



Home Owner Handbook





About your handbook

This handbook is an outline of your rights and responsibilities as a home owner with The Guinness Partnership. Although this handbook makes reference to laws and good practice, the most important document will always be your lease or transfer document.

Leasehold differs from other forms of home ownership in that ownership is for a set period of time.

The Guinness Partnership manages a large number of different home ownership tenures. To help you find your way around this document and find information relevant to your property, we have included a colour coded guide you can use to get to the information you require.

IMPORTANT

- Please do not take this handbook as a complete interpretation of your lease or transfer document.
- Leases are not all the same.
- If you require more detailed information, please refer to the Useful Contacts information in Section 10.
- This handbook will remain useful for new customers and should therefore remain in a property when sold.

Explanation of home ownership tenures

The following pages explain the different types of tenures that people have used to purchase their homes; one of these will apply to you. If you are not sure what type of tenure you have, please contact us for clarification.

Please note that some tenures explained in this section are no longer available.

Right to Buy (RTB) Houses

In certain circumstances, secure tenants of non-charitable housing associations are able to exercise their Right to Buy.

This involves the existing tenant buying their current home from the association. It is often subject to a discount depending upon how long they have lived at the property.

With this type of tenure, the home owner is usually responsible for all repairs.

There may be a service charge for our Right to Buy customers. This is to pay for services such as gardening and communal repairs.

There is also a management fee/service charge for managing the payment account and arranging the insurance.

When these properties are sold on, the new home owner is not able to access the same discount arrangements. However responsibilities for payment of service charges and repairs remain the same.

Shared Ownership (House)

With shared ownership, the home owner owns part of the equity in a property and pays a rent to The Guinness Partnership. There are different types of shared ownership leases but all of them contain rules on how the rent is set and usually allow the home owner to buy any remaining shares from The Guinness Partnership.

With this type of lease the home owner is usually responsible for all repairs to their individual property.

Leaseholders may purchase further shares. There is a minimum percentage share dependent on your landlord - please refer to your lease. When 100% has been purchased, the leaseholder can usually buy the freehold of the property. Some leases do not allow the purchase of 100% equity.

A service charge sometimes applies to these properties, for scheme services such as gardening and communal repairs.

There is also a management fee/service charge for managing the payment account and arranging the insurance.

Do it Yourself Shared Ownership (DIYSO) Houses

This scheme offered tenants the opportunity to select a property from the open market.

The Guinness Partnership purchased the property on the home owners' behalf and then sold them a 25%, 50% or 75% share of the property with an accompanying lease.

Rent is paid on the portion not owned by the home owner.

Where the property in question is a house or a bungalow there are seldom any estate services. This is because the property is not usually part of a wider Guinness Partnership scheme.

Do it Yourself Shared Ownership (DIYSO) Apartments

This scheme offered tenants the opportunity to select a property from the open market.

The Guinness Partnership purchased the property on the home owners' behalf and then sold them a 25%, 50% or 75% share of the property with an accompanying lease.

Rent is paid on the portion not owned by the home owner. Properties purchased under this scheme had to be within certain value limits and in good condition.

As the property is an apartment, The Guinness Partnership buys a long lease and becomes the long leaseholder of a private landlord. All the terms and conditions of the private lease become the responsibility of the DIYSO leaseholder, for example, the payment of the private landlord's service charge.

There is also a management fee/service charge for managing the payment account and arranging the insurance.

Shared Ownership (Apartment)

With shared ownership, the home owner does not own the full equity in a property and pays a rent to The Guinness Partnership in relation to the percentage share owned.

There are different types of shared ownership leases, but all of them contain rules on how the rent is set and usually allow the home owner to purchase the un-owned share from The Guinness Partnership.

With this type of shared ownership lease, The Guinness Partnership is responsible for repairs to the communal structure and services, the leaseholder is responsible for paying a service charge for these services.

The home owner is generally allowed to purchase further shares of the property. However, as the apartment is part of a block, the resident is unable to become the individual freeholder of the property.

The rules set down in the lease about the service charges for communal facilities will continue to apply when the leaseholder owns the apartment outright and will be passed on to future owners.

There is also a management fee service/charge for managing the payment account and arranging the insurance.

Shared Ownership for the Elderly (SOE or SOFTE)

As with general shared ownership, these customers own a share of the property and pay rent for the remaining share to The Guinness Partnership.

The rules may vary from scheme to scheme but often a maximum ownership of 75% applies. Usually, when a home owner staircases to the maximum permitted, no rent is due on the remaining equity.

The lease contains rules prohibiting the flat being sold on to residents under a certain age. It also usually states whether the service charge will reflect costs of a house/scheme manager or emergency alarm service.



Co-ownership Leases

The properties with these leases were originally built or acquired by The Guinness Partnership for rent on a co-ownership basis. They have since been transformed into home ownership schemes. The most important aspect of these leases is that the residents themselves own shares in a management company which provide all the services, including management, maintenance and insurance.

Initially funded through grants, all of these existing schemes have now been bought out by the residents and now operate in a similar way to Residential Management Companies.

Residential Management Companies (RMC)

Residential Management Companies collectively, through a shareholding arrangement, own the freehold of their blocks of flats and have directors who act on behalf of the shareholders.

These are usually apartments that have been developed by private developers and do not include grant funding.

The Guinness Partnership acts as a Managing Agent for these schemes under terms set out within a Management Agreement and for a set fee.

Other Management Agreement Arrangements

In addition to owning the freehold of properties and undertaking its duties as a landlord, The Guinness Partnership, through Home Ownership Services teams, also manages property on behalf of other landlords.

Many smaller landlords do not have the expertise or capacity to carry out management services and many larger developers do not want to.

They prefer to ask professional bodies such as The Guinness Partnership to undertake the work for a fee and according to terms set out in a management agreement.

Right To Buy Apartments

In certain circumstances, secure tenants of non-charitable housing associations were, and are, able to exercise their Right to Buy.

This involves the tenant buying their current home from The Guinness Partnership at a discount, depending upon how long they have lived there.

When these properties are sold on, the new home owner is not able to access the same discount arrangements. However, responsibilities for payment of service charges and repairs remain the same.

○ Right to Acquire (RTA)

This is similar to Right to Buy above but the eligibility rules are different.

To be eligible for Right to Acquire a tenant must live in a property on a development that was funded using Social Housing Grant (the grants available after 1989).

The tenant must have lived there for a period of time before they are eligible to apply and the discount is fixed, although this differs from area to area.

The Guinness Partnership uses grants to provide the discount.

These leases are generally the same as Right to Buy Leases for apartments and therefore contain the same rules.

The management arrangements are as per the Right to Buy.

○ Voluntary Purchase Scheme (VPS)

The Voluntary Purchase Scheme allowed existing secure or assured tenants to purchase the property they occupied.

A fixed discount of £9,000 or £10,000 was available providing that two years' tenancy had been completed with The Guinness Partnership or another public sector landlord.

The leases are similar to Right to Buy leases and The Guinness Partnership used grants to provide the discounts.



Improvement For Sale (IFS)

These schemes tend to be those where a property suffered from structural defects or disrepair and was brought back up to standard for occupation.

The Guinness Partnership only has apartments with this type of lease, usually where we carried out the necessary repairs and improvements in refurbishing larger houses to provide a number of apartments for sale.

Leasehold Schemes for the Elderly (LSE)

This type of shared equity lease only allows leaseholders to own a specific share of the equity (usually 70%).

No leaseholder is able to buy 100% of these properties. A minimum age of 55 years is set for leaseholders under the terms of lease, which also provides for the provision of a warden, house manager or emergency alarm system.

Retirement For Sale (RFS)

These schemes are developed by The Guinness Partnership for sale without using grant monies.

They are reserved for more senior residents and often involve the provision of a warden or house manager service.

The lease contains rules prohibiting the sale of the property to people under a certain age.

The lease often contains special sinking fund arrangements designed to assist residents in budgeting, with service charge money being set aside to pay either cyclical decorations or major schemes of refurbishment when they are due.

General Leasehold

On certain schemes, The Guinness Partnership, has refurbished or built blocks and sold the apartments on a leasehold basis.

There are no 'special terms' in these leases, the lease simply sets out the services which the The Guinness Partnership, as landlord, must provide and how and when the leaseholder must pay a service charge in respect of the services.

Equity Share/Equity Loan

On some of our Retirement for Sale, Improvement for Sale or General Leasehold schemes additional arrangements were set up with individual leaseholders who wanted to purchase a property but could not offer the full asking price.

These arrangements were generally set up in the early 1990s to help to sell remaining units on non-grant funded schemes.

Basically, an equity loan arrangement was set up for the percentage of the purchase price that was to be repaid, either within a certain timescale or on the first sale of the property. The value of the equity would generally change with the value of the property.

Freeholders

This usually refers to houses or bungalows where the purchaser owns the property involved outright. Some of these properties have a relationship with The Guinness Partnership through responsibility to pay Service charges for the upkeep and repair of certain communal areas. Freehold customers should refer to their Lease/Transfer document for details of their rights and responsibilities.



What is leasehold?

Leasehold ownership of an apartment, bungalow, maisonette or house is in basic terms a very long tenancy. Leaseholders purchase the right to occupy their home for a period of time specified in the lease. At The Guinness Partnership, leases are usually granted for either 99 or 125 years from the date of completion of the first sale.

The lease details the contractual obligations of both the leaseholder and The Guinness Partnership. When the term is up the property passes back to the freeholder (in most cases The Guinness Partnership) unless the lease term is extended.

Once the lease expires ownership of your home will revert back to the freeholder, in most circumstances The Guinness Partnership.



Varying the lease

A lease can be varied at any time where it does not make proper provision for such things as the repair or maintenance of the building. It is possible for certain conditions of the lease to be changed if all the leaseholders in the building agree. All leases will need to be varied in the same way and at the same time. Such action will incur legal and administration fees which are payable by each leaseholder.



Alterations and improvements to your home

If you wish to make any alterations to your property, your lease will inform you of what permissions should be obtained from The Guinness Partnership before proceeding. This includes alteration of windows, construction of porches and conservatories and structural alterations inside the property.

A formal request in writing should be submitted detailing work proposed. We will consider the request and, if reasonable, grant permission on the condition that the work is carried out at your own expense by a competent builder.

In some circumstances, it will be necessary to formalise consent through a legal agreement. In these circumstances you will be expected to meet the legal costs incurred.

How do I buy additional shares in my shared ownership home?

After you have been in the property for a length of time (usually 12 months) and if you find your financial situation has improved, you can buy a further equity share. This is known as 'staircasing up'.

- In most cases you can purchase up to 100% of the equity in your home. Please refer to your lease.
- With shared ownership, as the amount owned by you increases, the amount of rent payable will decrease.

- Each time you want to buy another share, the property is re-valued and you buy the share at the current market value.
- Rules on 'staircasing' vary from lease to lease so please seek advice from us.
- Please contact us if you are interested in purchasing additional shares in your home.

How do I sell my home?

If you want to sell your home, the lease usually states that you must tell us first.

The majority of leases contain a clause giving The Guinness Partnership nomination rights for your property.

This means that for a period of time (usually 28 days) prospective purchasers on our waiting lists can be put forward to buy your home from you. Please contact us for clarification of the sales procedure for your home.

Can I rent out my home?

Affordable home ownership products, such as shared ownership and HomeBuy, are often provided with the assistance of public funds to meet the needs of those who cannot afford to buy a home of their own outright.

There are usually conditions set down in leases which prevent sub-letting. You should contact us if you have any queries about renting out your home.

Will you buy my home back from me?

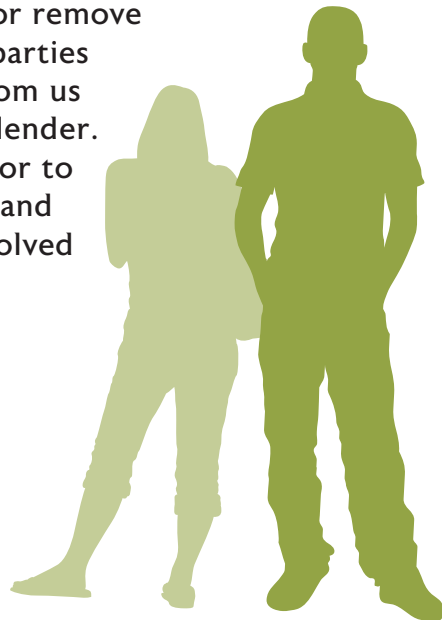
A decision to buy back your home will depend on a number of circumstances: the type of lease you have, funds available to The Guinness Partnership and the reasons why you wish us to re-purchase your property. If you would like to explore this further, please contact us.

Can I buy the freehold of my home?

Leaseholders may have the right to buy the freehold of the building as a group depending on a number of conditions. If the residents and freeholder can not agree a price for the purchase then this will be set by the Residential Property Tribunal Service.

Transferring your lease

You can add an extra leaseholder or remove a leaseholder from the lease if all parties agree. You will need permission from us and, if you have a mortgage, your lender. You will also need to have a solicitor to deal with the transfer of the lease and will have to pay the legal costs involved as well as any costs incurred by us.





Can I keep a pet?

You may be able to keep a pet in your home but you must ask us first. Your lease explains more about this. In most circumstances you are unable to keep a cat or a dog if you share an entrance door with other people.



Will I have to do my own gardening?

If you have a private garden, you must keep it tidy. If you share a garden with other residents, we will usually arrange for the gardening to be done for you. This service will be added to your service charge.



What is a service charge?

A service charge is paid to contribute to the cost of services provided.

The lease or transfer document requires you to pay the service charge and says broadly what services we will provide in return. You will need to check your lease for the exact services. However, these may include:

- Day to day maintenance.
- Caretaking and cleaning.
- Lighting of common parts.
- Repairs and improvements.
- Heating and hot water.
- Lift maintenance.
- Concierge/Scheme manager.
- Gardening and grounds maintenance.
- Management charges.
- Ground rent.
- Building Insurance.
- Warden call system.

Your service charge covers the services provided to your scheme. You are responsible for paying your service charge and rent (on shared ownership schemes).

The service charge is usually reviewed on an annual basis. Each year we calculate a service charge estimate for your development and the service charge payable is based on this.

Our policy is to obtain value for money at all times.

Each year we will send you an annual account in respect of the service charge income and expenditure for your home.

Service charge arrears

Your lease states that you have to pay service charges promptly on demand. If you are having a problem with payment for whatever reason, please contact us without delay.

We will be able to offer advice to help you claim any benefits you may be entitled to. It is important that you pay your service charges promptly. If you fail to do so and do not contact us, or if you fail to keep to an agreement, we may take legal action to recover the money you owe. If you fail to pay your service charges you have broken the conditions of your lease and you could lose your home.





Don't risk losing your home

We must do everything we can to collect your monthly payment. This includes taking action in the courts if we are unable to reach an agreement with you to repay any money you owe us. In very serious cases, this can mean you will lose your home.

Don't let it get that far:

- Tell us as soon as you have any problems paying your charge.
- If you don't contact us, we will get in touch with you.
- If you have serious financial problems, we can provide advice and come to an agreement with you about how you can repay any payments you have missed.
- You can contact either the National Debt Line on 0808 808 4000 or the Community Legal Service Direct on 0845 345 4345 for independent debt advice.

Don't ignore the problem

We can take legal action against you if you:

- don't pay the monthly charge you owe,
- don't keep to the repayment agreement,
- ignore the problem and refuse to get in touch.

We do not want you to lose your home. You can stop court action at every step by paying what you owe. To avoid any action, get in touch with us if you are having any problems paying your charge.

How will I know what payments I have made?

We will regularly send you a statement that shows you:

- the total amount you pay,
- the balance of your account,
- the amount of Housing Benefit that has been paid to us (if applicable),
- any other amounts you have agreed to pay if you have fallen behind with your payment.

You can also phone and ask us to send you a statement in the post.

Legal rights

As a leaseholder you can apply to a Residential Property Tribunal Service if you think the service charges are not reasonable or the services or works are not of a reasonable standard.

You do not have the right to withhold payment of service charges because you believe service charges are unreasonable.

The Leasehold Advisory Service (LEASE) provides free advice on the law affecting residential long leasehold property and commonhold. They can be contacted on 0207 383 9800 or at info@lease-advice.org.

Audit of service charge costs

Throughout The Guinness Partnership it is practice to audit all leasehold service charge accounts.

The auditors report whether, in their opinion, the accounts represent a fair summary of costs, show how the costs are reflected in service charges and are sufficiently supported by accounts, receipts and other documents which have been provided.

Treatment of surpluses and deficits

Where a surplus exists after the accounts have been audited, The Guinness Partnership must repay that surplus in most cases (some leases again differ). The lease is specific about how the surplus must be repaid.

The Guinness Partnership will, in most cases, invoice for any deficits (shortfalls) and request any outstanding dues once the audited accounts have been distributed.



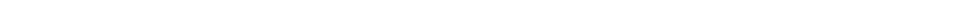


Repairs

Your lease or transfer document outlines your repairing responsibilities for the inside and outside of your home.

The lease or transfer document will not state every type of repair which may arise. It only identifies broad responsibilities. If you want to seek clarification on a particular repair then please contact us.

You are responsible for repairing and maintaining the inside of your home. This includes items such as gas pipes, electrical cabling, and water pipes (including drainage, kitchen fittings and sanitary fittings). Additionally, you are also responsible for decorating the inside and sometimes, outside of your home. Please check your lease or transfer document for clarification of your responsibilities in this area.



Communal Repairs

The Guinness Partnership is usually responsible for repairing and maintaining all of the outside of apartment buildings along with any internal communal areas such as corridors, stairwells and laundry rooms. The cost of any repairs or maintenance carried out by us will be paid from your service charge account.

Repairs should be reported to us as quickly as possible. You will be told immediately whether the repair is our responsibility or yours. If it is our responsibility, you will be informed how long it will take us to complete the repair.

Cyclical Provision/Reserve Fund

These funds are collected and used where The Guinness Partnership is responsible for painting communal areas. The Lease determines the frequency of redecoration and collection towards these funds is made via the service charge. The cost of such work is charged to the appropriate fund for your development. The collection towards the fund should reflect the expected costs and the regularity of the work. These funds are often referred to under many different names. Please contact us if you require clarification.



Capital Provision/Reserve Fund

These funds are used on a number of developments and are used to pay for major repairs, renewals and replacements. Such funds ensure that major repairs and replacements are funded equally by all generations of residents. Contributions towards these funds are made via the Service charge. A well managed Capital Reserve/ Provision fund helps to maintain the value of your asset.

This Capital Fund may be used for major repairs or replacing the following, depending on your lease:

- Communal external doors, windows, roofs, guttering and walls.
 - External drains and plumbing systems.
 - Footpaths, parking areas, fencing and signboards.
 - Communal electrical systems, TV aerials and lighting.
 - Door entry phone systems (where fitted).
 - Communal carpets (where fitted).
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Consultation and Participation

What if I want to get involved and have a say in the running of the development?

The Guinness Partnership actively encourages effective communication with residents and regards it as a vital tool for home ownership services. The intention of The Guinness Partnership is to manage properties in accordance with the wishes of our residents. We are always delighted to receive questions, comments and suggestions.

Residents are free to set up a Residents' Association if they so wish and we can provide guidance on how such an association should be established and recognised. Correctly constituted Residents' Associations have additional consultation rights as to how a development should be run and can play a pivotal role in managing their scheme.

What if I want to get involved and have a say in how The Guinness Partnership operates?

We have developed many ways for you to get involved, make decisions and influence the services we provide.





Carbon monoxide - “The Silent Killer”

Carbon monoxide is known as the “silent killer”. Around 40 people die in the UK each year from carbon monoxide poisoning, and hundreds more are seriously injured. Elderly and young people are particularly at risk.

The gas has no taste, colour or smell and can kill without warning in a matter of hours. Inhaling carbon monoxide reduces the blood’s ability to carry oxygen, leaving the body’s organs and cells starved of oxygen. Symptoms can often be mistaken for flu, even by medical professionals, and can include headaches, dizziness, nausea and exhaustion.

Other signs that there may be a carbon monoxide leak in the home are yellow or brown staining on and around gas appliances, rising condensation around windows and yellow-tinged pilot lights that frequently blow out.

If you suspect a carbon monoxide leak, call the National Grid emergency line 0800 111 999, turn off the gas supply, open the doors and windows and leave the property. An engineer should arrive within an hour.

 **Gas safety**

Gas safety in the home is incredibly important for both you and those that live near you.

As a home owner you are responsible for the gas safety in your home. This includes ensuring that your boiler and any other gas appliances are serviced annually. This has to be done by a certified 'Gas Safe' engineer and you will need to be able to produce proof of the inspection. If you don't do this you could be in breach of your lease.

For a small number of leaseholders their gas servicing is part of their lease and they pay for this via their service charges. If this is the case it will be clearly stated in your lease, if you aren't sure please contact us to check.



Combating condensation

What is condensation?

Scientifically speaking, condensation is the effect of moisture from warm air collecting upon a cooler surface, which is often a north facing wall. It tends to be most noticeable during the colder winter months, when occupiers are reluctant to “let the heat out” by opening windows and doors. Typically, condensation staining does not leave a tidemark.

In the home, water vapour is produced in astonishingly large quantities by normal day to day activities such as breathing, bathing, cooking and laundry, and is absorbed into the air. When the warm air in your home comes into contact with cooler, non-absorbent surfaces such as window glass or wall tiles, the effect of condensation is immediately visible in the form of rivulets of water. However, condensation can occur on ANY surface, but it may not be noticeable until mould growth occurs.

Many people labour under the misconception that the best way to tackle condensation is to turn up the heating in order to dry it out. In fact, this may make the problem worse: the key to successfully combating condensation is to improve ventilation and circulation in order to exchange moisture laden air with drier air from outside.

What you can do to combat condensation

These are our top tips:

- After a bath or shower, try to ventilate the room to the outside air, rather than the rest of your home by opening the bathroom window and closing the door. If you have an interior bathroom without a window, make sure that the mechanical extractor fan is switched on to its highest setting and keep the door shut until all the steam has cleared.
 - Make sure all mechanical extractor units installed within your kitchen are on before you start cooking. If you don't have any, open the window. Don't leave pans simmering uncovered - use a lid.
 - Dry your laundry outside, or in a room that is ventilated to the outside, with an open window. Your clothing may take longer to dry but less moisture will be absorbed into the air. If you have a tumble drier, make sure that it is vented to the exterior.
 - Avoid overfilling cupboards and wardrobes. If possible, use slatted shelves to allow air to circulate. Drill breather holes in the back of furniture and don't position it tight up against walls: leave a space to encourage air movement.
 - Any surfaces where condensation mould has occurred should be scrubbed down using a proprietary fungicidal wash. Follow the manufacturer's instructions: this may involve wearing gloves and a face mask. Mildewed soft furnishings and clothing should be professionally dry cleaned.
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Safe in your home

Bogus callers or conmen/women use a variety of stories to gain access to a person's home in order to steal. They may pose as official callers from a local authority or a utility company, gas/water/electricity, with a plausible explanation for needing to enter your home.

Rogue traders are people who pretend to be builders needing to carry out “urgent” repairs or sales people offering bargain products. They often pressurise householders to pay in advance for materials or do poor work at highly inflated prices.

A common factor is that both bogus callers and rogue traders prey on vulnerable older or disabled people. They often succeed because they sound believable, so don't be fooled. Make sure in your own mind that they are who they claim to be by following these simple steps:

- Think before you open the door - use a chain or spy hole if you have one or look out of the window to see if you recognise them.
- Ask callers for proof of identification, genuine contractors should carry an identification card with their photograph on. Check these carefully, if you are unsure. Telephone the company the caller claims to be representing, using a number from a telephone directory and not a number that they may give you.

Some utilities now offer a password identification system. Any caller from one of these companies should be able to give you a pre-arranged password as additional proof of identification.

- Be aware of callers who attempt to distract you by claiming that they have seen something untoward in your rear garden or somewhere which may encourage you to leave your home. They may have an accomplice awaiting this distraction.
- If you are not convinced of the identification of the caller, do not let them in. Ask the caller to come back later and arrange for a friend, relative or neighbour to be present on their return or ask the caller to contact that person.

Treat every stranger with caution and never open the door to somebody that you do not know.





Complaints and Compliments

We hope you're happy with our services and that you never have a reason to complain – but if you think we haven't delivered one of our services or if you feel a member of our staff hasn't behaved as they should have, we want you to tell us so we can put things right.

What do we mean by a complaint?

We define a complaint as:

- When we have failed to deliver the services that we are responsible for
- When someone delivering a Guinness service has behaved inappropriately

Who can make a complaint?

Anyone receiving or affected by our service can complain to us, although we reserve the right to refuse to deal with complainants who persistently make unwarranted and unfounded complaints.

You need to tell us as soon as you think something has gone wrong as we won't accept complaints about things that happened more than six months ago.

To ensure The Guinness Partnership handles complaints efficiently and effectively we will:

- Make our complaints service accessible to all customers by enabling complaints to be made in a number of ways
 - Provide help where necessary including interpretation services, Braille and audio tapes
 - Encourage complaints to be made as soon as the problem occurs
 - Make sure customers know what standards of service they can expect
 - Offer mediation services, if appropriate, while the complaint is being investigated
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Once a complaint has been dealt with, that is not the end of the matter. We will then:

- Monitor, record and evaluate all complaints so we can develop our service
- Gather feedback on our complaints service and use this information to improve how we handle complaints
- Learn from complaints and use them to shape and improve our services, as well as identifying training needs for our staff







Anti-social behaviour

Our customers have the right to live in clean, peaceful and safe environments – that’s why we are committed to preventing anti- social behaviour (ASB) whenever we can. Customers can also be assured that we take a zero tolerance approach to serious anti-social behaviour when it does occur.

We work to prevent anti-social behaviour by:

- Supporting community safety programmes
- Funding programmes that improve the environment you live in
- Introducing Starter Tenancies.

How to minimise the risks of crime

There are a number of things that you can do to feel safer and more secure in your home, for example:

- Join or set up a Neighbourhood Watch Scheme on your street or estate.
- Report suspicious characters to the Police by calling Crimestoppers on 0800 555 111.
- Don’t leave valuables on a window sill or where they can be seen from outside.

If you are going on holiday, be sure to:

- Cancel milk and paper deliveries until you return.
- Ask a neighbour to keep an eye on your house.
- Use a timer switch so that lights come on at certain times whilst you are away



Community

When anti-social behaviour does occur we encourage our customers to try to solve the problem at an early stage by talking to each other. We also:

- Refer customers to a mediation service so they can talk their problems through on neutral ground.
- Provide activities for children to help them engage positively in the community.

When all else fails we will take legal action and people who persist in causing anti-social behaviour could lose their homes.

If you are experiencing anti-social behaviour there is no need to suffer in silence. Our staff are trained to help and support you. We take anti-social behaviour very seriously and will take the appropriate action against those causing it.

However, anti-social behaviour problems can't be solved overnight. We work closely with customers and other agencies such as Environmental Health and the Police and we rely on you to help provide the evidence we need to take action.

We recognise that the environment you live in is extremely important to you. We are committed to maintaining the physical appearance of our neighborhoods and pledge to deal quickly with issues such as graffiti, vandalism, untidy gardens, fly-tipping and damage to property.

Working together

Anti-social behaviour can damage our communities and we must work together to stamp out.

Stage 1

All reports of anti-social behaviour are logged when you contact us and then assigned to an investigating officer. If you would prefer to stay anonymous we are able to keep details for information only but will not be able to investigate the complaint.

We will acknowledge all reports of anti-social behaviour in writing within one working day and confirm who will be dealing with your case.

Stage 2

Stage 2 is when the anti-social behaviour case is fully investigated to enable us to gain an accurate picture of the situation and determine a plan to resolve the problem.

If you are the victim of a serious incident, such as a hate-related crime, domestic abuse or physical violence we will contact you and aim to meet with you within 24 hours, either in your home or at another location to discuss your report.

For less serious crimes we will visit or telephone you within five working days of receiving your report.

We will confirm in writing what has been agreed at the visit or interview.

Stage 3

This is when we monitor and work with you to resolve the case.

- In most cases diary sheets are needed for you to record incidents you have witnessed. When issued, we will explain what they are and show you how to complete them.
- We will acknowledge receipt of diary sheets within two working days.
- Where an action plan is appropriate, we will agree this jointly with you before taking action.
- We will agree with you when and how often we will contact you.
- We will provide support to victims and witnesses of anti-social behaviour and we will work with external partners to provide additional support where necessary.

Stage 4

We will review your case regularly and contact you before closing it.

What you can expect from us

- We will treat your case confidentially and only share any information with your prior agreement.
 - We will treat all customers fairly, courteously and with respect.
 - We will provide assistance for those who need it, including interpretation, Braille, audio tapes etc.
 - You have the right to see personal information that we hold about you.
-



Who is responsible for Buildings Insurance?

The Guinness Partnership are obliged to provide the buildings insurance for many customers. Your Lease will give you details on the extent of the cover, if any, is required. The cost is passed on to you as the Home owner.

We are obliged to insure your home, i.e. the bricks and mortar as part of our obligations under the terms of individual leases.

This insurance does not cover your contents. You are strongly advised to arrange your own contents insurance cover for personal belongings, e.g. furniture, electrical goods, etc.

If you do suffer damage to your home which could be covered under the block policy please ring Zurich Municipal on 0800 0280336 for assistance.

You must quote your policy number JHA-22S347-0033.

Zurich will ask you to describe the damage, how and when it happened and advise you whether you have a valid claim.

Zurich will arrange to inspect the damage and carry out repairs, although you can, if you wish, submit two estimates from your own contractors.

You will be charged an excess on this policy.



Emergencies

If you need any emergency assistance, Zurich will be able to assist with the repair of insured damage, including security and weather proofing measures.

Insurers must be notified within 30 days of the incident of the claim or it will not be accepted.

For all communal insured damage please contact the Customer Service Centre on 0845 605 9000. If you have contacted the police please pass on the crime number and any other relevant details.



Useful Contact Directory

We aim to make it easy for home owners to communicate with us, at a time and in a way which suits you. Please see our contact details below.

North

0845 608 8000

South

03000 111 321

West

0845 6044 529

@ home.ownership@guinness.org.uk

Visit us online at www.guinnesspartnership.com