for and full of community spirit.

These voluntary contributions help create a sense of belonging and pride. They reflect the heart of our People, Places Partnerships approach – and while they're never expected, they are always appreciated and add value to where you live.

Taking part in your community

Resident involvement meetings take place throughout the year. These meetings:

- Keep everyone informed about the scheme and local services.
- Provide a space to raise questions, ideas or concerns.
- Give you a voice to influence local decisions and standards.

All residents are encouraged to attend and take part. Your views help shape how we deliver and improve services.

You can also get involved in wider **policy consultation** and **service improvement reviews**.

To find out more, see our 'getting involved – help shape our services factsheet' – available on our website or by request.

Shared areas and communal spaces

We want every resident to feel proud of their surroundings. This includes the communal areas shared with your neighbours, such as:

- Entrance halls, corridors, stairwells and lounges.
- Shared gardens, bin stores, and parking areas.

We are responsible for:

- Cleaning and maintenance.
- Health and safety checks.
- Routine inspections.

These services are included in your service charge and are explained in your leaseholder factsheet.

We carry out regular checks to keep communal areas clean, safe, and in good condition. If you ever notice a problem, please let us know – we'll act as quickly as possible.

To help keep spaces safe and meet fire safety rules:

- Avoid leaving personal items, furniture, footwear, or mobility aids in corridors or stairwells.
- Always keep fire exits, escape routes, and emergency equipment clear.
- Let us know straight away if you see a hazards or concern.

Anti-social behaviour and hate incidents

We are committed to making our schemes welcoming, inclusive and respectful places to live. Everyone has the right to feel safe and supported in their home.

We take anti-social behaviour (ASB) seriously. ASB can include threatening behaviour, harassment, verbal abuse, damage to property or misuse of communal areas. Hate incidents – where someone is targeted because of their race, disability, gender identity, religion, or sexual orientation – will not be tolerated.

If you experience or witness ASB or a hate-related incident, please report it to our Housing and Support team. We will take your concerns seriously and may work with other agencies (such as the police or social services) to support you and resolve the issue.

We encourage all residents to treat one another with courtesy, kindness and understanding.

Normal household activity is not anti-social behaviour – walking, closing doors, or running appliances at reasonable hours is part of everyday living.

You can view our 'summary of our antisocial behaviour policy factsheet', our 'noise nuisance factsheet', our 'race and hate crime factsheet; and our "neighbourhood service standard' on our website, or we can send you a copy.

Gardens, grounds and shared outdoor areas

Our Property and Maintenance team look after the shared outdoor areas, including:

- Mowing lawns and pruning shrubs.
- Treating moss and weeds on paths and paved areas.
- Clearing litter during visits.
- Helping to keep paths safe in autumn and winter.

We aim to keep gardens neat and welcoming throughout the year.

To help us:

- Please avoid leaving personal items or decorations in shared gardens.
- Don't place garden ornaments, bird feeders, or planters outside unless agreed in advance.
- Talk to us if you'd like to check what's included in your scheme.

To find out more, see our 'neighbourhood service standards' – available on our website or by request.

Parking

Our schemes offer shared, **unallocated parking** on a first-come, first-served basis. To help keep parking areas safe and accessible:

- Only park roadworthy, taxed, and insured vehicles.
- Don't store or repair vehicles in scheme car parks or communal areas.
- Avoid blocking fire routes, paths or access points.
- Caravans, boats and trailers are not allowed unless agreed in writing.
- Park respectfully within the spaces provided.

If you have a blue badge, please let us know – we'll do our best to support your needs.

Bulk waste

- Please arrange collection through your local council.
- Leave large items outside and clearly labelled with details of who the item belongs to and when it is due to be collected.
- Don't block paths, doorways, or fire routes.

Graffiti

- Offensive or obscene graffiti will be removed within 24 hours.
- All other graffiti is removed within 7 days.

Quarterly inspections

We carry out quarterly health and safety inspections at every scheme. These visits help us check:

- Safety hazards and fire risks.
- Cleanliness.
- Damage or repairs.
- CCTV systems are working correctly.

We record actions and follow them up until resolved. If you see a problem in between inspections, just let us know.

Part 9 If you move to care or pass away

This section explains what happens if your circumstances change – including moving into care, passing away, or having someone act on your behalf.

Planning to move out

If you decide to move – for example, into residential care, or to be closer to family – your lease remains legally active until it is formally ended. Your home can either be sold or retained while future arrangements are considered.

We recommend:

- Letting us know as early as possible, so we can help understand your options.
- Keeping the property safe, secure, and well maintained if it becomes empty.
- Informing us if someone is managing your property or affairs on your behalf.

While the property is unoccupied, **monthly service charges and sinking fund contributions will continue to apply**. These payments remain due until the lease is ended by sale or formal transfer.

You do not need to return the keys your lease continues, and you (or your personal representative) remain responsible for the property, any outgoings, and obligations.

If a leaseholder passes away

When a leaseholder dies, the lease becomes part of their estate. It does not automatically end – it must be legally transferred or sold by the executor or legal representative.

We will support families and legal representatives by:

- Confirming the lease status and obligations.
- Providing account summaries or balances upon request.
- Explaining the next steps, including the sale process.
- Offering signposting to helpful services if needed.

Charges remain payable by the estate, including:

- Service charges.
- Sinking fund contributions.
- Any other leaseholder obligations.

These will continue until the lease is transferred or ends.

We recognise this may be a difficult time and we will handle all contact with sensitivity, care and respect.

Succession and legal rights

In some cases, someone may be eligible to succeed the lease – meaning they could take over the leaseholder's rights and responsibilities. This depends on:

- The terms of the lease.
- Legal eligibility and confirmation by the executor or representative.
- Approval by us.

If you are unsure what applies in your circumstances, we're here to help. Please contact us and we will explain your options clearly and respectfully.

Part 10 Selling or subletting your home

This section explains how to sell your shared ownership home, what's involved in the process, and what to do if you're considering subletting.

Selling your home

You can sell your home at any time. Most leases include a **nomination period**, giving us the opportunity to match your home with a suitable buyer from our waiting list before it is advertised on the open market.

We aim to make the process clear and supportive, and we're here to guide you at every step. We will always treat your situation sensitively and can help you explore options, including selling your share, or signposting to other services.

Step-by-step overview

1. Independent valuation

You'll need to arrange a valuation from a qualified RICS surveyor. This determines the current market value of your home and your share. Valuations are typically valid for 3 months.

2. Nomination period

Let us know as soon as you intend to sell.

We will check our waiting list for any eligible buyers.

The nomination period is usually **8 weeks**, although this can vary depending on when your scheme was developed.

If we do not nominate a buyer during this time, you may proceed with marketing your home through an estate agent.

3. Advertising and eligibility

If selling on the open market:

- The buyer must still meet the **eligibility criteria** for your scheme - such as being aged 55 or over.
- We must approve the buyer before the sale goes ahead.

Assessing potential buyers

We use Homes England eligibility guidance to ensure shared ownership homes are allocated fairly, transparently and to those in housing need. Older Persons Shared Ownership criteria includes:

Age: A requirement to be over the age of 55 years of age.

Income: Have a household income of £80,000 or less.

Affordability: Applicants must demonstrate they cannot afford a suitable home on the open market.

Homeowners: Applicants who are currently homeowners will need to sell their existing property before completion.

Financial assessment: A financial assessment is conducted to determine the applicant's ability to afford the shared ownership purchase and ongoing costs.

Fraud & misuse: We also take steps to prevent fraud or misuse.

For more information, please contact our Housing Manager or Extra Care Manager.

4. Can I staircase first?

Some leaseholders choose to staircase (buy more shares) before selling. This may increase the value of the equity you're selling – but it depends on the terms of your lease.

If you decide to staircase:

- It must be completed before marketing begins.
- A new RICS valuation is needed.
- Please check your lease or ask us – we'll confirm what applies to your home.

Fees and cost

You may need to pay:

- Your RICS valuation.
- Legal or solicitor fees.
- Any resale or admin fees listed in your lease.
- Any balance owed on your account (e.g. service charge or sinking fund contribution).

What you can expect from us

Once you notify us of your intention to sell, we will:

- Review your lease and confirm the process.
- Provide written guidance for your home and scheme.

Our aim is to support you with honesty, kindness and clarity.

Subletting or renting out your home

Most shared ownership leases **do not allow subletting**.

These homes are designed to help people into affordable home ownership– not to be used for profit or investment.

In **exceptional cases**, we may consider a request to sublet, but this is rare. We will only consider it if:

- You can demonstrate significant hardship or personal circumstances.
- The home has been actively marketed for 6-12 months without a buyer.

If we agree to subletting:

- You'll be responsible for **full landlord responsibilities**, including gas, electrical, and fire safety checks.
- You must provide a tenancy agreement, which our solicitor must review and approve.
- You will cover all legal and administrative costs.
- Any rent charged must be **reasonable and not for profit**, in line with Homes England Capital Funding Guide.
- You must notify us of any changes in your address and remain fully responsible for leaseholder responsibilities.

We will assess each request case-by-case and will always confirm the outcome in writing.

Part 11 Governance and regulation

This section explains how we're governed, who regulates our work, and how residents influence decision-making.

Who we are

We are a **not-for-profit housing association** with over 60 years of experience in providing homes and services for older people.

Our work is overseen by a **voluntary Board of Directors**, who are responsible for setting our strategy, monitoring performance, and ensuring strong leadership. Board members bring a wide range of professional experience and community knowledge and share a deep commitment to supporting older people.

Day-to-day leadership is provided by a small **executive team**, working alongside managers in housing, support, property and finance.

Our **Chief Executive** plays a key role in building partnerships between **housing, health, and care**. This helps ensure that older people's housing needs are recognised within wider support systems, especially in areas such as preventing isolation, improving wellbeing and supporting independence.

We have formally adopted:

- **The National Housing Federation Code of Governance 2020.**
- **The NHF Code of Conduct 2022.**

These codes guide us to make decisions, govern responsibly and remain open and accountable.

Executive responsibility

Our Director of Operations is the senior lead for:

- Health and safety compliance and assessing risks related to health and safety, specifically to tenants.
- The Regulator of Social Housing Consumer Standards.
- The Housing Ombudsman Complaint Handling Code.
- Data Protection (as our Data Protection Officer).

This ensures a clear line of accountability for **resident safety, regulatory compliance, and continuous improvement**.

Who regulates us

We are regulated by the:

- The **Regulator of Social Housing (RSH)** – who sets and monitors the Consumer and Economic Standards covering areas such as the quality and safety of homes, tenant engagement and financial viability.
- The **Housing Ombudsman** – who investigates complaints and promotes fair effective complaint handling.

We are required to:

- Regularly **self-assess** against the Consumer and Economic Standards.
- Publish an annual **Complaint Handling Performance and Learning report**.
- Monitor and report on **Tenant Satisfaction Measures (TSMs)** – published on our website and in our annual report to residents.

From October 2025, we will also begin publishing:

- Key performance indicators such as average repair time, arrears, and safety compliance.

You can find more information on both regulators at:

www.gov.uk/rsh

www.housing-ombudsman.org.uk

Resident involvement and influence

Our approach to governance is shaped by **People, Places and Partnerships**.

We believe residents, staff, and local services all play a role in shaping better homes and communities.

Our **Chief Executive's partnership work** helps us:

- Respond to emerging needs.
- Connect residents with wider support.
- Ensure older people's voices are heard in local planning and decision-making.

We actively encourage residents to have a say by:

- Attending scheme level meetings and feedback sessions.
- Taking part in surveys, working groups, or service reviews.
- Giving feedback or making a complaint at any time.

While we previously ran a formal scrutiny group we now focus on more flexible, local involvement. This allows residents to engage in ways that feel relevant and manageable.

Who can get involved

We welcome feedback from:

- Residents.
- Family members or carers.
- People with different lived experiences, communication needs or diverse backgrounds.

If you would like to be more involved, please contact our Housing and Support team – we'd love to hear from you.

You can view our 'getting involved – help shape our services factsheet' or we can send you a copy.

Assurance and continuous improvement

We regularly review our performance in:

- Repairs and property safety checks.
- Resident satisfaction and the TSMs.
- Complaint handling and learning.
- Financial performance and value for money.
- Governance and audit.

This is reviewed through:

- Internal reporting.
- Resident feedback and scheme meetings.
- Oversight by our Board and Audit and Compliance Sub-committee.

Part 12 Leaseholder rights and future changes

This section explains your legal rights, what your lease covers, and how future changes in law or policy might affect you.

Understanding your lease

Your lease is a legally binding agreement between you and us. It gives you the right to live in your home for a set number of years (usually 99 or 125 years from the date of the first lease purchase) and explains both your responsibilities and ours.

It covers:

- Who is responsible for repairs and services.
- What charges may apply and how they are reviewed.
- What happens if you sell, staircase, or transfer ownership.

While this handbook offers a clear summary, your lease always takes legal precedence. For a scheme-specific summary, please refer to your **leaseholder factsheet**, available on request.

Section 20 consultation – major works and long-term contracts

If we plan:

- Major work (costing over **£250 per leaseholder**), or
- Long-term contracts (lasting more than 12 months), costing more than **£100 per leaseholder per year**).

We must follow a legal process known as a **Section 20 consultation**, as set out in the Landlord and Tenant Act 1985.

You will receive formal notice setting out:

- Why the work or contract is needed.
- What options or alternatives have been considered.
- How to raise comments, questions, or objectives.
- The final decision before any charges are applied.

This ensures transparency and gives you a formal voice in major investment decisions.

Extending your lease

You may have the legal right to extend your lease depending on:

- The number of years left on your lease.
- How long you have owned the property.
- The type of lease you hold.

We also consider voluntary lease extensions, outside of the statutory process. In either case:

- You will need to cover costs such as valuation and legal fees.
- Any extension must be formally agreed in writing.

For more details, see our 'extending a lease' factsheet - available on our website or by post.

Right to manage (RTM)

Under current leasehold law, leaseholders in blocks of flats may have the right to take over the management of their building through a **Right to manage company (RTM)**.

This only applies if:

- Your building contains only long leaseholders (not a mix of tenants and leaseholders).
- There are at least two leasehold flats in the building.
- The building is not mainly used for commercial purposes.
- Your lease meets certain criteria (e.g. a minimum lease term of 21 years).

Because our shared ownership homes are part of mixed-use developments (with tenants and leaseholders living in the same scheme), or consist of bungalows, the **Right to manage** does not currently apply at most sites.

We do have one leasehold-only scheme and if the law changes or becomes applicable we will comply fully and update residents.

Leasehold reform – changes in progress

The **Leasehold and Freehold Reform Act 2024** introduces important changes to protect and empower leaseholders. While some parts of the Act are already in force, others are under review by the new government and may be delayed or amended before implementation.

Planned or partial changes include:

- A simplified right to extend your lease.
- Standardised lease extension terms (990 years).
- New requirements for transparency and fairness in lease terms.

We welcome the direction of these reforms, but not all changes are yet law. We are monitoring updates closely and will keep you informed if any new regulations affect **your lease, rights or charges**.

Where to get advice

If you would like independent advice about your lease, rights or obligations, you can contact:

- **Leasehold Advisory Service (LEASE)**

www.lease-advice.org

- **Citizens Advice**

www.citizensadvice.org.uk

- **A solicitor or conveyancer** with leasehold expertise.

You can also speak to us. We're happy to explain your lease and help you understand what applies where you live.

Part 13 Frequently asked questions and glossary of common terms

Frequently asked questions (FAQs)

Lease and legal responsibilities

Q. What is my lease and why is it important?

Your lease is a legally binding agreement that sets out your rights, responsibilities, and terms of ownership. It takes priority over the Leaseholder Handbook.

Q. What happens if there's a disagreement between the lease and this handbook?

Your lease is the legal document – it will always take precedence if there is any difference, as it does over any factsheet we publish.

Q. Can someone else act on my behalf?

Yes. If you want a family member, friend or carer to speak to us or manage your affairs, we may ask for written permission or a formal Power of Attorney, depending on the situation.

Q. Can I sublet my home?

Most leases do not allow subletting. In rare cases, permission may be granted following an application and formal approval.

Q. Can I buy more shares in my home (staircasing)?

It depends on your lease. Older person's shared ownership leases usually cap staircasing at 75%. We'll confirm what applies to your home and explain how the process works.

Service charges, rent and sinking fund

Q. Do I need to pay rent if I own 75%?

No. Under current Homes England rules, you don't pay rent on the remaining 25% once you own the maximum permitted equity.

Q. What does my service charge pay for?

It covers communal costs like cleaning, gardening, insurance, safety checks, and estate management. Your annual estimate and factsheet explain what applies to your home.

Q. How are my service charges calculated?

We provide an estimated breakdown before each financial year and a final account by the end of September showing actual costs. You'll be invited to a local meeting to discuss both.

Q. What is the sinking fund?

This is a savings pot for major repairs and replacements, like roof or window replacements. It stays with the property and helps prevent large, unexpected charges.

Q. Will I get my sinking fund contributions back when I sell?

No – the fund remains with the home and benefits future leaseholders. It helps demonstrate that the scheme is financially well-managed.

Q. What happens if there is a surplus or deficit in service charges?

Surpluses may be carried forward or refunded. Deficits are either recovered the following year or billed separately depending on the amount and consensus of the leaseholders.

Repairs and maintenance**Q. What repairs am I responsible for?**

Generally, you are responsible for the inside of your home – including internal fixtures, boilers, plumbing, and decoration. In bungalows, you may also be responsible for windows, doors, and roofs.

Q. What is Section 20 consultation?

If we plan work costing over £250 per leaseholder or enter a contract over 12 months that costs £100+ per year, we must legally consult you under Section 20 of the Landlord and Tenant Act 1985.

Q. Who pays for major repairs like new roofs or lifts?

These are usually funded through the sinking fund or following Section 20 consultation. You'll only be charged in line with your lease, and we will follow the correct process.

Insurance and safety**Q. Do I need contents insurance?**

Yes. The buildings insurance (which we arrange) does not cover your belongings, flooring, furniture, or decorations. You must arrange your own cover.

Q. Who arranges the buildings insurance?

We do – and it's a legal requirement of your lease. Even if you own the maximum 75% share, you remain a leaseholder, not a freeholder.

Q. Can I claim for damage through the buildings insurance?

Yes – for things like structural damage or escape of water, but not for personal items. Please see information in this handbook and within our separate insurance factsheet.

Selling, moving, bereavement**Q. Can I sell my home?**

Yes. Most leases include a nomination period where we try to find a buyer from our waiting list first. If no buyer is found, you can sell on the open market – but buyers must still meet eligibility criteria.

Q. What happens when a leaseholder dies?

The lease becomes part of the estate. The executor or representative must arrange a sale or transfer. We'll support family members and explain the process clearly.

Q. What if I move into care or no longer live at the property?

Service charges and responsibilities remain until the lease is legally ended. Please inform us early so we can support you.

Q. Can I leave my home unoccupied for a period of time?

Yes, but please let us know if your home will be empty for an extended period (e.g. hospital stay or moving into care). You are still responsible for service charges, insurance, and securing your home.

Q. Who do I contact if I want to sell my home?

Please contact the Housing Manager or Extra Care Manager. We'll guide you through the nomination period and resale process.

Community and involvement**Q: Can residents get involved in helping improve their scheme?**

Yes - and many already do. Residents take great pride in their community, arranging social events, improving gardens, or supporting neighbours. These voluntary contributions make a huge difference to the life of the scheme – bringing people together and helping communal space thrive. If you'd like to get involved, speak to your Housing Manager or Extra Care Manager.

Glossary of common terms

Capital Funding Guide: Guidance from Homes England that sets the rules for shared ownership, including funding, rent levels, resale rules and repair responsibilities.

First-tier Tribunal (Property Chamber): An independent legal body that handles leasehold disputes, including service charge challenges and consultation processes.

Homes England: The government's housing and regeneration agency. It sets the funding rules standards for shared ownership homes, including affordability and ownership caps.

Improvement vs repair by individual leaseholders: A repair means restoring to original condition. An improvement goes beyond this, such as installing high-spec features. These are not typically covered by landlord funds or insurance.

Lease: A legal document outlining your rights and responsibilities as a leaseholder.

Major works: Planned, larger-scale maintenance (e.g. roof replacement or window renewal), usually funded via the sinking fund or following consultation.

Nomination Period: A set time (e.g. 8 weeks) where we seek a buyer from our waiting list before a shared ownership home is marketed more widely.

Section 20: A legal requirement under the Landlord and Tenant Act 1985 to consult leaseholders before carrying out major works or entering long-term contracts.

Shared Ownership: You own a share of the property and pay rent on the unsold share unless you own the maximum permitted equity under your lease (typically 75%).

Sinking Fund: A long-term savings pot to pay for major repairs (like roofs or door-entry systems). Contributions are made monthly and stay with the property.

Staircasing: The process of buying more shares in your home. The lease will say whether this is allowed and the maximum share you can buy.

TSMs (Tenant Satisfaction Measures): National standards used to measure resident satisfaction and service performance. We include leaseholders in these surveys voluntarily.

Part 14 Contact us

How to reach us, and the help we can offer.

We want it to be easy for you to get in touch – whether you have a question, need support, or wish to give feedback.

You can contact us in the way that works best for you:

Ways to contact us

By phone:

General Enquiries – 01522 514444

9am – 1pm, Monday to Friday.

For emergency repairs outside these office hours.

Call 01522 514444 followed by Option 2.

By e-mail:

General housing enquiries - housing@lacehousing.org

(Non-urgent) Repairs and maintenance reports – repairs@lacehousing.org

Via our website:

<http://www.lacehousing.org>

Housing with Extra Care

Each scheme has its own local contact number.

- Olsen Court – 01522 522458
- Brick Kiln Place – 01476 516358
- Diamond Place – 01673 353122
- Worth Court – 01778 423138

Opening hours: 9am to 3.30pm Monday to Friday (Excluding bank holidays)

Please check with your scheme directly for any local variations.

What you can expect from us

When you contact us, we aim to:

- Answer phone calls and emails promptly.
- Be friendly, respectful, and professional.
- Keep you informed if we need to investigate something.
- Pass your enquiry to the right team member if needed.

If you would like a relative, carer, or advocate to speak to us on your behalf please let us know.

We may ask you to confirm this in writing, so we can speak to them confidently and securely.

Accessible communication

We are committed to making communication work for everyone. We can provide information in:

- Large print.
- Easy read.
- Another language.

Just tell us what works best for you – we'll do our best to meet your needs.

Communicating with us and meeting diverse needs

We want all residents to feel respected, heard, and supported. We recognise that residents have different communication needs and personal circumstances, and we are committed to providing accessible services.

We can provide information and documents in a range of formats, including large print, easy-read, or translated versions. If you need extra help to understand something or access services, you're welcome to involve a family member, friend or advocate to speak on your behalf.

If you have a particular communication preference or need additional support to manage your lease or understand your rights and responsibilities, please let us know – we'll do our best to meet your needs.