



**ARCON HOUSING  
ASSOCIATION**

**GUIDANCE  
FOR  
LEASEHOLDERS  
AND  
SHARED OWNERS**

## CONTENTS

	<b>PAGE</b>
Introduction	3
How to contact the Association	3
A Summary of your lease	4
Your legal rights	6
Service charges	9
Repairs	13
Consultation and participation	17
Communal living	21
Insurance	25
Anti-social behaviour and nuisance	26
Staircasing (shared owners)	29
Selling your home	30
Complaints	31
Frequently asked questions	32
Glossary of terms	34
Useful Contacts	35

## INTRODUCTION

The Association is committed to maintaining and improving relationships with leaseholders and shared owners, and hopes you find this handbook helpful.

Throughout this handbook, we refer to leaseholders as residents who own all of their home and we refer to shared owners as residents who own part of their home and pay rent to us for the remaining share.

This handbook is relevant to leaseholders and shared owners of both Arcon Housing Association and Arcon Developments. Arcon Developments is a wholly owned subsidiary of Arcon Housing Association. Both leaseholders and shared owners have a lease so we may refer to both types of occupants as leaseholders. If information is not relevant to both types of occupants we will state this.

For some of our shared ownership and leasehold properties, the Association will not provide certain services, e.g. window cleaning and buildings insurance. There may not be a service charge or, instead, a management company will provide them. Whilst the following guidance refers to the Association as being the contact, it may be necessary for you to contact the relevant management company instead.

If there are queries that are not covered by this handbook, please contact the Association. See below for details.

## HOW TO CONTACT THE ASSOCIATION

For all general enquiries please contact the Association on 0161 214 4120 or write to:

Arcon Housing Association  
12 Lloyd Street  
Manchester  
M2 5ND

Email: [enquiries@arcon.org.uk](mailto:enquiries@arcon.org.uk)

Website: [www.arcon.org.uk](http://www.arcon.org.uk)

Office hours: 9am to 5pm, Monday to Friday  
(excluding Bank Holidays and the week between Christmas and New Year)

## **A SUMMARY OF YOUR LEASE**

This is a summary of the main terms of leases used by the Association. There may be slight differences between leases and it will be necessary to check your lease if there is a query.

**It is important to note that this handbook has no legal status and does not form part of your lease. If there are problems with the terms of your agreement with us, you will need to refer to your lease for full guidance or contact us. If there is a difference between this guidance and your lease, the terms of your lease will prevail.**

### **THE ASSOCIATION'S DUTIES ARE TO: [1]**

- Keep the structure and exterior of your property in good repair
- Keep services to the block in communal areas, such as gas and electricity, in working order and where not the responsibility of a utility firm
- Maintain all common parts of the block or estate (if applicable) on which you live
- Keep the property insured (where applicable) for the full reinstatement value (excluding contents)
- Keep proper accounts in relation to service charges made for repair, maintenance, improvements and insurance of your block
- Consult you before carrying out any major works except when a repair needs to be carried out urgently
- Respect your right to possession and quiet enjoyment of your property.

### **THE ASSOCIATION HAS THE RIGHT TO:**

- Collect the rent or ground rent and make service charges to cover repair, maintenance and insurance of your property
- Be given access to the property in order to carry out inspections or repairs, provided this is at a reasonable time and proper notice is given, or there is an emergency. In urgent cases, access may need to be obtained to your property without your knowledge if we have been unable to make contact with you to arrange access e.g. a leak from your flat into another

### **YOUR DUTIES ARE TO:**

- Pay service charges and rent or ground rent promptly and regularly
- Pay your rent on time (shared owners)
- Maintain and repair all internal parts of the property including all services used solely by your property
- Inform us when there are problems with the property which we are responsible for dealing with
- Allow access to the Association to carry out necessary work to the property or the block
- Carry out internal decorations
- Pay your mortgage
- Pay all taxes and charges due on the property including gas, electricity, water, telephone and Council tax
- Take out household contents insurance
- Not to cause nuisance or annoyance to neighbours
- Not to harass or cause offence to others on grounds of race, ethnic origin, religion, sex, sexual orientation or disability

- Use the premises only as a private residence
- Not sub-let the property (shared owners)
- Not to make alterations to the property without prior consent from the Association (some alterations are not permitted)
- Not to erect a satellite dish or any other structure on the building without prior permission from us
- Not to use the premises for any illegal or immoral purposes
- Notify us if you wish to sell your home (shared owners and leaseholders during first five years of lease)
- Use a Corgi registered engineer to carry out annual servicing and safety checks of any gas appliance in your home

**YOU HAVE THE RIGHT TO:**

- Exercise your contractual and statutory legal rights
- To live peacefully and quietly in your home
- Be treated fairly by the Association without unfair discrimination
- To see information that the Association holds about you
- Purchase further shares in your home after one year (shared owners)

**FORFEITURE**

If you breach any of the terms of your lease, we may have the right to forfeit your lease and recover possession of your home. We cannot enter your property without first obtaining a court order. We are also required to serve a Notice before we exercise our right to forfeit your lease.

## **YOUR LEGAL RIGHTS**

### **YOUR RIGHT TO SEE A SUMMARY OF SERVICE CHARGE COSTS**

You have the right to ask the Association for a summary of service charge costs in the previous year. The Association will provide a summary each year to you without your having to request it.

### **YOUR RIGHT TO SEE THE BILLS FOR SERVICE COSTS**

You can also, within 6 months after receiving the summary, ask to inspect or be sent copies of the invoices and receipts on which the summary is based. Facilities for inspection must be provided within one month of request and must be available for a period of two months.

### **THE 18 MONTH RULE**

All demands for the cost of services, or notification of those costs, must be sent to you within 18 months of the costs being incurred by the Association. If not, you have the right to withhold payment.

### **YOUR RIGHT TO CHALLENGE A SERVICE CHARGE AT A LEASEHOLD VALUATION TRIBUNAL**

If you think that a service charge or a proposed service charge is unreasonable, or the service has not been provided to a reasonable standard, you have a right to ask a Leasehold Valuation Tribunal to decide whether the charge is reasonable. Before doing this we advise you to raise your concerns with the Association.

### **YOUR RIGHT TO A MANAGEMENT AUDIT**

Provided that at least two-thirds of the leaseholders in a block agree, you can have a management audit carried out by a suitably qualified person. You will have to pay the cost. The purpose of this right is to give you an independent view of standards and procedures.

### **YOUR RIGHT TO APPOINT A SURVEYOR**

If there is a residents' association for your block, the residents' association can appoint a surveyor, at its expense, to investigate problems of management. The surveyor has powers of access to documents held by the Association relating to management of the block.

## **ADMINISTRATION CHARGES**

Administration charges are other payments you may have to make to the Association arising from the lease (in addition to the ground rent, rent and service charge). Examples are charges for granting approvals or for information needed when you are selling your home.

If you think that such charges are unreasonable you have the right to ask a Leasehold Valuation Tribunal to determine the figure. Before you do this, we advise you to raise your concerns direct with the Association.

## **INSURANCE**

The Association (or management company) insures the “building” in which you live and you pay part of your service charge for this insurance. You have rights to information about this insurance. You have the right to inspect or be sent copies of the full insurance policy and proof of payment of premium. A charge can be made for copies through the service charge. The Association (or management company) must allow the inspection or send copies within 21 days of your request. Please note, if you have bought your house outright Arcon does not arrange the buildings insurance. It is therefore always best to check if this is the case.

## **RESIDENTS' ASSOCIATIONS**

You have the right to join a residents' association. The Association encourages the formation of residents' associations. See page 19 for more details.

## **CONSULTATION ON MAJOR WORKS**

You have the right to be consulted before the Association carries out major works to your block. See page 17 for further details of this important right.

## **CONSULTATION ON CONTRACTS FOR SERVICES**

The Association must consult you before it decides to award contracts for certain types of services. See page 18 for more details.

## **COLLECTIVE ENFRANCHISEMENT OF FLATS (leaseholders only)**

Collective enfranchisement is the right of the leaseholders of a block of flats, as a group, to buy the freehold of the block from the Association. The rules are relatively complex and a price would be payable. Before you can start, at least two thirds of the flats in the block must be owned by qualifying leaseholders, e.g. 4 out of 6. In addition, leaseholders equivalent to half the number of flats in the block must support the decision to buy the freehold, e.g. 3 leaseholders in a block of 6.

If you would like more information, please contact the Association.

## **LEASE EXTENSION**

You have the right as an individual leaseholder to acquire an extension of 90 years to your existing lease, on payment of a premium to the Association. To qualify you must have owned the lease for a period of 2 years.

If you would like more information, please contact the Association.

### **LEASEHOLD VALUATION TRIBUNALS (LVT'S)**

The Leasehold Valuation Tribunals (LVT's) deal with a wide range of disputes involving leasehold property. If you would like further information about them, ask the Association or you can contact the nearest office direct at Residential Property Tribunal Service, 1<sup>st</sup> Floor, 5 New York Street, Manchester M1 4JB. Tel. 0845 100 2614 or 0161 237 9491.

### **VARIATION OF LEASES**

Generally, no changes can be made to your lease without your written agreement. In addition, if your lease says that other leases in the block will be on similar terms then any change will need the agreement of other leaseholders. If you have a mortgage you will probably also need the consent of the mortgage lender.

### **SECURITY OF TENURE**

You have the right to stay in your home during the term of the lease as long as you keep to the terms of the lease and pay the charges. The Association can apply to the Courts if you fail to pay the service charge, rent, ground rent, or break other terms of the lease, to recover possession of your home. However, the Association would make every effort to assist you to stay.

### **YOUR RIGHT OF ACCESS TO PERSONAL DATA**

You have the right to request copies of computer records and manual files relating to you that are held by the Association. In order to protect the confidentiality of information relating to other people, references to third parties not employed by the Association will be obscured or excluded. Documents being prepared as potential evidence for a prosecution will also be excluded.

## **SERVICE CHARGES**

### **WHAT THE SERVICE CHARGE COVERS**

The Service Charge will be specific to the facilities in each block but the general types of items included are:

- Repair, improvement and maintenance to the structure and exterior of the property
- Cost of lighting communal halls, staircases and landings
- Repairs to communal areas, e.g. lighting, glazing, and fencing
- Cleaning of communal staircases and entrance halls
- Window cleaning at some flats
- Maintenance and servicing of communal heating and lifts (if any)
- Door entry systems
- Upkeep and maintenance of open areas and gardens, cutting grass, planting and maintaining bushes, shrubs and plants and spraying weeds.
- Upkeep of estate facilities (if applicable) e.g. paths
- Building insurance in case of fire, storm damage etc
- Management of the services provided and administration of the accounts

### **CALCULATING THE SERVICE CHARGE FOR YOUR HOME**

Service charges for your home, whether for annual costs or major works, are usually calculated as follows. We add up the total cost of services to your block or estate, and then divide it equally by the number of properties that share those costs.

So for example if annual costs for your block of six flats were £900, your share would be £150. If there were several blocks on an estate sharing a service, say a gardening service, the costs would be divided by the total homes in all the blocks.

Your lease contains the “proportions” you have to pay. There may be exceptions to the general rule of dividing equally and we will calculate your service charge according to what your lease says.

### **MANAGEMENT CHARGES**

Included in your service charge is a management charge, which covers the cost of a wide range of management duties. These include administering and collecting service charges, insurance administration, organising major work programmes and dealing with leasehold enquiries.

## **ANNUAL SERVICE CHARGES**

Annual service charges are payable in arrears. The Association pays for the costs during the financial year, which runs from 1<sup>st</sup> April to 31<sup>st</sup> March. After the end of the year, we produce a statement of account of what has been spent and invoice you for your proportion of it. Your invoice will normally be sent to you by the month of August.

## **PAYMENT METHODS (SERVICE CHARGES)**

- You can choose to pay the annual service charge in full when you receive the invoice. Cheques can be posted to the Association's office. Please do not send cash in the post.
- You can also opt to pay the annual service charge over 10 or 12 months by standing order. Forms for standing order are sent out with the annual service charge invoice, but additional copies can be requested from the Association.
- Alternatively, payments can be made by debit or credit card by phoning the office or logging onto [www.arcon.org.uk](http://www.arcon.org.uk). Your reference number must be quoted on all payments.
- Direct Debit is also available – please contact Arcon for further details.

## **MAJOR WORKS**

The costs of major works are billed with the normal annual charges. However, the cost of works may or could be spread over a number of years rather than being charged as a lump sum. We give you advance warning of major works and consult you as required by law on the extent and cost of them, before starting.

Because we give you advance warning we expect you to start planning how to pay for the works in advance as well. See below on "Ways to pay large service charge bills."

Please note that the cost of these works will also be subject to a 15% management fee to contribute towards administration costs, including tendering of contracts, monitoring of contractor performance and liaising with residents.

## **WAYS TO PAY LARGE SERVICE CHARGE BILLS**

**If you choose to pay in full, you may benefit from paying a reduced amount. Please contact us for details.**

If you have a large service charge bill to pay, particularly for major works, here are some options.

### **Saving Up**

We aim to give you plenty of warning of works so you can save up for when the bill arrives. Before major works start, we also give you an estimate of the costs.

### **Talk to your mortgage lender**

Talk to the building society or bank who lent you the money to buy your home. If you no longer have a mortgage, you may still be able to borrow what you need from a bank or building society using your home as security.

### **Loans**

If you are a leaseholder of a flat bought under the right to buy you may have the right to a loan from The Housing Corporation for major repair works. Interest will be charged on the loan. You do not have to be the original purchaser to qualify. You must apply in writing to The Housing Corporation within six weeks of the date of the invoice for major repairs works. Please contact the Association for further details if required.

### **Social security grants**

You may be able to get help, particularly if you are in receipt of Pension Credit. To find out contact the Benefits Agency.

## **PAYING YOUR RENT**

If you are a shared owner, you will pay rent for the portion of your home that you do not own. The amount of rent you will initially pay is set out in your lease and will only change in line with the terms of your lease. A letter will be sent out every year stating how much rent is due. One months notice of any increase will be given.

## **PAYMENT METHODS (RENT)**

You can pay your rent through a variety of methods including:

- Standing order
- Using your rent card at any Post Office or Payzone outlet
- Credit/debit card
- Cheque
- Cash (only by coming to our office during working hours)
- Direct Debit

If you would like further details on these options, please contact your Housing Officer.

## **PAYMENT DIFFICULTIES AND ARREARS**

The Association takes a firm but fair approach to people having genuine money problems. Please do not put your home at risk through failure to pay your service charge or rent. If you think you may have difficulties or are facing hardship, it is best to let us know. We can talk through the options available to you.

Depending on the problems you are experiencing other agencies may be able to help such as Citizens Advice Bureau, your Local Authority, a Legal Advice Centre or a Solicitor.

## **LIMITS ON THE COST OF REPAIRS AND MAJOR WORKS**

If your home was bought under the right to buy you will have been given an estimate of repairs and major works for the first 5 years of the lease. We cannot charge you more than the estimate for those 5 years, although we can add an allowance for inflation. We will make a note on your service charge invoice if your service charge should be restricted in this way.

Unless a structural defect (for example subsidence) was brought to your attention at the time of purchase under the right to buy, you cannot be held liable for the cost of remedying the defects within the first 5 years of the lease.

## REPAIRS

### REPAIR AND IMPROVEMENT RESPONSIBILITIES

The Association is responsible for:

- The main structure of the building including external and structural walls, foundations, window frames, (not glazing or fasteners, etc), communal doors and the roof
- All electrical, plumbing and drainage services that are common to the whole block
- Structural elements of floors, ceilings etc. This includes the frames of windows and balcony doors but not glazing or other external doors of flats or locks, fasteners etc
- External decorations and decorations to internal communal parts
- Making good internal decoration following structural work

The cost of these repairs will normally be recoverable through the service charge. We will decide who should carry out these works and will arrange for the repairs to be completed.

You are responsible for:

- All internal parts of your home including all services that are used solely by you, e.g. central heating
- Fixtures and fittings within your home unless specifically belonging to the Association, e.g. an entry phone system
- Cables, pipes and drains within your home and that serve it exclusively, e.g. a water tank
- Glazing and external doors (excluding balcony doors) locks or fasteners
- Internal decoration unless necessary due to damage by the Association during other repair work
- Ceilings but not joists or beams
- Non structural walls and partitions within your home
- All plaster or other finishes to walls, ceilings or floors
- Accidental damage, e.g. breakage of wash hand basin
- Damage incurred to the interior of your property as a result of incidents at flats in the same block, e.g. leaks or fire damage.

Some of these items may be covered by your household insurance, or insurance of the building. See page 26 for further details.

### SERVICE STANDARDS FOR REPAIRS

The Association will:

- Complete the repair within the prescribed period. See “priorities” below
- Offer a choice of an appointment - either morning or afternoon - if we need access to your home(except in an emergency), but not for works to communal areas
- Contractors are required to carry ID
- Where possible, complete the repair on the first visit
- Leave the block in a clean and tidy condition

#### Inspections:

- We may need to inspect a problem to determine the amount of work required. If an inspection is required, it will be carried out within 15 working days – 24 hours if deemed an emergency
- On completion of the inspection, we will issue orders on any works needed to a contractor within 48 hours

#### General communication, we will:

- Respond to all correspondence within 10 working days
- Respond to all telephone calls made during the working week, within 24 hours
- All officers will carry ID badges

#### Post inspections, we will

- Inspect all repairs undertaken which cost more than £500 before payment is made
- Also inspect 10% of all other repairs

### **HOW TO REPORT REPAIRS**

#### **During office hours**

- Telephone direct to the Maintenance Department on 0161 214 4142
- Contact your housing officer by telephone or in writing
- Call at the office in person
- By post
- Via our website at [www.arcon.org.uk](http://www.arcon.org.uk)

### **EMERGENCY OUT OF HOURS SERVICE**

We also operate an Emergency Out of Hours service, for any repair or defect, which can be deemed dangerous or very urgent:

#### **Warning: call outs found not to be urgent will be recharged to the person who reported it.**

- Residents who ring the normal office number will be connected to our out of hours service operated by Astraline.
- If you have an emergency, please contact our out of hours service directly on 0845 057 7086.

Please note this service is available for emergency repairs that are the responsibility of the Association, not for repairs to the inside of your home that are your responsibility.

- Alternatively, if the repair is not an emergency, you could report the repair using our web site at [www.arcon.org.uk](http://www.arcon.org.uk).

### **PRIORITIES FOR REPAIRS**

There are four levels of priority for repair completions (please refer to table below). We hope to complete all repairs on the first visit. This may not always be possible e.g. an emergency repair where a job may initially only be made safe with follow up works requiring a subsequent visit; where parts may be required or where plaster has to dry out before the remainder of the works can be completed.

<b>Priority</b>	<b>Target Time</b>	<b>Nature of repair</b>
1	24 Hours	Burst pipes, frozen pipes, blocked external drains/major water leaks, faults with electricity or gas, making safe following a fire, flood and break in, which affect common parts
2	3 Working Days	Defective locks to communal doors, reglazing, plumbing repairs, joinery repairs, refixing loose or slipped roof tiles and underground bursts, which affect common parts
3	10 Days	New communal doors, brickwork, roof chimney's and electrical wiring – common parts
4	20 Working Days	Works which require orders to be placed with manufacturers, purpose made joinery, window frames, ironworks and doors

## **ELECTRICITY**

Emergencies 0800 40 40 90 (24 HOURS)

Your electricity supply may be provided by a number of companies. If you have problems or queries with your electricity bill or payments, please contact your supplier direct. Your local telephone directory holds a full list of numbers depending on the type of query. You are responsible for the fuses in your home. If a fuse continues to blow, there may be a more serious fault. Do not fit a larger fuse.

## **GAS**

Emergencies 0800 111 999 (24 HOURS)

Your gas supply may be provided by a number of companies. If you have problems or queries with your gas bill or payment, please contact your supplier direct.

If you smell gas in your home, you should:

- Open doors and windows
- Not use electrical switches or a naked flame
- Turn off the gas supply at the meter
- Telephone the emergency gas number but do not use your telephone, as this could ignite the gas – ask a neighbour or use a public phone box

You are responsible for ensuring your central heating and gas appliances are operating safely and effectively. You should arrange for an annual service of these systems by a CORGI accredited engineer.

Arcon do offer an annual gas safety check which is around £70 – please contact the maintenance department for further information.

## **WATER**

Emergencies 0845 746 2200 (WATER) (24 HOURS)

In most households in the area, the water supply is provided by United Utilities. They can be contacted on 0845 746 2200 for queries regarding your water supply. Should you wish to install a water meter, you should write to your housing officer, requesting permission, before you make any arrangements with the water supplier.

## **WARNING**

Do not ring the above services and ask them to undertake works unless it is a genuine emergency, without being willing to pay the bill. Examples of genuine emergencies are a gas leak, a power failure to the whole area, a water problem beyond the boundary of the block. The Association will only pay for works that we have ordered.

## **MAJOR REPAIR WORK**

Certain types of repairs are not carried out according to the priority categories above but are part of a planned maintenance programme. Typical examples include:

- Prepaint repairs to fascias, soffits, bargeboards, gutters, downpipes, cladding, wall repairs, soil and vent pipes, porches, canopies and doors
- Redecoration of all external elements
- Window replacements
- Redecoration of communal hallways
- Rewiring of communal areas

You will be given advance warning of major works and will also be consulted about the extent and cost, unless works need to be done in an emergency. As with other repairs to the block and common parts you will be charged a proportion of the total cost of the works. You will be given an estimate of the total cost to pay in advance.

## **CONSULTATION AND PARTICIPATION**

You have the right to be consulted on the following:

### **HOUSING MANAGEMENT MATTERS**

The Association will inform you of any proposal to change or implement any housing policy, which substantially affects you. You will be allowed a specific period of time to make your views known and the Association will take them into consideration, before reaching a decision.

### **MAJOR REPAIRS AND IMPROVEMENT**

You have the right to be consulted if the Association intends to carry out major repairs or redecoration costing more than £250 per leaseholder.

We must advise you and any relevant residents' association of the nature of the proposed works, the reasons why we consider them necessary, and invite you and any residents' association to nominate contractors for the tender list. You have 30 days in which to send in comments or nominations.

We will consider any comments and nominations before deciding whether to proceed. If we do, we do not have to invite tenders from all of the contractors you nominate, but we will follow the rules set out.

We must obtain at least 2 estimates. We will send all lessees a notice and a statement setting out the costs in the estimates received, and advising you that you can inspect the estimates at our offices. You will have a further 30 days in which to make comments upon the estimates.

We will take all comments into account but we do not have to act in accordance with your views. If we receive comments, we will reply summarising them and our response to them. Also if we decide not to accept the lowest priced estimate, we will write to you giving our reasons why.

### **WHAT ABOUT URGENT MAJOR WORKS**

If major works are needed in an emergency, we may not be able to consult you fully before beginning. Emergencies might be where there is danger to persons or to the building if we do not take urgent action.

In these situations, we would take the action needed to make things safe, and then write to you as soon as possible to let you know what the cost will be and explain why we felt we had to act.

## **LONG TERM AGREEMENTS**

We must consult you before we enter into certain long term agreements for services for which you have to contribute through your service charge. Such agreements are those for services for a period of more than 12 months, and which may cost any leaseholder more than £100 per annum. An example might be a contract for rewiring of estates.

Before setting up such agreements, we must write to you and any relevant residents' association describing the nature of the services proposed in the agreement, why we consider it necessary to enter the agreement, and inviting you to nominate contractors. You have 30 days in which to make comments or nominate contractors.

Before proceeding, we have a duty to consider your comments and nominations. If we do proceed we do not have to seek estimates from all of the contractors you nominate, but we will follow the rules for nominations.

We must obtain at least 2 estimates and then write to you with a notice and proposal that set out the details of the estimates including costs, length of the agreement, names of contractors and if we received any comments before, a summary of them and our responses. You then have 30 days in which to comment on the estimates.

We will have regard to your comments but we do not need to act in accordance with your views. If we receive comments, we will write to you to summarise the comments, and our responses to them. If at any time we decide not to accept the lowest priced estimate, we must write to you giving our reasons why.

## **WHAT IF WE FAIL TO CONSULT**

If we do not consult then you have the right to withhold payment in excess of the minimum amounts, i.e. £250 for major works and £100 per annum for long term agreements. The only exceptions to this would be if a tribunal decided that the Association had good reasons for failing to consult, i.e. in an emergency.

## **TENANTS' AND RESIDENTS' ASSOCIATIONS**

Tenants' and Residents' Associations combine local people who together represent a group of tenants on matters that they have in common. Names and addresses of existing groups or advice on setting up a group can be obtained from your housing officer.

## **RESIDENT PARTICIPATION**

We seek to actively involve all of the Association's Tenants and Leaseholders in how local housing services are planned and delivered. We believe that effective participation leads to better decision-making and that it leads to improvements in both the cost and quality of local housing services in the community.

In broad terms, we have established three different levels of involvement. These are:

### **Information**

To ensure you have access to information on all housing services through housing staff, tenant and leaseholder newsletters, our website, explanatory leaflets and articles and advertisements in the local press.

### **Consultation**

The Association aims to ensure you have the opportunity to be asked for your views and to have these views taken into account on local housing services. This can be done through residents' associations, leaseholders' forum, informal drop in sessions, local meetings, questionnaires and telephone surveys and through other planned consultation initiatives.

### **Participation**

To ensure you can actively influence how housing services are planned and delivered in partnership with officers, you can participate in the decision-making processes by joining the Leaseholder Forum or by becoming a resident representative on the Tenant Committee.

It is for you to agree with us, at a local level what type of involvement you want in local housing service delivery. If you would like further details please contact your Housing Officer.

### **Different ways of getting involved**

These range from coming along to meetings, to taking part in telephone and postal surveys.

The following Resident Participation Schemes are either in place or under development at the present time:

- Tenant and Resident Associations
- General and single issue meetings
- Telephone surveys
- Postal surveys
- Attendance at training seminars
- Comment and suggestion schemes
- Leaseholder forum held every year

We also seek to provide any other means of practical consultation and involvement suggested by you. There are other incentives to encourage participation at a local level, such as administrative support and coverage of other reasonable costs as appropriate.

### **Services you can get involved in.**

These include:

- Day to day housing repairs.
- Planned housing maintenance and major works programmes.

- Consultation on housing allocations, lettings, and empty property policies.
- Consultation on tenancy agreements and the enforcement of tenancy conditions.
- Estate management, neighbourhood issues and environmental works.
- Access to housing services, customer care and performance monitoring.
- Publication of housing guides, leaflets forms and newsletters.

### **Leaseholders' Forum**

The Leaseholders' Forum meets once every two years with Association officers.

### **Tenant Committee**

Tenants who attend the Tenants' Forum can stand for election onto the Tenant Committee. Leaseholders who attend the Leaseholders' Forum may also stand for election. A maximum of 2 members of the Tenant Committee can be made up of leaseholders.

### **WANT TO KNOW MORE?**

If you are interested in getting more involved, and you want to help shape and influence how your housing service is provided, you can talk to a member of housing staff.

## **COMMUNAL LIVING**

### **COMMUNAL AREAS**

We are responsible for the care and maintenance of common entrances, halls, stairways, including electric lighting.

Communal areas in flat blocks, such as halls, stairs and landings should be kept clear of any items such as bikes, prams and furniture. Any items that do cause obstruction can endanger lives in the event of a fire. If you are having difficulty in storing items, please contact your Housing Officer, as it may be possible to let a garage to you if there are available garages on your scheme.

It is the responsibility of all residents to ensure that they keep communal areas clean and tidy. If you see dumped rubbish, please report this to the Association.

### **BIN AREAS IN FLAT BLOCKS**

Residents should ensure that:

- Where bins are provided refuse is placed inside the bin
- Where no bin is provided, black refuse sacks are left in the bin chambers so that no obstruction is caused or health hazard may arise
- Items other than household waste are not left in bin chambers

### **HOUSEHOLD WASTE COLLECTION SERVICE**

On the day of collection, residents should place their refuse at the specified collection point of their property.

### **COLLECTION SERVICE FOR BULKY ITEMS**

If you need to dispose of a household item that will not fit in a bin, then contact your local authority. They will be able to arrange for collection of the bulky refuse. Please note that a charge may be made. In exceptional circumstances the Association may remove bulky items and recharge you.

### **DOOR ENTRY SYSTEMS**

Door entry systems will only improve security if all residents and their visitors follow these guidelines:

- Do not wedge the door open
- Make sure you know who you are letting into the block
- Do not allow any unauthorised people into the block
- Ensure that the door closes behind you when entering/leaving the block
- Do not obstruct the entrance door in any way
- Familiarise yourself with the exit routes from the block for safety in the event of fire
- Always ensure your handset is replaced correctly on the receiver
- Any faults with the hand system are reported to the Association

## **PETS**

Subject to the terms of your lease and to written permission being obtained from the Association (or management company) in advance, you may be able to keep the usual domestic pets, as long as they do not cause a nuisance. If they cause a nuisance, the Association (or management company) may ask you to remove them.

Usual domestic pets are considered to be a dog, cat, small caged animal or caged bird, and small fish or amphibians in a purpose-designed tank. It must be noted however that permission is generally not granted for keeping pets in flats.

The law requires that dogs should wear identification showing how to contact the owner. Dogs should also be kept on a leash or at least under control outside of your home.

## **TV AERIALS & SATELLITE DISHES**

You may not erect any external TV or radio aerials, satellite dishes or telephone apparatus without the prior written approval from the Association or management company.

## **SUB LETTING (LEASEHOLDERS ONLY)**

You can sub-let your home provided you obtain prior consent from the Association and your tenants observe the terms of your lease. You remain the leaseholder and are legally responsible for all payments to the Association and for any breach of the terms of your lease even if committed by your tenant.

Before considering sub-letting you should contact your bank or building society, if you have a mortgage. You will usually need their permission. You should notify the Association if you intend to sub-let and provide us with your new address so that we can send bills to you.

Please be aware that if you sub-let your property then you will be classed as a landlord and have a statutory obligation to carry out an annual gas safety check and have other repairing obligations.

In addition, if you collect a deposit from your tenants then it may be subject to the requirements under the Tenancy Deposit Protection scheme which was introduced in April 2007. This allows tenants to get back any deposit they are entitled to, resolve disputes between landlord and tenant more easily and encourages tenants to look after the property. Please see <http://www.direct.gov.uk/en/TenancyDeposit/index.htm> for more details.

## **PARKING**

You should only park in designated parking areas as allowed by your lease. Please do not park on pavements, footpaths and verges. Car parking areas are only to be used by residents and their visitors (in designated visitor spaces if applicable) and not for the parking of any trade or commercial vehicle, trailer, caravan or boat. All vehicles must be roadworthy and have a valid MOT and repairs to vehicles must not be carried out on the premises.

## **GARAGES**

Garages may be available to rent at some sites for either a car, or where demand is low, for storage purposes. Please contact Arcon if you are interested in renting a garage.

Garages may not be used to run a commercial business. If you are found to be using a garage in this way, it will be repossessed.

## **CALOR GAS & LPG HEATERS/APPLIANCES**

You are not allowed to keep such heaters in your flat or the communal areas for reasons of safety.

## **MAKING YOUR OWN ALTERATIONS AND IMPROVEMENTS IN YOUR HOME**

You may only carry out non-structural alterations and improvements to your home provided you have written permission from the Association. This is a term of your lease.

However, you also have the legal right that we must be reasonable in exercising our discretion, so we will only refuse permission if we have good reasons.

Requests for permission to alter or improve your property should be addressed to the Maintenance Department:

- You should provide written details of the alteration you wish to make including materials and sketch plans if relevant
- When the work is completed, an inspection will be arranged to ensure that the work has been undertaken to an acceptable standard
- You will be responsible for the future maintenance/replacement of any alteration you have carried out
- You could be charged the cost to reinstate alterations if you do not get written permission before you start work
- You should also check if you need planning permission or building regulations approval. You are responsible for applying for these if required
- The Association reserves the right to charge a fee for handling requests for alterations and improvements
- For some more complicated requests, your lease may need altering or a licence required. In these cases, you will also have to pay any extra legal or other expenses incurred

## **WINDOW REPLACEMENTS**

The Association is responsible for the repair and replacement of window frames of your home. We also have a programme of blocks where we expect to replace window frames over the next few years. If you wish to replace the windows in your flat then you require our permission.

In general, we will not give permission if the Association expects to replace your windows within the next 3 years. Also we will only give permission for windows that will be similar to those the Association intends to install, or as exist already the block.

If permission is given, you will be responsible for the maintenance of those windows at any future date, not the Association. In addition, if permission is given, this in no way means your

service charge contributions in future will be varied. You will still be liable to pay your proportion of any future service charge costs relating to the replacement or repair of any other windows in the block, whether communal or to other flats or to yours.

Please note if you replace your own windows you will need to bear in mind the requirement to obtain building regulations consent or a fensa certificate.

## **SAFETY AND SECURITY**

You can improve the security of your home by taking the following simple and low cost measures.

- Always ask for proof of identity if someone calls at your home. If you are unsure, ask them to wait outside, close the door and contact the offices of the visitor for confirmation
- Ensure that windows and doors are shut and locked whenever you go out
- Fit 5-lever mortice deadlocks to front and back doors plus bolts to the top and bottom
- Fit a spyhole and a security chain to the front door
- Ensure that garages and sheds are kept locked at all times
- Do not keep large amounts of cash in your home
- Mark any high-risk articles with your postcode or house number and take photographs of your valuables
- Join your neighbourhood watch. For contact details please check your local telephone directory or visit [www.ourwatch.org.uk](http://www.ourwatch.org.uk).

If you go away on holiday or other prolonged stay, bear in mind the following.

- Cancel milk and newspaper deliveries – but do not leave out notes for the milkman as these can be intercepted
- Ask a neighbour or friend to keep an eye on your home to ensure free newspapers/mail are not left sticking out of your letterbox
- Leave a light on in the home (but not in the hallway)
- If you are going away in the winter months make arrangements for your water systems to be drained down so that possible leaks can be avoided
- Some contents insurance policies do not cover certain losses (such as thefts or burst pipes) if your property is left unattended for more than 30 days. Check any restrictions in cover with your insurance adviser

## INSURANCES

The Association (or management company) insures the buildings or block in which your home is located. You should insure the contents of your home.

Your service charge includes buildings insurance for your home. The buildings insurance includes cover for fire, flood, storm, subsidence, accidental breakage of fixed glass, accidental damage to pipes and cables and fixtures. In addition we insure for public liability.

The buildings insurance does NOT COVER day to day repairs or major works or improvements. If you think you have a claim against our buildings insurance, please contact the Association.

The Association's buildings policy has an excess of £100 on most claims, and £2,500 on subsidence. These figures may be changed from time to time. Any excess incurred will be charged to you as part of your the annual service charge. If your insurance is provided by a management company, please contact them for details of the policy including excess levels.

We strongly recommend you take out contents insurance. You should include water damage to your home and consequential damage, if a leak from your home damages another flat. You have legal rights to information about the Association's insurance policy. See page 7 for details.

### **Vandalism**

It is each resident's responsibility to ensure that vandalism is reported to the Police and the Association at the time of the damage being made or as soon as possible afterwards. In proven cases of wilful damage to Association owned property, the Association will take legal action against the perpetrator and any costs will be payable by them.

We need your help to assist us in dealing with vandals. If you witness damage being caused and you know who committed the act please give their details to the Police and the Association. We will need you either to confirm this in writing or to sign a statement to this effect as this will enable us to take legal action and to recover the cost of the repair (thus reducing the amount you have to pay on your service charge bill).

What to do when damage has been caused:

- Do not approach the perpetrator yourself
- Please report the damage to the Police giving them the details of the damage caused, your name and address and the details of the person/s causing the damage if known. Please ask for the Incident/log number
- Report the damage to Association on 0161 214 4142 if during working hours. If the report is urgent and outside of office hours, please call the emergency out of hours number 0845 057 7086 giving all the above details
- Your housing officer will make contact with you to discuss what happened and to prepare a witness statement

## **ANTISOCIAL BEHAVIOUR AND NUISANCE**

Living in a block of flats is obviously not the same as living in your own detached house. The Association is responsible for the repair of communal areas but you have responsibilities to act as good neighbours as well.

- Keep staircases and other areas clean and tidy
- Do not obstruct the entrance hall, staircase or landings
- Keep the block secure. Lock doors and use the door entry system if provided
- Keep the noise from radios, hi-fi and TVs at reasonable levels. Have consideration for others
- Turn all music down between 11pm and 8am or use headphones
- Position hi-fi equipment away from shared walls and place it on carpet or mats to reduce vibration
- Carry out any cleaning, vacuuming and DIY at reasonable hours
- Tell your neighbours if you intend to hold a party and work out how to keep disturbance to a minimum
- Keep pets under control at all times (please note that pets can only be kept with the prior permission of the Association – see page 23)

### **NUISANCE**

The Association takes nuisance and antisocial behaviour very seriously and has a robust policy to deal with people who behave badly and cause harassment, alarm or distress to other residents in the locality. The Association works in partnership with the Police and will always consider legal action to prevent such behaviour.

### **WHAT IS A NUISANCE?**

A nuisance is an action, either one off or ongoing, that prevents the quiet enjoyment of the property of another resident. For certain nuisances there are legal standards which define when an action is a nuisance.

The following would all be considered a nuisance.

- Physical or verbal abuse
- Any form of harassment
- Loud music or other noise disturbance
- Intentional damage to property
- Bad smells, filthy or verminous properties
- Noise or mess from animals
- Drug dealing and other criminal activity

## **WHO IS RESPONSIBLE?**

As the leaseholder, you are responsible for everyone who lives in or visits your property, all visitors that come to your property and anyone who visits the estate on your account (whether invited or not). If any of these people cause a nuisance, annoyance or any other form of anti-social behaviour to any person residing, visiting or otherwise engaging in a lawful activity in the locality of the premises, the Association can take legal action against you. This may lead to you losing your home.

## **HOW CAN I REPORT A NUISANCE?**

Initially you should contact the person causing the nuisance, as they may not be aware that their behaviour is disturbing others.

If the nuisance does not abate, you should contact your Housing Officer who will call and discuss the problem with you.

## **WHAT WILL HAPPEN?**

It may be necessary for your Housing Officer to interview you and complete a Complaint of Nuisance form. You will be provided with a diary to log incidents.

If your complaint is considered valid, the person complained about will also be notified of the allegation and asked if they have any comment. Other relevant agencies will also be contacted for information or evidence regarding the case, e.g. Police, Social Services, Environmental Health, etc.

Once all evidence available has been taken into account a decision will be made whether to uphold the complaint. Following this the appropriate course of action to resolve the matter, will be decided. Both parties will be advised in writing and both parties will be entitled to ask for the decision to be reviewed.

The Association will continue to keep you advised of action taken to resolve the matter.

## **WHAT ACTIONS MAY BE TAKEN?**

The action to be taken is suggested by the Housing Officer and may need to be taken in conjunction with the Association's partners such as the Police, Youth Offending Team, Social Services, Health Authority, etc. The list below has some of the options that may be considered:

- Warning letter
- Visit confirmed by a letter
- Mediation
- Injunction or undertaking by the Courts to prevent the behaviour
- Injunction with powers of arrest usually in cases of serious harassment
- Seeking possession of the property
- Acceptable Behaviour warning letter
- Acceptable Behaviour contract
- Anti social behaviour order
- Parenting order

## **THE RESIDENT'S ROLE**

The Association can only take effective action against people causing a nuisance if we work in partnership with local people. The types of things you may need to do are:

- Provide high quality written evidence with times, dates and the effect the nuisance had on you, for as long as the nuisance goes on
- Be prepared to sign statements to witness the nuisance
- Identify wherever possible the person believed to be causing the nuisance
- Attend mediation
- Have monitoring equipment installed in your property
- Attend court if necessary

## **HARRASSMENT**

Harassment is violence which may be physical or verbal and which includes attacks on property as well as persons, suffered by individuals or groups because of their race, nationality, religion, gender or sexual orientation, where the victim believes the perpetrator was motivated by such considerations.

The Association is committed to dealing with all forms of harassment swiftly and effectively. If you wish to report a racial incident, please contact your Housing Officer. We will work in partnership with the Police and Victim Support to ensure that the victim is provided with all the support that they need in such circumstances and with the agreement of the victim, we will work to make sure that the perpetrator is dealt with appropriately.

If the perpetrator is an Association tenant, leaseholder, an occupant of an Association property, or a visitor to an Association property, we will investigate with a view to taking legal action.

## **STAIRCASING (SHARED OWNERS)**

As a shared owner you are able to purchase further shares of your home possibly up to 100% ownership.. This is known as 'staircasing'.

Most lease agreements state that you may purchase further shares any time after 12 months of occupation in your home. The time limit can vary according to the terms of your lease.

### **Buying a further share**

25% portions of shares, known as 'tranches', are the least that is cost effective to buy. If you wish to buy more shares, or buy the remaining share in your home, please contact us for further details.

You will also need to contact your Building Society or Bank to ensure you qualify for a further mortgage advance. You will then need to appoint a solicitor and inform us of their details.

### **Valuation**

As part of the staircasing process you will need to have a valuation carried out by an independent RICS (Royal Institute of Chartered Surveyors) Surveyor, as detailed in your lease. If you prefer, we can instruct a surveyor for a fee, to be paid by you in advance of the valuation.

After the valuation has been carried out and agreed by both you and the Association, we will either assign more shares to you, or sell you the remaining share. The price of the share you wish to buy is based on the valuation.

You may find that the value of your home has changed since you purchased your initial share and the cost of the share you wish to purchase will be in proportion to the current market value. The valuation will only be relevant for around three months therefore if the sale has not been completed within this timescale, a further valuation may be needed.

### **Downward Staircasing**

If you are experiencing genuine financial difficulties, we may consider buying back a share in your home. This is in exceptional circumstances only.

## SELLING YOUR HOME

### Leaseholders

Your lease allows you to sell your home on the open market in the normal way. However, it also requires you to do two things.

If you bought your home under the right to buy and sell within 5 years of purchase, you have to repay all or part of the “repayable discount” you received on the price you paid. The amount of the “repayable discount” is reduced by 20% for each complete year that you have owned your home since purchase. The “repayable discount” is calculated to be the percentage that the discount represents of the market value when the right to buy was exercised.

Within 10 years of when the right to buy is exercised you have to offer the property back to the Association before putting it up for sale.

You have to notify the Association of any sale by sending a copy of the legal document used to sell your lease. The Association may charge a small fee for registering the change of ownership.

If you are selling your solicitor will normally ask the Association to supply information on service charges payments, insurances and accounts. The Association may charge a fee for providing this information.

### Shared Owners

As a shared owner, you can assign your lease in two ways:

- Assign the same amount of share that is currently held, or
- Buy our share and sell your home outright in a ‘back to back’ sale

You also need to note that:

- The selling price is set by an independent RICS surveyor the same as if you were staircasing
- Once you have received the valuation, you must confirm in writing if you wish to sell
- Certain leases allow us to nominate a new purchaser from our waiting list. If you wish to use this service, you may be charged an administration fee
- If we are not able to nominate a buyer, it is your responsibility to find one in the normal manner of property sale
- We will need to approve the estate agents sales literature
- You should tell us if you are thinking of selling and we can give you more detailed information about the procedures involved at the time.

## COMPLAINTS

We aim to give the best possible service. However, sometimes things can go wrong, so we have a complaints procedure to put things right if we can.

We have a leaflet on the complaints procedure, which includes a form you can use. Ask for one from the Association's office. However, you can make a complaint in writing, by fax, email, website or telephone. (See page 3 on how to contact us).

### **Our Procedure**

Our complaints procedure has 4 steps. At all stages, your complaint will be acknowledged within 24 hours and a full reply sent within 10 working days. If your complaint is complex, and will take longer than 10 days, then we will give you a date when a full reply can be expected.

#### **Step 1**

You should contact the Director of the department that you are dealing with.

#### **Step 2**

If you are not happy with your reply, you can contact the Chief Executive.

#### **Step 3**

If you are unhappy with the Chief Executive's response then you can appeal to the Complaints Panel made up of Board members who will independently review your complaint.

#### **Step 4**

If your complaint is still unresolved then you can contact the Housing Ombudsman. The Ombudsman is an independent person appointed by the Government to look into complaints against housing associations. You can complain directly to the Ombudsman at any time, but in most cases before they can investigate a complaint, the Association must have a chance to put things right first.

The Ombudsman can be contacted at:

Housing Ombudsman Service  
81 Aldwych  
London  
WC2B 4HN

Tel: 0300 111 3000  
Fax: 020 7831 1942

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)  
Website: [www.ihos.org.uk](http://www.ihos.org.uk)

If you want a booklet about complaining to the Ombudsman, please contact the Association.

## FREQUENTLY ASKED QUESTIONS

### **What if the Association fails to carry out its obligations in the lease?**

Please contact the Association as a first step and explain what the matter is that concerns you.

### **How do I make a complaint?**

If you have not already done so take up the matter with the housing officer. If still not happy use the Association's complaints procedure, see page 33.

### **Can I use the loft space above my flat?**

No. The space is not part of your flat and belongs to the Association. In the interest of fire safety, we will not allow items to be stored.

### **What does the service charge cover?**

Typically the repair and maintenance of the structure of the block you live in, the communal areas including lighting and cleaning, insurance of the block, and grounds maintenance (if applicable).

### **What insurance cover do I need?**

We only insure the block. You should have contents cover, and cover for your liability if you damage another flat in the block by say an overflow or leak from your flat.

### **Can I sublet?**

Leaseholder – yes. Shared ownership - you can only sublet after you have staircased up to 100% if the lease permits. Your tenant has to keep to the same rights and obligations as if they were a leaseholder, and you are still responsible for the behaviour of the tenant if things go wrong. Please contact the Association if you wish to sublet your property.

### **Can I keep a pet?**

Possibly but a normal domestic pet only and only if written permission has been obtained from the Association (or management company). If your pet causes a nuisance, the Association (or management company) has the right to ask you to remove the pet. Please note that we generally do not give permission for pets to be kept in flats however exceptions may be made, e.g. guide dogs.

### **Can I change the windows in my flat?**

Perhaps. The Association is responsible for the repair and maintenance of the windows and has a programme to replace some of them. So check with us first. In all cases, you would need the Association's prior written permission to change any windows.

### **What is the ground rent for and will it increase?**

Leaseholders - It is a fixed amount in your lease and cannot be increased.

Shared owners – see section headed "Paying your Rent" on page 11.

### **Does everyone pay service charges?**

Yes, all leaseholders and tenants in your block effectively pay for services.

### **Why do I have to pay for major works?**

As a leaseholder, you have to pay for the repair and maintenance of the structure, exterior and common parts of the block in which you live. The Association is responsible for doing these repairs as the landlord but you have to pay your share of the cost.

### **What repairs will the Association carry out?**

Generally repairs to the structure, exterior and communal areas of the block in which you live.

### **How do I report an out of hours emergency repair?**

Ring 0845 057 7086. Remember the Association will only deal with repairs that are its responsibility.

### **What happens if I want to sell my flat?**

You should speak to us so we can give your further guidance.

## GLOSSARY OF TERMS

**Assignment** – the sale of a lease by the leaseholder to another person.

**Covenant** – a promise between a landlord and leaseholders to do or not do something. The lease contains many of these.

**Enfranchisement** – the leaseholders collectively buying the freehold of the block in which they live.

**Ground rent** – small sum payable annually to the landlord by the owner of a leasehold property.

**Landlord** – the owner of a property who grants a lease of the property or part of it. In this case the Association. Also known as the lessor.

**Lease** - an agreement giving ownership of a property for a fixed period of time.

**Lease extension** – individual leaseholders buying an extension to the length of their leases from the landlord.

**Leasehold** - ownership of a property for a fixed number of years granted by a lease.

**Leasehold valuation tribunal** – a government body used to resolve most kinds of disputes between leaseholders and landlords.

**Section 20 procedures** – the procedures whereby the Association has to consult leaseholders before spending monies. Named after section 20 of the Landlord and Tenant Act 1985.

**Service charge** – the cost paid by leaseholders to the landlord for services provided to the leaseholders.

## USEFUL CONTACTS

### **Housing Ombudsman Service**

81 Aldwych  
London  
WC2B 4HN

Tel: 0300 111 3000  
Fax: 020 7831 1942

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)  
Website: [www.ihos.org.uk](http://www.ihos.org.uk)

### **National Association of Citizens Advice Bureaux**

Myddleton House  
115-123 Pentonville Road  
London  
N1 9LZ

Tel: 08444 111 444  
Website: [www.nacab.org.uk](http://www.nacab.org.uk)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **Tenants Services Authority**

4<sup>th</sup> Floor  
One Piccadilly Gardens  
Manchester  
M1 1RG

Tel: 0845 230 7000  
Website: [www.tenantservicesauthority.org.uk](http://www.tenantservicesauthority.org.uk)  
Email: [enquiries@tsa.gsi.gov.uk](mailto:enquiries@tsa.gsi.gov.uk)

### **Leasehold Advisory Service (LEASE)**

Maple House  
149 Tottenham Court Road  
London  
W1T 7BN

Tel: 020 7490 9580  
Website: [www.LEASE-advice.org](http://www.LEASE-advice.org)  
Email: [info@lease-advice.org.uk](mailto:info@lease-advice.org.uk)

### **Leasehold Valuation Tribunal**

Northern Rent Assessment Panel  
1<sup>st</sup> Floor, 5 New York Street  
Manchester  
M1 4JB

Tel: 0845 100 2614 / 0161 237 9491  
Helpline: 0845 600 3178  
Fax: 0161 237 3656  
Email: [northern.rap@communities.gsi.gov.uk](mailto:northern.rap@communities.gsi.gov.uk)

### **National Mediation Helpline**

Clerksroom  
Equity House  
Blackbrook Park Ave  
Taunton.  
TA1 2PX

Tel: 0845 603 0809

We are happy to translate this document into languages other than English. We can also record it onto tape, convert to Braille or provide an interpreter.

If you need this type of assistance contact our office on 0161 214 4120

يسعدنا أن نترجم هذا المستند إلى لغات أخرى بخلاف اللغة الإنجليزية. وبإمكاننا أيضاً تسجيله على شريط، وتحويله بطريقة بريل للمكفوفين أو تزويد مترجم. فإذا احتجت إلى هذا النوع من المساعدة، يرجى الاتصال بمكتبنا على رقم الهاتف ٠١٦١ ٢١٤ ٤١٢٠.

আমরা আনন্দের সংগে এই দলিলটি ইংরেজি ছাড়া অন্যান্য ভাষায় অনুবাদ করে দিতে পারবো। আমরা তা ক্যাসেটে রেকর্ড করে, ব্রেইলে (অক্ষলিপিতে) ও দিতে পারবো বা একজন ইন্টারপ্রিটারের (দোভাষীর) ব্যবস্থা করতে পারবো। এগুলোর কোনোটি চাইলে আমাদের অফিসে ফোন করুন। ফোন নং: 0161 214 4120।

我們樂意把本文件翻譯為英文以外的其他語文，也可以把其製成錄音帶、凸字或為你提供口譯員服務。如需要取得這方面的協助，請聯絡我們的辦事處，電話：0161 214 4120。

अमे आ दस्तावेज्‌नो त२जूमो ईंग्लिश सिवाय भीअ भाषाओमां करी शक्रीशुं. अमे तेने टेपे उपर रेकर्ड करी, अंघलिपिमां इरेवी अथवा ईन्टरप्रिटर पूरा पाडी शक्रीशुं. जो तमने आवा प्रकारनी मददनी जरूर होय तो 0161 214 4120 उपर अमारी ओहिसनो संपर्क करी

हम अन्य भाषाओं में इस दस्तावेज को अनुवादित करने के लिए राजी हैं। हम इसे कसेट टेप पर रेकॉर्ड कर सकते हैं, ब्रैइल लिपिमें बदल सकते हैं या किसी ईन्टरप्रिटर की सेवा भी उपलब्ध कर सकते हैं। यदि आपको इस प्रकार की सहायता की आवश्यकता है तो हमारी ऑफिस से इस नंबर पर संपर्क करें 0161 214 4120

Informujemy, iż w razie potrzeby, możemy przetłumaczyć niniejszy dokument na język polski. Możemy go także nagrać na kasetę lub przełożyć na język brajla. Zapewniamy również tłumaczy ustnych. Jeżeli pragną Państwo skorzystać z naszych usług, prosimy o kontakt pod numerem telefonu: 0161 214 4120.

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