Welcome Pack

Leaseholders and Shared Owners

midland heart

This welcome pack is for all **Shared Owners and Leasehold residents,** so please keep it handy to refer to when you need.

It's a general guide and not a legal document, so please refer to your lease agreement for any other information.

We hope you find the information in this welcome pack helpful and interesting, and it helps you get the best possible service from us. It sets out your rights and gives you advice about our services. More information can be found within our Home Ownership handbook, and by visiting **midlandheart.org.uk/homeownership**

If there's any part of this welcome pack or your lease that you're not sure about, please let us know and we'll be happy to help you - though it's important to note that we aren't legally trained, and some queries will likely need to be answered by either your own solicitor or financial advisor.

Sometimes, we may update or add information to this handbook, but you can always find an up-to-date version on our website.

Please note: The terms 'tenant', 'shared owner', 'leaseholder', 'homeowner' and 'resident' may be used interchangeably throughout this welcome pack, and other communications you receive from us.

What is Shared Ownership?

Shared Ownership is a government-backed scheme that allows home buyers to buy a share of the value of a property and pay subsidised (partly funded) 'rent' on the remaining portion.

Rent in a Shared Ownership scheme is not calculated the same way as traditional rent. It's based on the share of the property that you **don't** own.

When you buy your home, we take out a loan to cover the percentage you don't own. The rent goes towards paying that loan off. If you buy more shares (known as 'staircasing': **midlandheart.org.uk/staircasing)**, you'll pay less rent.

You can find out more about Shared Ownership on the Government website: **gov.uk/shared-ownership-scheme**

We also have lots more information about Shared Ownership on our website: **midlandheart.org.uk/shared-ownership**

Service charge

What is a service charge?

A service charge is the fee you pay for an extra service provided for your home. The service often covers a communal area that is shared with other residents in a block or on an estate. The expected cost of providing the service is split equally between the properties receiving the service.

Under the terms of your lease, the service charge can be 'variable'. This means that payments for services we provide as your landlord or managing agent, for example communal repairs, can go up or down based on the actual costs of the services.

A service charge budget is drawn up every year (usually by April 1) and you'll be sent a copy.

A final account, known as the service charge statement, is sent out yearly to explain the actual costs. If the actual costs of the services we gave you are higher than budgeted, this will be recovered through the service charge as a 'deficit'. If the costs are lower, any overpayment will be credited to the service charge, lowering your monthly payments.

Head to our website to learn more about how we **calculate your rent and service charge**

Need help?

If ever you're struggling to pay your rent or service charge, it's very important that you tell us so we can help you. We can refer you to our Money Advice team, who will help you to get back on track. Get in touch with our Hub team on **0345 60 20 540** as soon as possible and we'll do what we can to help you.

Insurance

Building insurance

When you bought your new home, in the management pack you got from your solicitor you'll find a building insurance summary of cover. This outlines what's covered by the building insurance policy, and how you can make a claim.

Typically, it covers your home for loss or damage caused to the building by a fire, smoke, lightning, explosion, earthquake, storm or flood. If you need a copy of the current building insurance summary of cover, please let us know.

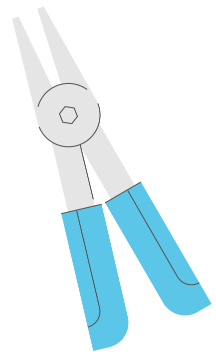
Home contents insurance

Whilst the service charge includes building insurance cover, it doesn't cover the contents of your home. You'll need to arrange this yourself but, to help you, we've teamed up with Royal & Sun Alliance to provide low-cost home contents insurance designed for you.

You can find out more about home contents insurance on our website: **midlandheart.org.uk/contents-insurance**

Repairs

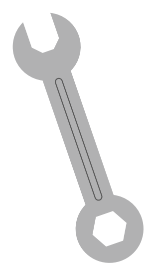
What repairs are covered by your service charge?



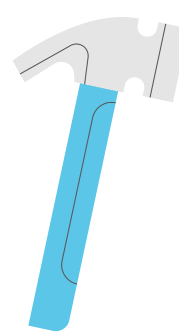
We’re responsible for repairs to the building structure of apartment blocks, communal areas and equipment. The cost of this is covered in your service charge. Please refer to the Service Charge section of this welcome pack for more information on this.

To report a communal repair, please call our Hub team on **0345 60 20 540.**

We aim to respond to all repairs as quickly as possible. For emergency repairs, we aim to attend within 24 hours. This might include:



- **Break-ins to communal areas**
- **Fire**
- **Floods**
- **Blocked drains**
- **Fire alarm faults**
- **Security breaches of communal windows and doors**
- **Any faults which put public and resident safety at risk**



For all other routine repairs, we aim to attend within 28 days.

These response times could be different where Major Works Consultation and/or a Qualifying Long Term Agreements applies.

What repairs are you responsible for?

Under the terms of your lease, you’re responsible for any necessary repairs to your own home.

We know that finding the right tradesperson to deal with a repair can be challenging, so we recommend using reputable companies. You can find them on the government-endorsed trades website, Trustmark: **www.trustmark.org.uk/homeowner**

If you’ve bought a home built through the 2021-2026 Homes England funding programme, known as a New Model Shared Ownership, lease you may be entitled to a £500 yearly allowance towards the costs of general repairs to your home.

If you're unsure whether you're on a new model shared ownership lease, please check your lease, visit **midlandheart.org.uk/lease21-26** for more information, or call our Hub team on **0345 60 20 540** and we’ll be happy to help.

Defects

We strive to provide quality new homes, but unforeseen defects can happen in any property.

Every home is unique, having been individually built, which means there could be some differences in the finished appearance. This could be due to the different ground each property is built on, the nature and availability of the materials, etc. Slight differences between homes are normal and aren't considered to be defects.

What is a defect?

A defect is a significant fault in the workmanship, installation, and manufacture of equipment used to build a new home.

Typical defects with new build properties are things like:

- **Windows or doors catching / sticking on their frames**
- **Window or door locks being difficult to turn**
- **Leaks from taps or waste pipes**
- **Electrical switches not working**
- **Loose or uneven paving slabs**

Defects liability period

If you live in a new home, the contractor who built the home may be responsible for some repairs for a limited time after your home was completed. This is usually either 6 or 12 months from when they hand the property over to us and is called the 'defects liability period'.

The defects liability period usually starts from the time the property build is completed, not the date you move in. This could mean that it might have expired before you legally complete and move in. There will be a note about this on your memorandum of sale, and we would expect your solicitor to make you aware of this.

If you have any defects to report, or if you'd like to confirm the expiry date of your home's defects liability period, please email our Defects team on **defects@midlandheart.org.uk**

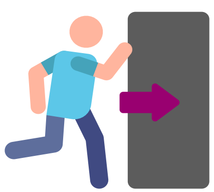
If your defects liability period has ended but you have a repair or maintenance concern, take a look at the information above on the yearly repairs allowance and insurances available, as these might be options available to you.

Home safety

Your safety is our priority. We work hard to keep you safe, but you also have an important role to play. Always report any concerns to us and take the following necessary steps to stay safe:

Keep fire doors and your front door closed and never wedge them open. If doors don't close properly, you need to let us know.

Place your rubbish in the allotted bin rooms, rubbish chutes or in the external bin areas. Never place rubbish in the communal corridor as it could be used to start a fire or block escape routes.



Keep exits clear of obstructions so that you can escape quickly and easily in an emergency.

Hold a valid home contents insurance policy to protect your belongings in the event of an incident.

Give us access to your home to complete any building safety repairs or checks. We'll always arrange an appointment and let you know when this will be. If you live in a flat, by law, we'll need to inspect your front door once a year.

If you report something to us and it isn't resolved, please let us know by calling our Hub team on **0345 60 20 540** so we can make it right.

We want you to be safe in your home and feel comfortable raising any safety concerns with us. You can find out more on our website **midlandheart.org.uk/homesafe**

Communal areas

Aside from communal repairs, we work with domestic cleaning, window cleaning and grounds maintenance contractors to look after your communal areas. These services are known as environmental contracts.

You can take a look at the **specification that these contractors work to on our website.**

These services are checked regularly for quality and value. **We do this through three main channels:**

Quality site inspections

These inspections are usually carried out by your Homeownership Officer. They focus on checking quality and how each contractor has followed the agreed guidelines/specification.

Tenant inspections (Estate Champions)

We have recruited a group of volunteer Estate Champions who carry out their own independent inspections of their communal areas and other random sites. These inspections are important to help us understand if our services are working and wouldn't be possible without the help of our dedicated tenant volunteers.

If you'd like to become an Estate Champion for your area, or get involved in other ways, please email our Tenant Scrutiny team on **customer.scrutiny@midlandheart.org.uk** or visit **midlandheart.org.uk/myvoice.**

Tenant satisfaction

Each month, we ask an independent research company to carry out surveys with some of our tenants and homeowners on their overall satisfaction with environmental contracts in their area. The results from these surveys form part of the overall scoring for our contractors.

If you're unhappy with any of these environmental contracts, please let us know and we'll look into it right away.

Your neighbourhood

Living in a clean and tidy neighbourhood can really make a difference to how much you enjoy living in your home. If you notice something that doesn't look good or shouldn't be there, we want to make sure you know how to report it and what we'll do to help resolve the problem.

We have covered some of the common problems that could come up in your neighbourhood below. If you need more information on any of them, please call our Hub team on **0345 60 20 540** or visit **midlandheart.org.uk/myarea**

Abandoned vehicles

Abandoned vehicles near your home can be inconvenient and take up valuable parking space.

If the abandoned vehicle is at a Midland Heart property, please let us know, otherwise report it to the local authority or DVLA.

Tree lopping

We know overgrown trees can be a nuisance. We're only responsible for trees in communal areas, or trees that have fallen or are causing danger to a person or property in a non-communal area.

We usually carry out communal tree surveys every three years, and if we find anything wrong, we'll fix it. You can find out more about this here: **midlandheart.org.uk/trees**

Fly-tipping and environmental hazards

Sometimes, people dump their waste near our homes which can be a nuisance and potentially dangerous, depending on the waste.

If the waste has been dumped on land we're responsible for, please let us know, otherwise report it to the local authority.

Abandoned property

If you think a property near you has been abandoned by a resident, please let us know so we can do a welfare check.

Untidy gardens

Having a garden can be a great addition to your home, but it's important to maintain it.

If you have a private garden, it's your responsibility to look after it.

If you notice that a neighbour's garden has become untidy, you can let us know and we will arrange for someone to visit them, but it's always worth having a chat with them first to see if they need any advice on where to start.

If you pay a service charge toward grounds maintenance, we'll look after your communal garden.

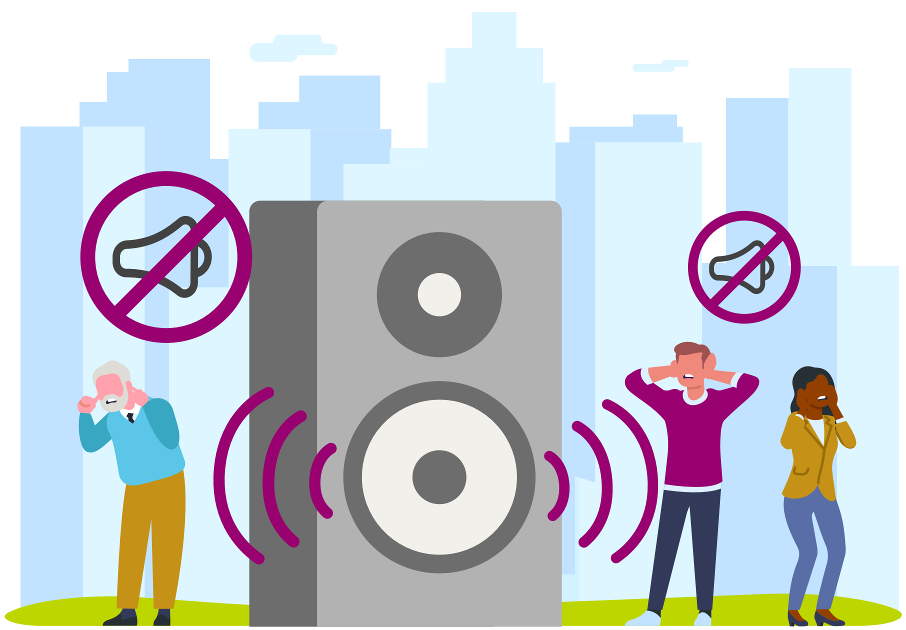
Graffiti

As well as being illegal, graffiti can be offensive to some people and can make your home or community look uncared for. If you notice graffiti around your home or communal area, please let us know.

Antisocial behaviour

In housing, we define antisocial behaviour (ASB) as acting in a way that can cause a nuisance, annoyance, harassment, alarm or distress to any other person.

We know that having a dispute with your neighbour can be upsetting, but you have a big part to play in making your neighbourhood a happy place to live. Someone's behaviour may not be classed as ASB if it's not continuous or if there is no risk of harm. It's everyone's responsibility to stop situations escalating to a point where others are put at risk.



We can only get involved in situations where there is a risk of harm or someone's behaviour poses a risk to another person's tenancy.

To find out about how we can support you if you're experiencing ASB, visit our dedicated webpage for more information: **midlandheart.org.uk/asb.** You can report antisocial behaviour here: **midlandheart.org.uk/reportaproblem.**

Complaints

We want you to have the best possible experience with us, and your feedback helps us to do that.

Whether you've got a compliment and think we're doing something well, you want to share feedback about a service, or we've got something wrong, and you need us to fix it, we want to hear from you.

You can do this by:

- Sending a written complaint to **Midland Heart, 20 Bath Row, Birmingham, B15 1LZ**
- Calling our Hub team on **0345 60 20 540**
- Emailing **complaints@midlandheart.org.uk**

Home ownership queries

If you have any questions about your home, your first point of contact is our Hub team on **0345 60 20 540.**

Within the Hub, we have a dedicated Housing Advice Team (HAT) to help you with more complex home ownership questions you might have, such as buying more shares **midlandheart.org.uk/staircasing**, **midlandheart.org.uk/leaseextensions** etc. If you need further support, your query will be passed to one of our Homeownership Officers.

We will always do our best to offer you the right information and guidance, but we recommend that you seek independent legal or financial advice if you feel you need it.

Once you're settled in, take a look at our website for more information about your new home, visit: **midlandheart.org.uk/homeownership.**

Focus group

We host a quarterly forum for our Shared Owners on Microsoft Teams to discuss how we can improve our services. If you'd like to find out more and get involved, please email our Tenant Scrutiny team on **customer.scrutiny@midlandheart.org.uk**

We wish you every happiness in your new home.

midland heart

0345 60 20 540

contact@midlandheart.org.uk

midlandheart.org.uk

@MidlandHeart

Data protection

If you have any questions about your rights under GDPR or want to access, delete or restrict the data that is held on file, you'll need to let us know.
All data will be transferred securely in line with our data sharing agreement and we'll only use your personal information for the purposes set out in our Data Protection Policy in relation to the management and administration of your property and always in accordance with the Data Protection Act.

You can view our Privacy Notice on our website: midlandheart.org.uk/privacy-notice

Core
The CORE Privacy notice (COntinous REcording of Social Housing Lettings and Sales (CORE)), can be found here.