

Home Ownership Handbook

for shared owners
of apartments

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1. Introduction

This handbook explains how shared ownership works. It is intended as a general guide only and is not a substitute for legal advice. It is not an authoritative interpretation of the law and nor does it override or affect the terms of your lease.

Shared ownership is a cross between owning and renting. Your lease specifies the exact terms of the arrangement you have made with us. However, in general, you have bought a percentage of your apartment on a leasehold basis (usually between 25%-75%) and you are renting the unowned percentage from us.

Your shared ownership lease gives you the right to occupation and use of your apartment for a long period – the ‘term’ of the lease. The overall term is fixed (usually between 99 and 150 years from the date when the property was first sold), it decreases in length year by year from that date. Please check your lease for both the date the property was first sold and the term.

Your lease is an important document and you should ensure you have a copy and understand it. You should have been provided with a copy of your lease and advised about leasehold ownership by the solicitor who acted on your behalf when you purchased your property. Your lease includes a plan showing your apartment (the demised premises). These are usually shown in red on the plan and in general you are responsible for the upkeep, repair and maintenance of the demised apartment. The plan also shows the position of your apartment in the block and the wider development. The extent of the development is usually marked in blue on your plan. Stockport Homes are responsible for the upkeep, repair and maintenance of these common parts and you are responsible for paying for your share of the costs of this via your service charges.

The lease sets out what you (the leaseholder) have agreed to and what we (your landlord) have agreed to. It is based on the model Homes England lease and places certain conditions on the use and occupation of the apartment, e.g. you cannot sub-let any part or the whole of your apartment. You should be aware that if you break the conditions of your lease your ownership of your property may be at risk.

Your lease is worded in legal language. If you find it difficult to understand you should get advice from an independent legal adviser or solicitor. In most cases we will own the land your apartment is built on. In some cases we may be leasing the land from a superior landlord (the freeholder) and by signing your lease you will have agreed to the terms of the superior lease we have signed with the freeholder as well as the terms of your lease with us. You should have been advised by your legal adviser on purchase of the specific ownership arrangements on your development when you purchased.

You will usually have a right, under the terms of your lease, to purchase additional shares in the property until you own 100% of the leasehold interest. At that point you will own 100% of the leasehold interest in the apartment. However, we will usually still own the building you live in, arrange the services you receive and do any necessary repairs, maintenance and improvement works to the block. You will continue to pay your share of the costs of this under the terms of your lease with us. Further information about buying more of your property can be found on page 8.

If you want to sell your apartment you will need to offer it back to us first. You must make sure that service charges and ground rent are paid up to date before any sale goes ahead. If you sell your apartment before you own 100% the new purchaser will need to meet the same shared ownership criteria you did when you bought your home. More information on selling your apartment can be found on page 9.

Various teams Stockport Homes' teams are mentioned in this document. Contact details are provided towards the end of this handbook, or you can find them on the Home Ownership pages of our website at www.stockporthomes.org/my-home/home-owners

Free independent advice on leasehold ownership is available from the Government funded organisation, LEASE, via their website at www.lease-advice.org. Their website contain lots of high quality information for leaseholders and they offer free 15 minute telephone advice appointments. Other sources of advice are solicitors/conveyancers, law centres or the Citizen Advice Bureau.

2. About Stockport Homes

Stockport Homes is a limited company that was created in 2005 to manage the housing stock owned by Stockport Council. Stockport Homes is an Arm's Length Management Organisation (ALMO). This means that while the Council established the company it operates independently from it on day-to-day matters. In recent years Stockport Homes has been developing and purchasing its own housing stock for rent, shared ownership and market sale, as well as affordable housing for Stockport Council.

3. Shared Ownership Lease

What are my contractual rights and responsibilities?

Our shared ownership leases are based on Homes England's model leases. The lease sets out the contractual obligations of the two parties: what the leaseholder has agreed to, and what the landlord has agreed to.

Your rights and responsibilities include:

- The right to 'quiet enjoyment' of the apartment for the term of the lease without unreasonable or unjustified interference from the landlord;
- Responsibility for keeping the inside of the apartment in good order;
- Paying the rent and Ground Rent on time;
- Paying your service charges on time: your share of the costs of repairing, maintaining and running the building and wider development including any common parts, e.g. staircases, entrance halls, gardens, car parks etc.;
- Complying with regulations relating to the management of the building and wider development
- Behaving in a neighbourly manner and not doing certain things for example, making alterations, being noisy or subletting part or the whole of your apartment.

The Landlord/Freeholders' rights and responsibilities set out in the lease include:

- Maintaining, repairing and managing the building, the common parts and the wider development that have not been adopted by the Council;
- Ensuring that leaseholders' comply with their responsibilities for the good of all the other leaseholders and tenants;
- Insuring the building.

What other rights do leaseholders have?

As well as the rights outlined in your lease there are a wide range of rights set out in legislation. Information on some of these is below. Further information is available at www.lease-advice.org or via your own legal adviser. However, where a dispute arises we ask that you discuss your queries with us first to try to come to resolution.

Where can I get a copy of my lease?

Your solicitor should have provided you with a copy of the lease when you purchased the property. If you do not have a copy of your lease you may be able to obtain one from the legal adviser who acted for you when you purchased the apartment. Otherwise, both the Land Registry and your landlord have a copy. You can contact the Land Registry or Stockport Homes for a copy. Stockport Homes charges for this service. Our administration costs are listed on the Home Ownership pages of our website at www.stockporthomes.org

4. Rent, Ground Rent and Service Charges

What is my rent for?

Rent is due for the un-owned percentage of your home, e.g. if you only own 50% of your home, you will pay Stockport Homes rent for the other 50%.

What is Ground Rent?

Ground Rent is rent paid under the terms of the lease by the leaseholder to the Landlord who owns the building you live in. It is an annual payment and is not related to the provision of any services. Where Stockport Homes or Council is your landlord your Ground Rent will be a fixed sum that will not increase over time. Where there is a superior landlord your Ground Rent may rise over time at the same rate as inflation. Please check your lease for this information.

What are Service Charges?

Leaseholders pay service charges to cover their share of the costs of maintaining, repairing and managing the building, common areas and development as set out in the lease. The costs of the above are usually divided between the total number of apartments in block and development usually shown edged blue on the plan in your lease. The services you receive and pay towards the cost of will depend on the type of apartment you own and the size of the development.

Below is more information about the types of service charges you may pay. The services you receive will depend on the type of property you own.

Service charges must be reasonable. The standard of service and/or work provided must also be to a reasonable standard. In the first instance contact details for relevant Stockport Homes teams can be found at the end of this document or on the Home Ownership pages of our website.

If you are still not satisfied by our response, leaseholders can apply to the First Tier Tribunal (Property Chamber) to seek a determination of the liability to pay and reasonableness of the charges. However, you do not have the right to withhold

payment because you believe charges or services are unreasonable.

Ground Rent and Service Charge Collection

Your lease states how service charges may be invoiced. In common with most modern leases both Ground Rent and Service Charges are due annually in advance at the beginning of the financial year (April-March).

Before the new financial year, we will send you an estimate of how much we predict the cost of your services will be for the year ahead. It is an estimate because we don't always know in advance how much providing your services will cost us.

Payment is due at the beginning of the financial year, however, Stockport Homes will usually allow you to pay service charges by agreed interest free instalments over 12 months. To pay your service charges or for more information on payment plans contact the Customer Finance Team. Contact details for the Customer Finance Team are included at the end of this document.

When our accounts are finalised after the end of the financial year, we will provide a reconciliation invoice comparing the actual cost of providing each service compared to the estimate. At that point any overpayments will show on service charge accounts as a credit and any underpayments will be due for payment. You can request that any credits are refunded to you, otherwise credits will 'roll over' into the next financial year reducing your service charge balance.

At the same time you will receive a list of responsive repairs completed within your development, the total cost of the works and the cost to you. If you have any queries about the repairs completed you should raise these with the Repairs Team in the first instance (contact details are at the end of this document).

Paying your rent and service charges

As a shared owner you will usually pay your rent and service charges by direct debit. You can pay any underpayments over the telephone with a debit/credit card or increase your direct debit by calling our Customer Finance Team.

If you fail to pay rent and/or service charges or keep to any agreement you have made, we may take legal action to recover the money you owe. This could affect your credit rating and mean that you also have to pay court costs in addition to the unpaid debt. There are also some circumstances when we could apply to the courts for possession of your home, e.g. if you don't pay your rent you can be evicted for rent arrears. If you break the conditions of your lease we can apply to the court to end your lease (forfeit). Forfeiture is a drastic action. As a responsible landlord, we only use it when we have to in order to protect the interests of our other tenants and leaseholders.

If you are unable to pay for any reason you should talk to the Customer Finance Team straight away before you start to fall behind with your payments. We will always try to help people with genuine financial problems. We have a Money Advice Team who may also be able to help you. Shared ownership rent is eligible for benefits and there may be other benefits you are entitled to. Other sources of potential help include the Citizen's Advice Bureau.

5. List of service charges

The service charges you pay will depend on the building and wider development in which you live. Below are listed the main charges you are likely to pay.

Building Insurance

Under the terms of your lease the Landlord must arrange buildings insurance for the development. Leaseholders have to meet their share of the cost of providing the buildings insurance via their service charges. We insure the leasehold properties we own and manage separately from the Council's tenanted stock. The Leasehold Buildings Insurance insures your responsibilities under the lease.

The premium is calculated on a "sum insured" basis: the total cost of rebuilding the portfolio of leasehold stock. The total premium is then split between all the leaseholders fairly. The proportion you pay reflects the rebuild value of your property as a percentage of the rebuild value of the total leasehold stock. The price of the leasehold building insurance increases automatically each year in line with rebuilding costs (e.g. it is index

linked) and the total premium cost can be affected by claims history or the state of the insurance market generally. Insurance Premium Tax (IPT) is also added to the premium at a rate set by Government.

A copy of the Leaseholder Insurance Buildings Schedule is available from the Home Ownership Team. If you have any queries about your Buildings Insurance or want to make a claim please contact the insurance broker direct. Contact details are available on the Home Ownership pages of the Stockport Homes website.

Buildings insurance does not insure the contents of your home. It is your responsibility to ensure that you have sufficient contents insurance in place.

Caretaking and cleaning

Pays your share of the costs of salaries, cleaning materials and transport. Caretaking service standards are available on the Stockport Homes website.

Communal door entry system

Pays your share of the cost of operating and maintaining the door entry system.

Communal electricity

Pays your share of the cost of the electricity used in the common parts of the building or development as defined in your lease. Electricity may be used for communal lighting; water pumps; door entry systems; lifts and TV aerials.

This charge does not the cost of replacement of light bulbs the cost of which will appear under responsive repairs.

Communal grounds maintenance

This is your share of the cost of maintaining any communal gardens / areas in the development (as shown on the lease plan). The service generally includes: mowing of the grass, pruning of shrubs, removal of weeds and litter to shrub and rose beds, flower beds, hedge cutting, cleaning of paths and hard surfaces (free of weeds, moss and litter), removal of litter, minor vandalism to plants and regular inspections.

Concierge / CCTV

Pays your share of the running costs and repairs to concierge and CCTV monitoring systems where

provided to your block. More information on concierge and CCTV services are available on the Stockport Homes website.

Fire safety charge

Pays your share of the cost of providing fire alarm and emergency lighting checks.

Heating and hot water

Pays your share of the cost of providing communal heating and hot water where there is a communal boiler. The cost includes fuel usage, annual servicing and some repairs.

Lift charges

Includes 24-hour maintenance, repairs and statutory safety checks.

The total cost of the service contract is divided by the number of units in the development as defined in your lease. If you have bought a ground floor apartment in a block with a lift you are still responsible for contributing your share of this cost as the lift forms part of the structure of the building.

Major qualifying works

The term major works or "qualifying works" means those works undertaken as part of a long term asset management strategy / capital programme. The cost of these works is recoverable from leaseholders under the terms of the lease and would usually be met from the reserve or sinking fund that we collect from you and put aside to pay for these types of works.

Consultation for major works and long-term agreements

Stockport Homes is committed to consulting leaseholders at all stages of major works projects or where Stockport Homes enters into long term agreements to provide services to leaseholders. The type of consultation we carry out will depend on the circumstances, e.g. if large scale works are planned we may hold on site consultation meetings for residents or present at a Tenants and Residents Association meeting.

Management fee

The management fee is your share of the costs we incur in managing the lease including,

- Preparing legislation compliant invoices/statements for rent/service charges;
- Rent service charge recovery;

- Calculating annual service charge budgets/ estimates and administering funds;
- Providing information to leaseholders/ residents associations etc.;
- Procuring buildings insurance services;
- Engaging and supervising staff, e.g. cleaners, gardeners etc., managing and arranging contracts, e.g. lifts, boilers etc.;
- Arranging and carrying out property checks, e.g. health and safety/fire/property condition checks etc.;
- Dealing with enquiries from leaseholders having regard to requirements/constraints in the lease;
- Checking compliance with lease terms and maintaining day-to-day management policy and procedures;
- Providing basic information of terms and duties to leaseholders upon request

Photo voltaic (PV) monitoring charge

The PV Monitoring Charge covers the administration of monitoring the Solar PV in obtaining a meter read and submitting the quarterly Feed in Tariff (FiT) claim. FiTs is a UK Government scheme designed to encourage uptake of a range of small-scale renewable and low-carbon electricity generation technologies. In general, FiTs pay for the electricity generated by an eligible system like solar PV, a wind turbine, hydro or micro CHP technology. This charge will also cover any repairs that may be necessary to ensure the solar PV is continuously generating where possible, to the landlords communal electricity supply.

Refuse collection charge

This is your share of the cost of renting the bins used to collect rubbish and recycling on the development.

Repair works

Is your share of any responsive, reactive repairs to the buildings, common areas and wider development that cannot be planned for but must be carried out. The obligation to keep the development in a good state of repair is one of the responsibilities of the freeholder under the lease.

On brand new developments during an agreed initial period the building contractor is responsible for putting right any defects with your property or the wider development. Please be aware that any alterations you make to your property during the

initial period will invalidate your warranty. Further details of this will be in your completion pack given on property handover.

TV/satellite or cable/aerials

Pays your share of a 24 hour call out contract. Repairs and replacements will be charged separately under responsive repairs.

6. Reserve / sinking funds

Your lease allows the Stockport Homes to collect sums in advance to create a reserve or 'sinking' fund. A sinking/reserve fund is a long-term savings account that homeowners contribute to every month through service charges. This builds up over time to pay for any major works that are required over the long term - such as the painting of communal areas or replacement of a roof. The aim of the fund is that no additional payments are due when major works are required.

Stockport Homes compiles a list of all component parts of the building (such as windows, roof, lifts, pumps, fire safety systems etc.) Along with approximate costs and life expectancies for each of them. From this information we work out the necessary contribution from each property to pay for the works when they are likely to be required. Other factors such as independent condition surveys, works to similar properties and inflation are also taken into account.

Sinking/reserve fund contributions are held by Stockport Homes and accounted for separately. Interest is earned on the monies that are held and is added to the fund balance every year.

In the unlikely scenario that there aren't sufficient monies in the fund to pay for major works you'll receive formal confirmation of the final amount of works and any likely shortfall. Stockport Homes will deduct the sinking fund and any amount still left will be payable by homeowners.

Contributions made into any fund are to be used when works are required. The principle is that all owners pay into the fund in proportion to the length of ownership. Therefore, you cannot withdraw payment when you sell on your property.

A sinking/reserve fund should improve the saleability of a property as risk of a large financial burden of major repairs is reduced.

7. Buying more of your property (staircasing)

Buying more of your shared ownership property is known as 'staircasing'. The more you buy the less rent you pay us as the unowned percentage reduces. If you buy 100% you will own 100% of the leasehold interest and pay no rent to us (other than Ground Rent). You cannot buy more of your property if you are in rent arrears.

If you are considering staircasing then you should ensure that you can afford to make a further purchase. If you require a mortgage you should find out from your mortgage lender whether they are willing to lend you a further amount. The amount you borrow will determine the size of the further share which you may be able to buy. If you decide to change mortgage companies, you should be beware of any redemption penalties you may be charged by your current lender.

Every time you staircase you will have expenses to pay. Therefore you may want to staircase to the largest possible share each time to reduce your costs. Some of these fees may be added to the mortgage if required and allowed by the lender.

Fees to pay will include:

- Valuation fees;
- Your legal fees;
- Stockport Homes' administration fees;
- Stamp Duty;
- Any fees your lender may charge.

Can you afford to buy more of your home?

There are lots of budgeting calculators available online to help you decide if you are in a position to make a further purchase. If you decide to buy more of your home without buying the full 100%, Stockport Homes will carry out an affordability check with you, just as we did when you first bought your property. If you are buying 100% of your apartment, (becoming a long leaseholder) we will not do this.

If you are taking a further mortgage, your mortgage lender will check affordability. As part of your mortgage application your lender will illustrate what your mortgage will be, not only at current interest rates, but at much higher rates. Mortgage repayments may work out higher than your rent, especially if interest rates rise in the future. Interest rates are set by the Bank of England, independently of Government and may be affected by all sorts of economic factors. Post 2008, interest rates have remained at historically low levels. As a rough calculation your rent is set at approximately 2.75% of the unowned percentage per year, e.g. if your property is valued at £100,000 and you own 50%, your rent will be approximately $£50,000 \times 2.75\% = £1,375$ per year.

You should be satisfied that you can afford to buy more of your home before you start to incur costs. If you decide that you want to go ahead, the next step is to contact us. We will ask you to fill out an Intention to Staircase form, pay our administration fee and advise you how to go about getting your valuation.

Property valuation

The valuation that sets the price for your further purchase must be carried out by an independent Royal Institute of Conveyancer (RICS) surveyor and be arranged via Stockport Homes. An estate agent or mortgage valuation will not be valid. The build of your home was grant funded and so must be independently valued to ensure that the public purse is protected. The valuation will be valid for three months. It is possible that your mortgage company's valuation will be different from the RICS valuation. Where that occurs the RICS valuation must be used.

The RICS valuer will disregard any improvements or alterations that have been made to the property. Improvements and alterations are not generally allowed under the terms of the lease. If they have been made without permission we may give retrospective permission. To apply for retrospective permission please search our website for 'alterations' and fill in the online form and pay any associated fees. If we do not give retrospective permission you may be asked to remove the improvements/alterations and return the property to its original state at your own expense.

Legal advice

You will need to appoint a legal adviser to act for you during your further purchase. The procedure for Staircasing is contained within your lease and your legal adviser will guide you through the process and answer any queries you may have.

Your solicitor is responsible for keeping you up to date with the progression of your purchase. Once Stockport Homes passes control of the process to our solicitors for conveyancing any further information will have to be requested via your own solicitors.

If you wish to sell your property please contact the Home Ownership Team to discuss the next steps.

8. Selling or transferring your property

You can sell your leasehold interest in your property at any point during the lifetime of the lease. You can also assign it to someone, leave it to someone in your will, or agree to remove someone from the lease, as a result of relationship breakdown for example. All of the above are legal processes that cannot be carried out by Stockport Homes, although we will be consulted as we have an interest in your property. You should always take independent legal advice on any property transfer or sale as complex legal documents are involved.

Selling your property

As your property is an affordable home built with public monies there is prescribed process for selling set out in your lease and there are fees to pay including:

- Valuation fees;
- Your legal fees and Stockport Homes' legal fees;
- Stockport Homes' cost/administration fees;
- Any fees your lender may charge.

If you wish to sell the percentage of the property you own, under the terms of your lease Stockport Homes have eight weeks to either purchase your property or to nominate a buyer. We do not have to purchase or nominate, we just have an option to do this. In this scenario a purchaser

will be a shared owner and will need to meet the Government's criteria for shared ownership and they will pay both rent and service charges just as you do. Stockport Homes will check that they meet the criteria for shared ownership as part of the resale process.

Property

The valuation that sets the sale price for your property must be carried out by an independent Royal Institute of Conveyancer (RICS) surveyor and arranged via Stockport Homes. An estate agent or mortgage valuation will not be valid. The build of your home was grant funded and so must be independently valued to ensure that the public purse is protected. The valuation will be valid for three months.

The valuer will disregard any improvements or alterations that have been made to the property. Improvements and alterations are not allowed under the terms of the lease. If they have been made without permission we may give retrospective permission. To apply for retrospective permission please search our website for 'alterations' and fill in the online form and pay any associated fees. If we do not give retrospective permission you may be asked to remove the improvements/alterations and return the property to its original state at your own expense.

Legal advice

You will need to appoint a legal adviser to act for you during your further purchase. The relevant procedures are contained within your lease and your legal adviser will guide you through the process and answer any queries you may have.

Your solicitor is responsible for keeping you up to date with the progression of your further. We have no control once the conveyancing has been handed to our solicitors so any further information should be requested from your own solicitors.

Leasehold Enquiries

If you sell your apartment on the open market you will usually be asked by any prospective purchaser to provide a Leasehold Enquiry Pack (sometimes called an LPE1). This pack is provided by Stockport Homes and contains lots of useful

information about the leasehold property, e.g. service charges, fire risk assessments, major works planned. There is a fee for this service and you should contact the Home Ownership Team for more details or check our website.

If you wish to sell your property please contact the Home Ownership Team.

9. Repairs

Reporting a repair

All Stockport Homes residents should report any necessary repairs via the Repairs Contact Centre on **0161 217 6016**, by emailing **housingrepairs@stockporthomes.org** or via our website at **www.stockporthomes.org**

When reporting a repair to the structure of the building or communal areas, please give as much detail as possible. You will be given a works order reference number that you should keep in case you have to contact Stockport Homes again, and a date by which the first inspection will be made. This is not the date Stockport Homes expect the work to be done by.

Stockport Homes will not usually carry out any works which are your responsibility under the terms of the lease, for example, internal repairs to areas that are solely for your use. If you would like Stockport Homes to carry out any repairs to the inside of your property you should contact the Repairs Team and ask for a quote.

Guide to responsibility for repairs

This is a general guide and does not override or alter the terms of your specific lease with us. You should check your lease terms before making any changes to your front door or windows for any specific requirements.

Type of repair	Responsibility to organise works
Apartment doors and windows	
Front Door	Check your lease term
Lost keys	Leaseholder
Internal doors in apartment	Leaseholder
Internal decoration of doors	Leaseholder
Windows to apartment	Stockport Homes
Communal windows	Stockport Homes

Heating	
Communal boiler and/or heaters/radiators	Stockport Homes
Individual heating system	Leaseholder
Room heaters	Leaseholder
Electrical	
Communal lighting	Stockport Homes
Faults within the apartment	Leaseholder
Immersion heater	Leaseholder
Fuses	Leaseholder
Extractor fans	Leaseholder
Plumbing	
Main storage tank	Stockport Homes
Tap and tap washers	Leaseholder
Burst pipe within the apartment	Leaseholder
Stopcocks, ball valves, bath, basin, sink and blocked waste pipes	Leaseholder
Hot or cold water tanks within the apartment	Leaseholder
Balconies	
Structural works	Stockport Homes
Drains	
Blockage to shared drainage pipes	Stockport Homes
Blockage within the apartment/pipes for sole use.	Leaseholder
Gas	
Gas escapes within the apartment	Leaseholder
Cookers	Leaseholder
Gas fires	Leaseholder
Gas servicing	Leaseholder
Structure	
Roofs	Stockport Homes
Gutters	Stockport Homes

Walls and ceilings	
Walls to communal areas	Stockport Homes
Apartment internal plaster	Leaseholder
Apartment internal walls	Leaseholder
Ceilings	Leaseholder
Floors within the apartment	
Joists	Stockport Homes
Floorboards	Leaseholder
Skirting boards	Leaseholder
Floor tiles	Leaseholder
Decorations	
Decorations to communal areas	Stockport Homes
Internal decorations	Leaseholder
Communal facilities	
Car parking areas / spaces	Check your lease term
Car parking	Leaseholder
Communal gardens and grassed areas	Stockport Homes
Communal TV aerial	Stockport Homes
Entry phone system and lifts	Stockport Homes
Communal, path and gates	Stockport Homes
Pests	
Insect / rodent infestation to block	Stockport Homes
Insect / rodent infestation to individual property	Leaseholder

10. Other useful information

Safety

The safety of our residents and visitors is of the utmost importance to us. We invest heavily to ensure that we comply with all relevant health and safety legislation.

Fire safety precautions are governed by Building Regulations and are regularly inspected by employees, external specialists and the fire service.

In general, each apartment is a fire resistant compartment that will help keep any fire contained within the apartment. Stairwells are fire resisting and there are fire doors to every level to prevent smoke and fire from spreading. There are fire doors on landings and in communal areas which help to prevent smoke and fire spreading through floors and affecting escape routes. It is very important to keep these fire doors closed. Where blocks have cladding there are fire breaks at each floor and around each window that seal in the event of fire.

Gas safety

To ensure the safety of all our residents the lease requires leaseholders to keep any gas equipment in a good condition. The Health and Safety Executive (HSE) recommends an annual safety check of all gas appliances by a qualified tradesperson with Gas Safe Registration. Under the terms of the lease we may require you to provide evidence of this annual check.

Gas Safety (Installation and Use) Regulations 1998 states that you must not use a gas appliance or fittings you know or suspect to be unsafe.

11. Stockport Homes' Contact details

We will endeavour to keep this list up to date, however, all current contact details can be found on our website at www.stockporthomes.org

Many teams can be contacted online at the same address.

Anti-Social Behaviour

Please report any ASB issues online. www.stockporthomes.org/asb

In an emergency contact the police by ringing **999**. The non-emergency police number is **101**.

Tel: **0161 217 6016**

Buildings Insurance

Any queries about your insurance or to make a claim please contact our insurance broker direct advising that you are a Stockport Homes leaseholder. The telephone number can be found on the Home Ownership pages of our website www.stockporthomes.org

Customer Finance Team

Please contact the Customer Finance Team if you want to make a payment, make an arrangement to pay, change direct debit details or let us know if you are struggling to pay your rent and/or service charges.

Email: customerfinance@stockporthomes.org

Tel: **0161 217 6016**

Home Ownership Team

For more information on your lease or to discuss purchasing more of your property or selling your property.

Email: leasehold@stockporthomes.org

Tel: **0161 474 4507**

Neighbourhood Management

For home owners with any queries or feedback on the standard of services they are receiving as well as any issues about any communal areas or neighbourhood management issues. This team can also help with requests for new keys / fobs.

Email: neighbourhoods@stockporthomes.org

Tel: **0161 217 6016**

Repairs and maintenance

To report a repair in communal areas of the development or request a quote for any repairs within your home please report your repair online www.stockporthomes.org/report-a-repair

To query repairs that you have been charged for please email housingrepairs@stockporthomes.org

Tel: **0161 217 6016**

Accessing our services

If you would like a copy in large print, Braille, on audio tape or CD, please contact the Social Inclusion Team on **0161 474 2860** or email: inclusion@stockporthomes.org

