



PROVIDING AFFORDABLE HOUSING AND SERVICES
THROUGHOUT LOCHABER

SHARING OWNER'S HANDBOOK

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Lochaber Housing Association is a Member of the following organisations:

- Employers in Voluntary Housing • Scottish Federation of Housing Associations
- Tenant Participation Advisory Service • Voluntary Action Lochaber

Financial Services Authority Reg no: 2289RS
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Welcome!

Welcome to your new home as sharing owner with Lochaber Housing Association Ltd.

This Handbook is not a legal document, but is designed to explain your rights and responsibilities as a sharing owner, and the Association's rights and responsibilities towards you.

The Handbook will help to answer questions you may have about your shared ownership, your home, or the Association. It also has details of who to contact for advice.

The Handbook is intended to give general advice and guidance, but the actual Terms and Conditions of your occupancy are set out in your Occupancy Agreement.

We hope this Handbook is helpful – please keep it for reference during your occupancy.

If you would like any further information please contact us.



Blair Allan
Director

CONTACT US

The Association's address is: 30 Fassifern Road
FORT WILLIAM
PH33 6XQ

Tel: 01397 702530
Fax: 01397 704141

Email: info@lochaberhousing.co.uk

The office opening hours are:

Monday	9am – 5pm
Tuesday	9am – 5pm
Wednesday	9am – 5pm
Thursday	10am – 5pm
Friday	9am – 5pm

THE ASSOCIATION

Lochaber Housing Association is an independent non-profit making organisation and a registered Friendly Society. It is also registered with Communities Scotland, a Government agency which funds Housing Associations and makes sure that the money is used properly and wisely. The Association is also a member of the Scottish Federation of Housing Associations and the Rural and Islands Housing Association Forum.

The main aim of the Association is to provide good quality truly affordable housing opportunities for people in their preferred communities - thereby meeting identified housing needs and helping to maintain and develop thriving rural communities throughout Lochaber.

The Association is controlled by a voluntary Management Committee of local people who employ a team of paid staff.

Sharing owners have a right to Membership of Lochaber Housing Association, which is also open to anyone who is concerned about improving housing. The cost of membership is £1.00. Members have the right to vote for and stand as Committee Members and put forward issues for discussion at the Annual General Meeting and can therefore play a very active role in the decision making process. If you wish to become a Member, please ask for an application form at the office.

THE MANAGEMENT COMMITTEE

Responsibility for running the Association lies with its Management Committee, members of which are selected from the broad membership of the Association.

The Management Committee comprises local people drawn from different areas throughout Lochaber.

The Association wants to support its ambition to continue to be accountable locally and to grow its membership base of individuals and organisations that are interested in furthering the aims of the Association.

The current membership of the Association exceeds 100 community groups and individual members.

Section 1 – Buying Your Share and Tranching Up

What is shared ownership?

Sharing Owners purchase a share (known as a ‘tranche’) of 25, 50 or 75% in the property, and the Association owns the remaining share. Sharing owners can choose how big a tranche they wish to purchase depending on how much they would like to invest or can afford at that time.

Remember that house prices can go up or down. This means that sometimes you might have to pay more for additional shares or have to sell at a price less than you originally paid.

As a sharing owner you pay an occupancy payment on the part of the property that the Association owns. It is important to note that although this payment can sometimes be referred to as ‘rent’, sharing owners are **not** tenants of the Association, no matter what size their share is.



How do I buy a bigger share in my property?

Sharing owners can buy further tranches (known as ‘tranching up’

or ‘staircasing’) after one year, and can go on to own the property outright.

You cannot purchase additional shares if your occupancy payment account or mortgage is in arrears.

When you decide to buy a further share in your property, it means that your home will have to be valued at that time and the legal process of conveyancing would have to be undertaken again. You will be responsible for your conveyancing costs each time you tranche up.

You can purchase as big a tranche as you would like each time you ‘tranche up’: for example, if you own a 25% share, you could purchase an extra 25%, 50%, or buy your property outright by purchasing 75%. However, you can only exercise your right to buy additional shares once a year.

If you would like to buy an additional share in your property, you should contact your Housing Officer who will be able to advise you on how to begin the process.

Do I have to buy a bigger share in my property?

No. Buying additional shares in your property is optional, and you can remain with your original tranche size for as long as you like. It is entirely your decision.

Can I sell back shares in my property?

It is very rare for sharing owners to sell shares back to the Association, although in some exceptional circumstances it may be possible. Because of the funding we receive to build shared ownership properties, we would have to ask permission from our regulators – Communities Scotland – and they would decide whether we could do this. They would look at your case, and the reasons why you wanted to sell back shares before making a decision.

Section 2 - Your Occupancy Payment and Charges

How is my occupancy payment calculated?

Your occupancy payment is the payment that you make on the part of the property that do you not own – i.e. the Association’s share. It will vary depending on the size of the share – the bigger the share you buy, the smaller your occupancy payment will be.

The Association aims to charge affordable occupancy payments. We have a policy on how these charges are calculated based on things like the size of the property, and how new it is. We also take into account where the property is, as the cost of living can be much higher in remote areas.

If you would like further information on how the Association calculates your occupancy payment, please contact your Housing Officer.

What does the occupancy payment pay for?

Your occupancy payment is an amount you pay because the Association allows you to occupy the whole property although technically it still owns a share.

Although the Association gets some grant to build shared ownership properties, it still has to take out loans to fund developments, and your payment goes towards this, as well as paying for the management of your property.

The Association arranges buildings insurance and the cost of this is

also included in the occupancy charge.

The Association does not include a cost for repairs to and maintenance of your property in your occupancy payment, as you are liable for the cost of all repairs and maintenance. For more information on repairs and maintenance, please see Section 6.



Will I get notice of my occupancy charge increasing?

Yes. The Association reviews its occupancy charges every year, and you are entitled to four weeks’ written notice of the change.

If you receive Housing Benefit, it is **your** responsibility to let Housing Benefit know of any changes in your occupancy charge. If your occupancy charge increases and you do not tell them, they will continue to pay you Housing Benefit at the old rate, and you will

accrue arrears which you will have to pay.

How often should I pay?

Your occupancy payment is charged monthly **in advance** on the 1st of each month. It is a condition of your occupancy that you pay regularly and on time. If you do not do this, it could have serious consequences and the Association may have to take action to recover possession of your home. Please see the information about arrears on page 13.

How can I pay?

There are a number of different ways to pay, and when you first become a sharing owner your Housing Officer will explain these to you and you can then decide which method suits you. If you cannot pay in your usual way, you should make other arrangements rather than delaying payment. If there is a problem, tell your Housing Officer immediately. For further details of each payment method please contact your Housing Officer.

€ **By Direct Debit**

If you have a current bank or building society account we can arrange for your occupancy charge to be paid monthly or bi-monthly directly to us through Direct Debit. Contact your Housing Officer for a form.

If you pay by Direct Debit we will notify the bank of any increases in your occupancy payment. We will let you know in writing when the Direct Debit will

start, and any of changes to the payments.

If the payments are rejected by the bank twice the arrangement will be cancelled and you will have to pay by one of the other payment methods. If it is cancelled we will write and let you know.

€ **By swipecard**

You can pay by cash, cheque, credit or debit card at any post office, by cash or debit card at any PAYzone outlet, or by cash at any PayPoint outlet.

To do this, you will need a plastic swipecard which is issued to you at the beginning of your occupancy. If you require a replacement card, please contact your Housing Officer.



€ **At the Association's offices**

You can pay by cash or cheque at the Association's offices.

€ **Benefits Agency Direct Payments**

If you receive Income Support and you are in arrears of your occupancy charge to the equivalent of 4 weeks' full occupancy payment, payment of an amount towards your arrears can be taken directly from your benefits by the DWP. It is then paid

to the Association on a monthly basis. Contact your Housing Officer to arrange this.

What other charges do I have to pay?

You will also have to pay a small service charge, as well as your occupancy charge. The service charge consists of communal charges for flat owners, and grounds maintenance charges for all sharing owners.

The communal cleaning and grounds maintenance contracts are put out to tender, and are awarded on the basis of competitive quotes. The service charge reflects the actual cost to the Association of providing the service, and your charge is a direct proportion of these costs.

What about communal repairs charges?

If there are communal areas to your property – i.e. if you live in a flat, the Association will arrange communal repairs that are reported to us, and recharge the cost back to the sharing owners. This is explained in more detail on page 18.

Can I get help to pay my occupancy charge?

If you are on a low income and think you should be getting help towards your occupancy charge, contact your Housing Officer or the Highland Council's Housing Benefit section (see Section 11 for contact details). They will be able to give you help and advice about applying. If you are experiencing financial difficulty it is always

worth checking your entitlement to Housing Benefit or other benefits. Remember, many more people are entitled to Housing Benefit than claim it.

The Citizens Advice Bureau or The Highland Council's Money Advice service can offer you free and confidential advice on Housing Benefit and other welfare benefits. Details of how to contact them can be found in Section 11 of this handbook.

You can also get more detailed information about Housing Benefit by picking up the Housing Benefit leaflets and forms from any Council Service Point, or by contacting the Housing Benefit section direct (see Section 11 for contact details).

How can I find out the balance on my occupancy charge account?

We will send you a statement of your account every three months, showing all the transactions that have been made. If you want to know your balance at any other time you can request a statement and we will send you one within three working days.

If you contact the Association by telephone, or call in, you should be able to obtain a balance on your account, provided that you have your account number (this is shown on your swipecard and also on the top right hand corner of your occupancy charge statement).



What if I disagree with the balance on the statement?

If you disagree with the balance or with the detail on your statement, we will investigate for you and send you written details of our investigation within 2 weeks. If there is a credit on your account we will refund it, providing that you do not owe us any other money.

What happens if I can't pay my occupancy charge?

If you can't pay your occupancy charge or other charges you should contact your Housing Officer as soon as you have a problem. If we know there is a problem, we can often help you.

It is important to contact us immediately, because if you do not take action it can lead to serious problems.

Don't ignore the situation; your problems won't just disappear, and if we have to take legal action against you, you may be liable for some of the legal costs, which can be expensive.

What can you do to help?

We will treat your case confidentially and fairly, and we can help you to get specialist advice if you need it. Your Housing Officer can make an

appointment to visit you at home if you would like.

We can also help you to apply for Housing Benefit.

If you cannot clear the whole amount you owe us, we may be able to come to an agreement with you to pay off the arrears on a regular basis, in a way you can afford.

What can I do to stop things from getting worse?

Most importantly, you should get in touch with us as soon as there is a problem.



You should also apply for Housing Benefit if you are on a low income, or claim benefits, and you should make sure that you give the Housing Benefit section all the information they ask for.

If there is anything affecting your ability to pay your occupancy charge, like other debts, you should let us know, and we will help you to get specialist help.

What do you do if people don't pay their occupancy charge and service charges?

We have a 'Co-operation Agreement' with the mortgage lenders which means that where a sharing owner accrues arrears of

either their mortgage or their occupancy charge, we are obliged to jointly enter into legal action once we are notified.

This means that if you fall into arrears and do not attempt to resolve the issue with us, we are obliged to notify your lender and jointly begin legal proceedings to repossess your home. Equally, if you fall into arrears with your mortgage, your lender will contact us and again we would be obliged to jointly begin repossession proceedings with your lender.

We do repossess properties where sharing owners are not paying their charges, but only when we have tried unsuccessfully to sort out the problem with them. If you work with us, and keep making the payments we have agreed with you, we should not have to take this final course of action.

If your property is repossessed you may find it difficult to find somewhere else to live. The Highland Council may consider that you have made yourself homeless and will not re-house you.

Section 3 – Your Occupancy Agreement

Your Occupancy Agreement is a legal document that you sign at the start of your occupancy, and which sets out the terms which are a condition of your occupancy.



What action will you take if someone breaks their occupancy agreement?

Please see the previous section 'Your Occupancy Payment and Charges' for information on what action the Association will take if you do not pay your occupancy or service charge.

If any of the rules in the occupancy agreement are broken, the Association can take action against the sharing owner.

If your home is repossessed you may find it difficult to find somewhere else to live. The Highland Council may consider that you have made yourself

homeless and will not re-house you.

Can someone else become a joint sharing owner with me?

If you are the only sharing owner and you want another adult to become a joint sharing owner, we will look at the circumstances to decide if we can allow this. Your occupancy charge account must be clear, and there must be no problems with your occupancy. Your joint sharing owner's name would need to be added to the Title Deeds and you would need to consult a solicitor to do this. If you have a mortgage on your share of the property you will also need your mortgage lender's consent to change your Title Deeds and again you will need to consult a solicitor to do this.

Joint sharing owners are equally responsible for the property and adhering to the occupancy agreement – including paying the occupancy charge.

If a relationship breaks down, neither sharing owner can evict the other. If this happens, please contact your Housing Officer for advice. You can also contact the Citizens Advice Bureau, or Shelter for advice – see Section 11, *Useful Contacts*.

Can I sub-let my property?

You must get written permission from the Association before sub-letting your property, otherwise you will be breaking the terms of your occupancy agreement, and

the Association could take action against you.

We will consider each application individually, but we are likely to refuse permission where your home would become overcrowded; or we are taking action against you because you have broken the rules of your occupancy agreement; or you intend to charge an unreasonable rent. Remember; your property was allocated to you on the basis of your housing need, not for you to lease out privately. Where permission is granted it would only be where the Association believes you have good cause to sub-let your home, for a limited period, and subject to review.



If you want to sub-let your property, please write to your Housing Officer, giving details of your proposed sub-tenant, the reasons why you wish to sub-let and how your circumstances have changed, and the rent you intend to charge. We will give you our decision in writing within 2 weeks.

Section 4 – Improving Your Home

Can I carry out improvements to my home?

If you want to carry out improvements to your home, you must first get written permission from the Association, and the work must be carried out to the guidelines and standard required by the Association.



What do I have to do before I start work?

You need our permission before you start any work.

You should write to:

Technical Officer
Lochaber Housing
Association
30 Fassifern Road
Fort William
PH33 6XQ.

We will normally let you know within 2 weeks if you can go ahead with the work.

You must:

- € Get building and planning permission where necessary
- € Follow the written guidelines given by the Technical Officer
- € Make good any damage to your own or your

neighbour's home, and you will be responsible for the maintenance, repair and renewal of the improvement

- € Inform the Technical Officer when the work is completed so that he can inspect it

If the work does not meet the required standard, or you cause damage to your property or neighbouring properties, you will be recharged for work we have to carry out.



What kind of improvements do I have to seek permission for?

A few examples are:

- € Decorating the outside of your home
- € Fitting a shower
- € Fitting windows
- € Putting in extra electric sockets

- € Installing more room heaters
- € Building a shed or greenhouse
- € Fitting a new bathroom suite
- € Fitting a new kitchen or replacing existing kitchen units
- € Building a fireplace
- € Putting up a satellite dish

This is not an exhaustive list and you **must** contact the Technical Officer if you are considering carrying out an improvement to your home.

What happens if you refuse permission?

Permission to improve your home will not be refused without good reason, and only in cases where, for example it could affect the safety of your house, or involve us in extra expense. If we refuse permission, we will write to you and explain why permission has been refused, and you can write to us to appeal that decision.

Section 5 – Neighbour Disputes and Anti-Social Behaviour

I'm having problems with my neighbour – what should I do?

If a problem arises between you and your neighbour, you should first try to discuss the matter with them. Often problems can be easily resolved by communication at an early stage.

If your neighbour is a tenant or sharing owner of the Association and you feel that speaking to your neighbour would put you or a member of your household at risk, or if it does not resolve the problem, you should contact your Housing Officer to tell them about the problem. Please put the details in writing to your Housing Officer wherever possible.

Your complaint will then be recorded and responded to promptly by your Housing Officer. Your Housing Officer will visit all parties concerned to investigate your complaint and attempt to resolve the situation.

Sometimes disputes between neighbours can be as a result of a difference of opinion or lifestyle and not related to your occupancy, or the result of a personal disagreement. If this is the case, we will not be able to intervene other than to offer general advice and refer you to a Mediation service if appropriate.

Your Housing Officer can arrange for mediation from an outside agency. Mediation can be very helpful in resolving neighbour disputes, and the Mediator does not have to arrange a joint meeting with you and your neighbour – they can meet with you

individually. Please ask your Housing Officer if you would like more information about Mediation.



If a sharing owner has breached the terms of their tenancy agreement, or a sharing owner has breached their occupancy agreement or title deeds they will be warned of the possible consequences of their behaviour, and legal action could be taken against them.

In the event of another sharing owner persistently behaving in an unacceptable manner towards you and/or other sharing owners which is in breach of title deed conditions prohibiting such behaviour, we will take appropriate action to prevent such behaviour continuing.

If the problem is with noise, your Housing Officer can involve the Council's Environmental Health department in extreme cases.

What will you do if my neighbour continues to cause problems?

Lochaber Housing Association will do all it can to ensure that our residents are able to have quiet enjoyment of their homes.

If a sharing owner persistently breaches the conditions of their occupancy agreement or title deeds we will take appropriate action to prevent such behaviour continuing. This could result in them losing their home. Where appropriate, we will also report the situation to the police or other authorities for further action.



If you experience threats or physical violence from neighbours or other people or if your personal property is deliberately damaged by a neighbour or another person, you should report it to the police straightaway. If you experience damage to your property caused by another person's negligence, you should make a claim against the other person or his/her insurance policy. If you have your own insurance, the claim should first be made to your own insurance company. Advice can be sought from the Citizens Advice Bureau (see Section 11 for contact details).

Section 6 – Maintenance and Repairs

My house has been newly built. What should I do about repairs?

As a sharing owner you are responsible for the maintenance of your home. However, a house that has been newly built by the Association is covered by a warranty period of 12 months, called a 'defects period'. If you become aware of any problems during that period, you should contact our Development section as soon as possible, and a member of staff will bring it to the attention of the builder so that it can be put right. Some minor defects - like small cracks in the plaster - may not be put right immediately, but they all should be put right by the end of the defects period. We will also inspect your home at the end of the 12 months, and it helps us if you keep a list of any defects that have not been put right.



During the first year of a new build property, you should only decorate

with paint, not wallpaper, and no alterations should take place, so that any cracking on the walls can be fully assessed and repaired. If you do decide to paint your property within the first year, remember to keep some paint back to cover any remedial work to cracking on the walls.

If you have any questions about your newly-built home, please contact the Development section.

What repairs am I responsible for?

You are responsible for the cost of all repairs. Although you may only own a share in the property, your actual on-going responsibilities will be like that of any other owner occupier, and will relate to the whole of the property. This means that although the Association may retain a 75% share, you will still be responsible for the cost of all the repairs.

We find that there is common misconception about this and often people believe that the costs will be apportioned. This is not the case. You are responsible as any other owner occupier for all the repair costs.

We will not normally undertake repair work within your property and you will have to organise this yourself. As a sharing owner you are required to keep the property in a reasonable state of repair and if necessary, the Association has the right to insist that essential repairs are carried out.

It is extremely important that you keep your home in a good state of repair to ensure a safe and secure environment for you, but also to ensure that you are doing all you can to protect the value of your investment.

What should I look for when employing someone to carry out my own repairs?

Whenever you employ tradespeople to carry out work in your home, you should do some basic checks to ensure that they are properly qualified and insured to undertake whatever is required.

You can ask for a written estimate of costs and an idea of how long it will take, prior to instructing any work. Sometimes, perhaps for larger jobs, it might be better to “shop around” and compare two or three different companies. You might even ask for references or check with professional or trades associations.

What about communal repairs?

If there are communal areas to your property – i.e. if you live in a flat, the Association will arrange communal repairs that are reported to us, and recharge the cost back to the sharing owners. In order to cover our costs, these charges will be subject to a small administrative charge of 5%.

We will send you a statement every quarter to let you know what repairs have been completed during the previous three months. You will then be recharged for these repairs during the following year. For example, if a repair was carried out in April 2006, you will be informed about it in your statement for April-June 2006

(which will be sent to you in July 2006), but you will not be recharged for it until the following financial year: 2007-2008.



To ensure that you can plan ahead for your communal repairs costs, we will not authorise a repair in excess of the authorisation limit without informing all owners responsible for the repair. The authorisation limit is agreed through consultation with all sharing owners, and it is periodically reviewed. For details of the current authorisation limit, please contact the Association.

How will I be recharged for communal repairs?

We will recharge you in arrears for the cost of the previous years' repairs, and this will be added on to your occupancy charge for the following year.

For example, in a block of 10 flats:

Repairs for financial year 2004-2005

Communal door repair:	£400
<u>Communal lighting repair:</u>	<u>£100</u>
Total repair cost for year	£500
+ Admin charge (5%)	£25

Total charge for year = £525

Total charge for year divided by number of residents:

$$\frac{\pounds 525}{10} = \pounds 52.50$$

Each resident's total charge for 2004-2005 would therefore be £52.50.

This charge will then be divided by 12 to give a monthly payment figure of £4.38, and this would then be added to each resident's occupancy charge during 2005-2006.

Please note that we will also charge for any planned or cyclical maintenance in this way.

What happens when I have bought my property outright?

Once you have bought your property outright, we will invoice you for communal repairs on a quarterly basis. The authorisation limit still applies to owners who have bought their property outright.



How should I report a communal repair?

You can call in to or telephone the office on 01397 702530 and ask for the repairs section.

You should give your name, address and as much detail as you can about the problem.

What should I do in an emergency?

It is your responsibility to organise emergency repairs, and we suggest that you keep some contact details for local tradespeople to hand in case of an emergency.

If the emergency repair is likely to involve an insurance claim, then you should contact the insurer on: **01908 302220** for advice on how to proceed. Please note that these details are correct as at June 2006. If the Association changes insurance company, we will inform you in writing.

What does the Association's insurance policy cover?

The Association has a duty to insure the fabric and structure of your property, and has an insurance policy to cover this. Whilst the Association owns a share of your home therefore, you will not have to take out your own **buildings** insurance. The policy covers material damage (all risks). The policy has an excess of £100. This means that you will be liable for the first £100 of each and every claim.

Please note that we do not provide **contents** insurance to cover your possessions; it is your responsibility and we strongly advise you to invest in it. Further information is given in Section 7.

What about planned and cyclical maintenance?

The sort of work this includes is:
€ Outside painting

- ≠ Repairs to outside
woodwork
- ≠ Repairs to gutters and
pipework.

We will write to you to give you notice that this sort of work will be carried out on your home. As explained above, you will be recharged for any planned or cyclical maintenance in the same way as communal repairs.

Can I get involved in the tendering process?

Yes. We encourage sharing owners to take part in planning maintenance, and this includes being involved in the tendering process.

We try to organise residents' groups where you can meet to discuss ideas for maintenance in general, and specific projects that need to be undertaken. Our service is provided for you, and we value your input.



If you would like to become involved in a residents' group, please contact the Technical Officer for further information.

Section 7 – Living in Your Home

What safety precautions should I take in my home?

There are a number of sensible and easy precautions which everyone can take to make the home safer:

1. Never leave a pot, or particularly a chip pan while the cooker is on;
2. Keep fire resistant doors closed;
3. Test your smoke alarm monthly, by pressing the test button for a short while until it sounds;
4. Do not leave loose wires or flexes trailing across the floor;
5. Do not overload electrical sockets by using multi-plug adaptors, and ensure that electrical plugs are correctly wired and fused;
6. Do not leave carpets or linoleum turned up at the edges;
7. Do not clutter rooms with too much furniture;
8. **Never** smoke in bed.

We urge you never to leave your home unlocked when you are away from it, even for only a few minutes, and do not let anyone into your home that you don't know, until you have checked their identification. Do not leave keys in your front door.

Should I get my home insured?

The structure of your home is covered by a Building Insurance Policy as detailed in Section 6, the cost of which is included in your occupancy payment. However, we do not provide contents insurance

to cover your possessions; it is your responsibility, and we **strongly** advise you to invest in it.



The Scottish Federation of Housing Associations (SFHA) offers contents insurance designed for Housing Association tenants and sharing owners. For more details, please contact your Housing Officer.

Can I use my garden for parking?

No, you are not allowed to park on grassed areas of your garden. If you do and damage underground services, or the lawn, you will be liable for the cost of repairs. If you want to create a hard standing area, you must contact the Technical Officer for written permission first.



Where parking bays are provided, these are for the use of residents and their guests. Cars parked in these bays must be in current use, and display current Road Fund Tax. The bays **must not** be used for parking boats, caravans or trailers.

I'm going away on holiday for a while; is there anything I should do?

If you're going away for a while, and even for a short while during the winter and you don't want to leave the heating on, you should turn off all services at the mains, and ensure that the water is turned off and drained down. To do this, you should turn off the stopcock, and then turn on all the sink, basin and bath taps until the water stops running. **DO NOT TURN OFF THE TAPS.** Don't leave until all the water has stopped running in case the waste pipes are frozen and the water can't drain away. You should also put salt in the toilet pan to prevent the water from freezing.

When you return you should turn the stopcock back on and ensure that there is an adequate flow of water from all the taps. Do not light any fire with a back boiler, or switch on the immersion heater until the system is fully recharged. This is to check that there are no air locks in any of the pipes which can be dangerous when the heating is turned back on.

If you discover a burst pipe turn the water off immediately at the stopcock and open all the taps to drain the water as quickly as possible. Switch off the electricity if the water is in contact with the fittings or wiring, put out any fires with back boilers and switch off

immersion heaters. Contact a plumber immediately.

How do I prevent condensation?

Condensation occurs to some extent in all houses. It happens when warm moist air comes into contact with cold surfaces such as windows and external walls. The air cools very quickly, and the moisture held within the air is then deposited as condensation on the cold surface.

You can't prevent all condensation, but there are things you can do to reduce it:

- € You will get less condensation if you keep your home warm most of the time, and avoid intermittent heating;
- € Ensure your home is properly ventilated, by using window vents where fitted, and use the extractor fans in bathrooms and kitchens;
- € If you dry clothes indoors, open a window to let the air circulate;
- € Keep your kitchen and bathroom doors shut when you are using these rooms;
- € When cooking, cover pans, and turn down the heat as much as possible;
- € Tumble dryers should be vented outside;
- € Don't overfill built in cupboards and wardrobes as the air needs to circulate freely.

If you have mould growth, it will almost certainly be because of condensation, so you should make sure you follow the advice given above. You can remove mould growth by washing down surfaces with a special cleaner – available from most supermarkets and DIY

stores. If re-decoration is necessary, use a special fungicidal paint which will help prevent re-growth. Always take care when using these types of solution, and follow the manufacturer's instructions carefully.



If you would like further advice on preventing condensation, please contact the Technical Officer.

Section 8 – Communal Areas and Grounds Maintenance

Who carries out grounds maintenance?

The Association's grounds maintenance contract is put out to tender, and is awarded on the basis of competitive quotes. We aim to get value for money, whilst providing a quality service. Our contractors are local to the areas, and we monitor their work closely.

How often will the grass be cut?

Our contractors will cut the grass 16 times every year, and if the grass is over a certain height they will pick up the clippings. They won't cut the grass if it is very wet, but will come back to cut it once it is dry.

If the grass or ground is damaged while being cut we will repair it within 2 weeks.

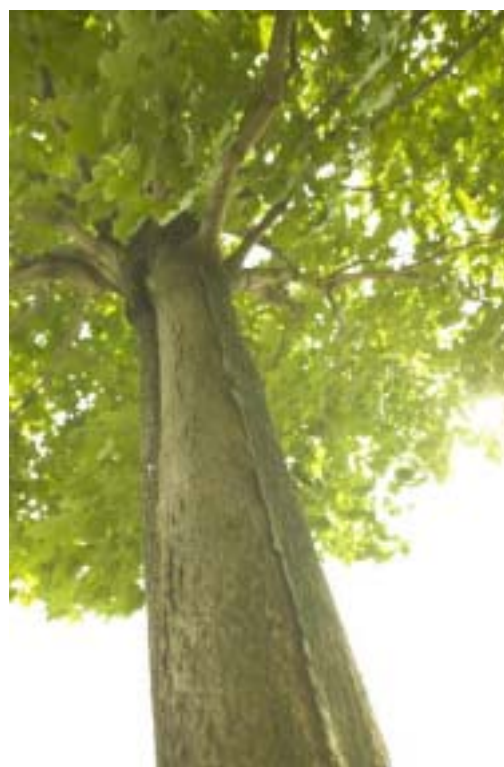
The contractors will pick up any litter before cutting the grass, and will also carry out litter-picks in between grass cuts. If the contractors miss your grassed area or miss picking up litter, please contact the Association's maintenance team and we'll make sure the work is carried out within 1 week of receiving your complaint.

How often will you cut the hedges?

Our contractors will carry out shrub-bed maintenance 6 times each year, and this includes hedge cutting, and keeping any planted areas tidy.

What do you do to look after the trees?

The trees are assessed every year, and we prune trees when they need it. If a tree needs attention – for example thinning out branches, please let us know, and we will check it and decide what work needs to be done.



If a tree is a danger to lives or property we will arrange to remove it within 24 hours.

Will you keep paths and other areas free of weeds and moss?

Yes. We spray all weeds on paths, drying areas, seating areas and play areas once a year in the spring. We only use weed killers that are not harmful to the environment or your health.

We will arrange for the removal of moss on paths, drying areas, seating areas and play areas within three weeks of it being reported to us.

This helps keep the costs of managing your home down.

How do I get large items of rubbish uplifted?

The Council has a special collection service to collect large items – e.g. old sofas – by arrangement. You should telephone the Council on 01397 709000 to arrange collection, and put your rubbish out for collection the night before. ***Remember: fly tipping is illegal, and offenders can face fixed penalty fines or even imprisonment.***



If you find rubbish dumped in a communal area, please let us know. If you know who has dumped the rubbish, please tell your Housing Officer. We will try to recover the cost of removal from whoever dumped the rubbish.

Section 9 –Selling your home

I want to sell my home. What should I do?

You should contact the Association immediately to let us know that you wish to sell your property. We will send you a standard letter for you to sign which we require as confirmation of your wish to sell your home.

Once we have received this letter back from you, we will then be able to nominate the applicant from our waiting list in the greatest housing need who will buy your property. The Association will however be involved in the sale: you will sell your share to us, and we will then sell the share to our nominated applicant. Although this sounds complicated, it only means that there is a third party nominally involved in the sale.

Just as you looked at your property before you decided to buy your share in it, our nominated applicant will need to view your property to decide if they wish to proceed with the purchase. You must therefore make your property available at reasonable times for viewings.

How much can I sell my share for?

A selling price will need to be established, and the Association will appoint a qualified valuer to value your home. The valuer will need to see the property and will prepare a report and set a market value. The Association will provide you with a copy of the valuation.

You will benefit from any increase in the value of the property according to the share you own, but equally if your property value has fallen, your share may be worth less than when you bought it.



What costs will I have to pay?

The Association will pay for the valuation, but you will have to pay a solicitor to help you sell your home – the conveyancing. There may also be costs associated with paying off your mortgage – please contact your lender for advice.

What happens next?

Once your property has been valued, and we have nominated an applicant from our waiting list, your solicitor, our solicitor and the applicant's solicitor will conclude the sale between them.

The sale will progress as any other sale normally would, and once the process is completed, a completion date will be agreed, at which point the applicant will then become the new sharing owner, and your interest in the property will cease.

When do I stop paying my occupancy charge?

Your occupancy and other charges must be paid up until the day the sale of your property is completed.

If you need any further information about selling your property, please contact your Housing Officer.

Section 10 – Getting Involved and Complaining

How can I become a member of the Association?

If you are over the age of 16 and living in Lochaber, you should normally be able to become a member of the Association. Please contact us for an application form, and more details.

How can I get involved?

The Association encourages participation through a number of means; including meetings, encouraging the formation of residents' groups, questionnaires, and working groups to discuss specific issues.

Please ask your Housing Officer for further information on how you can get involved.

Will you let me know what's going on?

We know that it is essential that you are kept informed of and consulted about important decisions made about our service, and we will let you know what's happening through our newsletter, public meetings, letters and questionnaires. Questionnaires are your chance to have your say, and we use this information to plan for the future, so please complete and return them.

How can I find out what happens at Management Committee meetings?

You can ask to see copies of the minutes of these meetings at the Association's offices. Sometimes confidential issues are discussed, and these minutes are not available.



For more information, please contact the Office Co-ordinator.

Do I have a right to see the information you hold about me?

Yes, under the Data Protection Act 1998, you have a right to see the information we hold on file about you. You will be able to see most information, but you will not normally be able to see confidential information on your file about someone else. You have to give us notice that you would like to see this information, and you will also have to pay a small charge for this service.

For further information about arranging to see the information we hold about you, please contact your Housing Officer.

If I'm not happy about your services, what should I do?

When you have a complaint it is really important for you to let us know exactly what the problem is,

and how you would like to see it resolved. This helps both you and us to be clear about the situation. We would encourage you to note your complaint in writing wherever possible, but if this is not easy you can contact us by phone or in person.

Our Complaints Procedure consists of three stages. The first stage is to address the problem with the member of staff responsible, and where possible they will deal with the problem straight away. If your complaint cannot be dealt with immediately - for example by chasing up a contractor to deal with a delayed repair - we will write to you within three working days to acknowledge that your complaint is being dealt with. If your complaint is about a member of staff, it will be dealt with by their line manager as a second stage complaint.

We will then investigate your complaint, and write to you within two weeks of receiving the complaint to let you know the outcome. Do please remember that some things may not be within our control and may therefore be less easy to sort out.



If you do not feel that staff have resolved your complaint satisfactorily, you can appeal to the Association's Management Committee. You or your representative must do this in writing, explaining the reasons

why you are unhappy within two weeks of receiving our decision about your complaint.

Is there anyone else I can take my complaint to?

Yes, you can complain to The Scottish Public Services Ombudsman, which investigates individual complaints against Housing Associations and Co-operatives. This is a free and impartial service, and a leaflet about it is available from our office.



The service is available to anyone who receives a service from a Housing Association or Co-operative, or who has applied to one of them for housing. Normally you must have gone through the Complaints Procedure before the Ombudsman can deal with your complaint.

Contact details for the Scottish Public Services Ombudsman can be found in Section 11, 'Useful Contacts'.

Section 11 – Useful Contacts

Lochaber Housing Association

30 Fassifern Road
Fort William
PH33 6XQ

Tel: 01397 702530

Fax: 01397 704141

Email: info@lochaberhousing.co.uk

The office opening hours are:

Monday	9am – 5pm
Tuesday	9am – 5pm
Wednesday	9am – 5pm
Thursday	10am – 5pm
Friday	9am – 5pm

Allpay occupancy payment line:

0870 770 0472

Allpay internet occupancy payments:

www.allpayments.net

Lochaber Citizens Advice Bureau

Dudley Road
Fort William
PH33 6JB

Tel: 01397 705311

Commission for Racial Equality

The Tun
12 Jackson's Entry
Off Holyrood Road
Edinburgh
EH8 8PJ

Tel: 0131 524 2000

Fax: 0131 524 2001

Textphone: 0131 524 2018

Email: scotland@cre.gov.uk

Highland Alliance for Racial Equality (HARE)

Tel: 01463 702094

The Highland Council

Lochaber Area Office
Lochaber House
High Street
Fort William

Tel: 01397 703881

Fax: 01397 704016

Money Advice

Tel: 01397 707005

Service Points

Acharacle	tel: 01967 431487
Fort William	tel: 01397 707256
Kinlochleven	tel: 01855 831663
Mallaig	tel: 01687 460027

Council Tax, Council Tax Benefit and Housing Benefit enquiries:

Freefone 0800393 811

Council Tax debit/Credit card payment enquiries:

Lo-call 0845 602 4232

Special Collections:

Tel: 01397 709000

Lochaber Credit Union

Community Clinic
Glen Nevis Place
Fort William
PH33 6DA

Tel: 01397 700746

Fax: 01397 700746

Email: enquiries@lochabercreditunion.org.uk

Website: www.lochabercreditunion.org.uk

Police

HQ tel: 01463 715555

Lochaber Area Command

Fort William tel: 01397 702361
Fax: 01397 705336
Confidential line tel: 01397 702000
Glencoe tel: 01855 811222
Kinlochmore tel: 01855 831203
Mallaig tel: 01687 462177
Spean Bridge tel: 01397 712222
Strontian tel: 01967 402022

Scottish Public Services Ombudsman

4 Melville Street
Edinburgh
EH3 0BR
Tel: 0870 011 5378
Fax: 0870 011 5379
Email: enquiries@scottishombudsman.org.uk
Website: www.scottishombudsman.org.uk

Scottish water

Emergency tel: 0845 600 8855
Customer Service tel: 0845 601 8855

Shelterline

0808 800 4444
Free impartial and independent housing advice

Women's Aid

Tel: 01397 874216
Freephone: 0800 619 2541
Mobile: 07977 929596
07977 929320