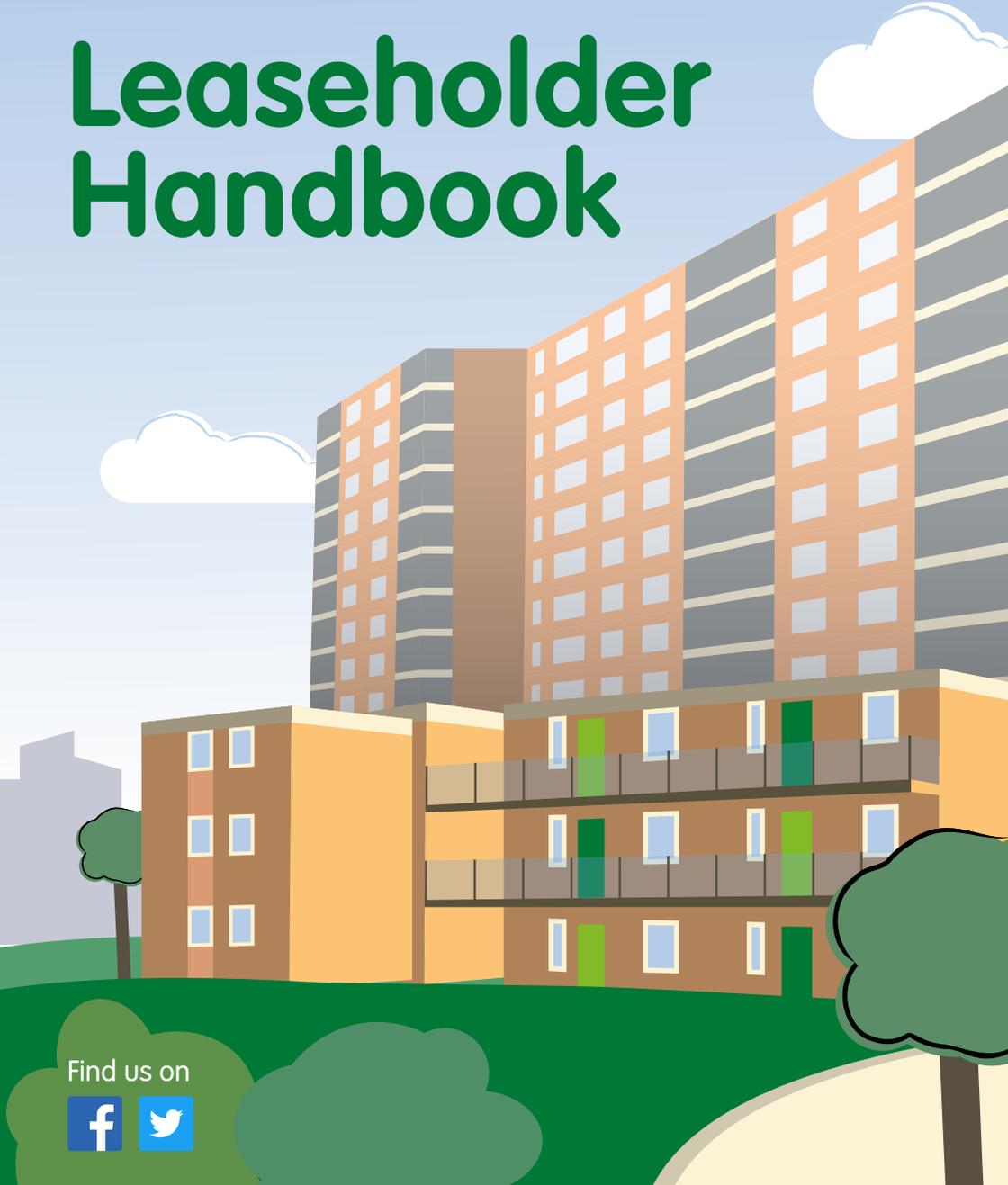


Leaseholder Handbook



Find us on



Contents

Your rights and responsibilities	4
Repairs and maintenance	6
Service charges	12
Selling your home and sub-letting	15
Insurance	16
Keeping you involved and informed	17
Useful contacts	18

Welcome to the Leaseholder handbook

This is a guide to your rights and responsibilities as a leaseholder. It also includes some practical advice on living in your home, which we hope you find informative and useful.

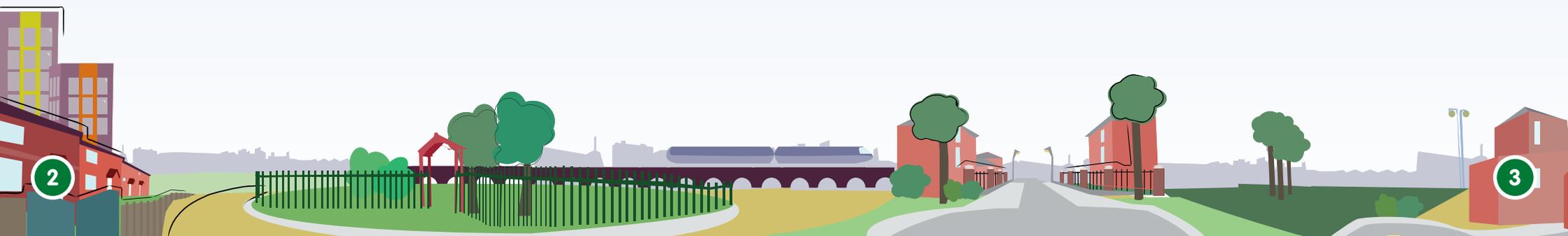
You can also find out more about being a leaseholder by visiting www.salixhomes.co.uk/leaseholders.

At Salix Homes we manage leaseholder services in Central Salford, Beechfarm and Rainsough Brow for a number of types of leaseholders. If you have purchased your flat as part of the Right to Buy scheme or purchased a former Right to Buy flat on the open market we may be able to help and advise you on a range of issues.

What is a lease?

A lease is a contract between you as the leaseholder and your landlord. It gives ownership of a property for the term of the lease which is usually a period of between 99 and 125 years. The lease sets out in writing the contractual obligations of both parties involved. It is important that you understand your lease and the obligations in it, as breaking the obligations could have serious

consequences. If there is anything in your lease you are unclear about you can contact us or you can get advice from a solicitor or the Citizens Advice Bureau. You should also consider using the Lease Advisory Service which is a free government organisation and they have a very helpful website here: www.lease-advice.org



Your rights and responsibilities

What are your rights?

You have a number of important rights under the terms of your lease.

These are some of them:

- You have the right to 'quiet enjoyment' of your home.
- You also have the right to expect your landlord to maintain and repair the exterior of the building and to maintain and clean the common areas including the staircase and the lobby. This work will carry a charge known as a service charge. You can find out about service charges on your property by contacting Salix Homes or looking on your latest statement.
- You have the right to request summaries of service charge accounts and details of the building's insurance cover.
- You have the right to challenge the reasonableness of these charges and to be consulted on issues relating to service charges, improvement work on your property and annual maintenance contracts.

What are your responsibilities?

You have a number of obligations under the terms of the lease.

These are some of them:

- You are responsible for maintaining the interior of your property and keeping it in good order.
- You have an obligation to pay the service charges which contribute to the costs of maintenance and cleaning of the exterior of the building as well as buildings insurance and management costs.
- You have a responsibility to behave in a considerate manner towards your neighbours.
- You are obliged to pay ground rent which is part of the service charge.
- You must allow authorised access to your property by staff from Salix Homes. This is to allow your home to be inspected for repairs. You'll be given reasonable notice about this.
- Making changes to your home also comes under the terms of your lease. You should not make any internal structural alterations or additions to your home without the consent of Salix Homes. Examples would include installation of central heating, removing or building walls and replacing windows. If you are in any doubt about needing consent please call our contact centre on 0800 218 2000.
- You are responsible for getting your own contents insurance.



Repairs and Maintenance

As a leaseholder you are responsible for the repairs inside your property. Salix Homes is responsible for maintaining the structure of your building and any common areas which you as a leaseholder will need to contribute to. The list below is just a guide and not a comprehensive list and you are always recommended to consult your own individual lease agreement for the full repair responsibilities.

Repairs and maintenance for you:

1. Internal decoration
2. Plumbing pipe work inside the property (excluding common pipes and drains)
3. Kitchen fittings
4. Bathroom fittings
5. Electric circuits, meters and fittings
6. Individual boiler, radiators and heating controls
7. All glazing to doors and windows (but not the window frames)
8. TV aerial point and fittings
9. Door and window furniture
10. Internal fixtures and fittings
11. Front and Back doors
12. Plaster to internal ceilings and walls
13. Floor coverings and floor boards

Repairs and maintenance for us:

1. Gutters and fascias
2. The roof covering and structure
3. Chimneys
4. Rainwater pipes
5. Communal doors
6. Paths
7. Foundations
8. Exterior walls
9. Damp courses
10. Drains
11. Boundary walls
12. External paintwork
13. Window frames
14. Door entry systems (if they exist)
15. Common areas including garden areas

If you require a repair that is our responsibility, please contact us on **0800 218 2000** or visit our website www.salixhomes.co.uk.

Emergency repairs

To ensure that the most urgent repairs are completed in the shortest time, Salix Homes has a system for prioritising different types of repair work depending on the severity of the repair. Emergency repairs are those that pose a danger to you or others or where your home may be damaged if action isn't taken straight away.

You can report an emergency repair 24 hours a day on our Freephone number. If you have an emergency repair that is our responsibility just call **0800 218 2000**. We'll only be able to attend if it is a real emergency.

You should also consider that some emergency repairs may be covered under the terms of your leasehold buildings insurance policy. Please contact Salix Homes if you need any more information about insurance.

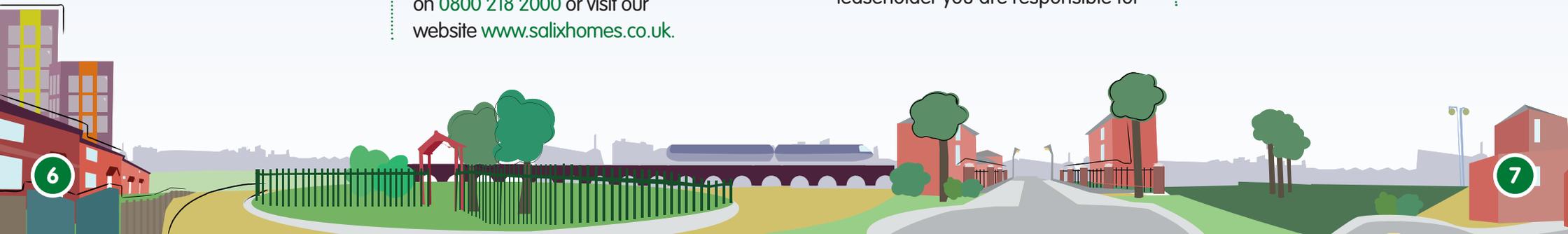
Major work to your home

Whilst Salix Homes are responsible for the upkeep, maintenance, repair and improvement of your building and estate as a leaseholder you are responsible for

paying your share of these costs through your service charge.

As well as regular maintenance to all our estates, every building will require major work during its life. This work will incur additional costs to you, and can include:

- Programmed repair work, e.g. re-roofing work and external decoration, often carried out on a cyclical basis.
- Programmed replacement works, e.g. installing entry phones and fitting UPVC windows, to bring your estate up to modern day standards.



Consultation

We are committed to consult with all our customers, including leaseholders, at all stages of a major work project. The type of consultation will depend on the work we are planning to do. Generally you should know that any work which is going to cost more than £250 per flat within the development will be consulted in line with what are known as Section 20 consultation.

Where a residents association is recognised for the purpose of service charges under the Landlord and Tenant Act 1985, they have the right to be consulted about the specification for the works and in some circumstances to be asked for the names of any contractors they would like to be put on the tender list for the work.

We will try to include a suggested contractor as long as they meet all the conditions we set for contractors.

Where work is of an urgent nature and cannot be delayed, it will be carried out without consultation e.g. a leaking roof or water burst and you may still be charged for this work.

Paying for Work

We have the responsibility under the lease to repair and maintain your building. Therefore if essential work is required you cannot refuse permission for it to take place and you will have to pay towards the cost. This is part of your lease agreement. This will usually be calculated on the cost of the work divided by the number of properties within the building or development.

Alterations and Improvements

Under the terms of your lease you can only carry out structural alterations or improvements to your home if you get written permission from us. You do not need permission to carry out cosmetic improvements or like for like replacement of kitchen and bathroom fittings, but you do need permission if you want to move things around in the kitchen and bathroom and alter the position where waste pipes or utility supplies enter your flat or if you are making alterations to loadbearing walls.

If you are in any doubt about whether or not permission is needed you should contact our Customer Services Team for advice on **0800 218 2000**, as otherwise you might be required to put your property back into the condition it was in before you started the work.



ASK FOR ID

Feel free to call us to make sure they are who they say they are before you let them in.

Where you do need permission from us you will need to write to us and let us know what internal alterations or improvements you would like to make. You must not start work before we give you permission. We will look carefully at your request and may need to come and visit you to discuss your proposals. If this is needed, we will make an appointment with you. We may make a charge for this service and for the administrative costs involved in considering your request.

We will only refuse permission in certain cases such as for safety reasons or where you want to alter something which is our responsibility, such as window frames, loft spaces or external walls.

If we give you permission, you will need to make sure that you have all the permissions that you need, such as, Building Regulations approval and Planning Permission. You should also remember that you will be responsible for any maintenance or servicing of anything you do to your home.

If you wish to renew windows then technically you don't usually have the right to do this under the terms of the lease agreement. However, it may be possible to obtain the permission of Salix Homes to renew windows. If you do it may also be necessary for you to agree to a variation of the terms of your lease agreement which would make you responsible for the windows in the future. You should contact Salix Homes to ensure you have made the correct request to replace the windows. The request should be made in writing and you should only

start work once you have permission in writing. Salix Homes will need to inspect the windows and you must be prepared to submit relevant proof that the windows comply with current regulations such as FENSA and building regulations.

If you wish to renew your front and/or back door's then the position is slightly different because the front and back door is demised to you in the lease which means you are responsible for repairs and maintenance to doors. However, it is still important that you contact Salix Homes to inform us if you are renewing the front door. This is because if you have a flat with a shared entrance then you need to ensure the door is compliant with building regulations and fire regulations. If you are in any doubt please contact Salix Homes and we will provide you with advice and assistance wherever possible.

Helping you stay gas safe

Every year around 30 people in the UK die from breathing carbon monoxide fumes from faulty gas appliances. Many more end up in hospital. We don't want this to happen to you. It is recommended you service gas appliances annually and you could consider taking out a service contract with a reputable provider.

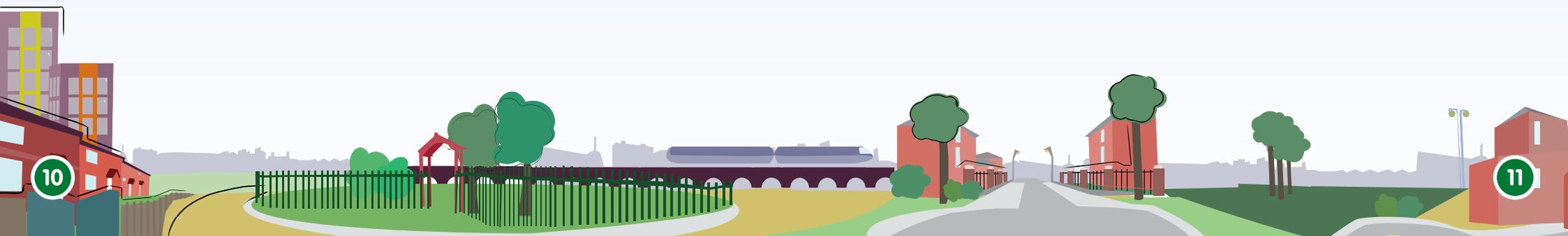
Do you sub-let your property?

If you sub-let your leasehold property it is a legal requirement for you to ensure the safety of your tenants by servicing the gas appliances in the property on an annual basis. You must also obtain an electrical safety certificate for the electrics in your property. You must provide copies of the certificates to the tenant.

GAS LEAK?
If you smell gas
call free on
0800 111 999



Do: Check your metre and all gas appliances are turned off and open windows and doors;
Don't: Smoke or use naked flames or use electrical switches.



Service Charges

What is a service charge?

As a leaseholder, you have to pay a service charge. This is to pay for important work that Salix Homes have to carry out on your behalf.

What does my service charge cover?

This is what your service charge covers:

- 1. Repairs** to the outside of your building.
- 2. Services** including cleaning and caretaking.
- 3. Ground Maintenance Service** – including garden maintenance
- 4. Building Insurance** – the bricks and mortar of your building have to be insured against loss or damage and the full cost of reconstruction.
- 5. Management** – the costs of the management of your building by Salix Homes. This includes:
 - a) The administration costs of sending out service charge invoices.
 - b) The administration costs of repairs to the building.
 - c) The technical support to ensure work takes place.

There are lots of ways to pay your service charge. These are listed on the back of your invoice and include:

- 1. By Direct Debit** - Make your payment monthly or 4 quarterly Direct Debits on a day that suits you. To arrange this, call us on **0800 218 2000**.
- 2. By post** - Make your cheque or postal order payable to 'Salix Homes' and send it directly to Salix Homes. Make sure you write your name, address and invoice number clearly on the back.
- 3. By phone** - Simply call us on **0800 218 2000** and make your payment by credit or debit card. Make sure you have your invoice number handy when you call.
- 4. Online** - Pay online at www.mysalix.co.uk. The payments are fully secure for your protection.

How will I find out about service charges?

At the beginning of each financial year Salix Homes will send you a breakdown of the current year's charge. This will be followed by an invoice based on the costs of each element of the charge including repairs, management and administration costs.

What if I don't think the service charges are reasonable?

Any administration costs within your service charge must be 'reasonable'. If you want to challenge the cost of the service, contact our Customer Services Team on **0800 218 2000** or email psl.leaseholders@salixhomes.co.uk.

If you remain dissatisfied you have the right to challenge these costs at the First-Tier Tribunal (Property Chamber Tribunal). They are an independent body that assesses whether the service charge is payable under the lease and whether these costs are reasonable.

You will however have to pay a charge to the Tribunal to hear your case. Your nearest Property Chamber is:

Leasehold Valuation Tribunals,
Piccadilly Plaza
Manchester M1 4AH
Tel: 0161 237 9491
Fax: 01264 785128

What happens if I don't pay my service charge?

It's important to keep up to date with your service charge payments. If you fall into arrears with your service charge, you'll be in breach of your lease agreement. This could result in you losing your home or having a County Court Judgement (CCJ) against you. For non-payment please contact our Income Management Team on **0800 218 2000**.

Selling your home and sub-letting

Selling your home

If you bought your home after 18 January 2005 and want to sell within the first 10 years you must give Salix Homes the first option to buy it back. Regardless of when you bought your home you must also tell Salix Homes if you sell your flat. You may have to pay back some or all of the discount awarded you under Right To Buy legislation if you sell within the first 3 or 5 years (depending on when you bought your home). If you are selling your home on the open market the buyer's solicitor must send us a notification of transfer after you have sold it. You also need to pay the relevant fee in line with the terms of the lease agreement. Until we receive the notification you will still be sent demands for service charges.

Sub-letting your home

If you sub-let your flat you will need to make sure that your tenant keeps to all the responsibilities which are in your lease. We also request a copy of the tenancy agreement to be sent to us each time the property is let. You will still be responsible for paying your service charge and you will need to let Salix Homes know your new address so the service charge invoices can be sent to you. You also need to pay the relevant fee in line with the terms of the lease agreement. For more information on selling or sub-letting your home, please contact our Customer Services Team on **0800 218 2000** or email psl.leaseholders@salixhomes.co.uk.

Buildings Insurance

Salix Homes and the council are responsible for insuring the bricks and mortar of your building against loss or damage. This cost is included in your annual service charge. The insurance policy covers the cost of clearing the site and the full reconstruction of the building. You can request a written summary or copy of this policy by calling us on **0800 218 2000**.

Escape of Water

Floods and uncontrolled release of water can cause a lot of long term damage to your home. The damage can be much worse where flats are concerned as escaping water can affect more than one property. It can damage your possessions and end up costing you a lot of money to repair and replace items.

1. Remember to keep your heating regulated during very cold spells
2. If heating fails, it could be down to freezing pipes. Arrange the repairs for this as soon as possible to prevent further damage and turn off the water and the heating system

3. Ensure you know where your main cold water stop tap is. In a burst this will save time and lessen any flood damage
4. Inspect and maintain sealants around baths and showers
5. Repair or report dripping taps and check for dripping or leaking overflows. Report any noticed escape of water immediately
6. Make sure you provide Salix Homes with your emergency contact details so we can contact you if a leak is coming from your flat when you are out or away. If you go on holiday it is always useful to have someone else who can provide access in an emergency.

Contents Insurance

You are responsible for insuring the contents of your home. We strongly urge you to take out insurance cover to protect your belongings in the event of loss, damage or theft. Your annual service charge does not include any contents insurance cover protection.

If you insured your contents with us before buying your flat, you may be able to continue to do this providing there is no break in the time of cover.

If you are a new leaseholder or want to get insurance cover you can also arrange your contents insurance through us. Contact our Income Management Team on **0800 218 2000** for more details. There are other contents insurance cover schemes available on the open market which you are free to explore should you wish to.

Keeping you involved and informed

Customers are at the heart of everything we do and as leaseholders you are no different. We are committed to making sure you are involved in all decision making to help us improve the services we provide. There are lots of ways you can get involved from our customer panels, customer inspectors or being a member of the Customer Senate. You can even become a member of the Leaseholder Forum! For more information visit our website www.salixhomes.co.uk.

We also have a duty to consult with you on a number of important issues. For example, we have to consult with you before we start any major repairs, maintenance or improvements for which you contribute more than £250. We will also consult with you when renewing any long term contracts for services of 12 months or more. In all of these cases we will keep you fully informed and ensure you are given the time to give your views.

Useful contacts

Advice about your lease can be obtained from the following:

Customer Services Team

Salix Homes, Diamond House, 2 Peel Cross Road, Salford, M5 4DT

Tel: 0800 218 2000

email:

psl.leaseholders@salixhomes.co.uk

The team are on hand to give general information and advice on your lease and property.

Leasehold Valuation Tribunals

Piccadilly Plaza, Manchester M1 4AH

Tel: 0161 237 9491

Fax: 01264 785128

This is where independent arbitration takes place over issues relating to leaseholders and their charges.

LEASE - The Leasehold

Advisory Service

Maple House, 149 Tottenham Court Road, London W1T 7BN

Tel: 020 7383 9800

(Mon - Fri 9am - 5pm)

LEASE provides free advice and guidance to leaseholders and landlords on all aspects of leasehold law, including problems with service charges, the right to manage, possession proceedings and right to lease extension and freehold acquisition.

Keeping you involved and informed

Salix Homes

Freephone 0800 218 2000

You can contact us 24 hours a day, 7 days a week.

Our Head Office

Diamond House, 2 Peel Cross Road, Salford, M5 4DT



If you require a copy of this publication in another language, large print, Braille or audio please contact Salix Homes.



Telephone: freephone 0800 218 2000

Website: www.salixhomes.co.uk Email: enquiries@salixhomes.co.uk