

# Leaseholder Handbook



# A handy guide to your lease

This handbook explains your rights and responsibilities as a leaseholder.

It sets out the terms and conditions of your lease and who is responsible for the repairs and maintenance of the different parts of your home.

This handbook is just an overview, for guidance only. It does not replace your original lease.

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# A bit about us...

Northwards Housing is an Arm's Length Management Organisation looking after council homes in north Manchester on behalf of Manchester City Council (MCC).

This includes parts of your home and this handbook explains what we are responsible for and what you are responsible for.

This handbook explains a bit more about what you can expect from us. It's just a guide and doesn't replace your lease. Keep them together in a safe place so you can refer to them when you need to.

You can find out more about us on our website – visit [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk). You can also find us on Facebook and follow us on Twitter.



# What is a leasehold?

## What is a leasehold?

A leasehold is a long tenancy. It gives you the right to use and live in your home for a fixed number of years. However, MCC owns and is responsible for the land your home sits on, the structure of your home and any shared parts of your block.

Although MCC is your legal landlord, you should contact Northwards Housing for any day-to-day issues because we manage the property on behalf of MCC.

## What is a lease?

When you bought your flat, you will have signed up to a lease. Your lease is an important legal document. It's a contract between you and MCC, setting out what they have agreed to do and what you have agreed to do in respect of your home and the building it sits in.

There are different types of lease depending on the date you bought your home. If you want to check something, you should always read **your** lease.

Breaking the conditions of your lease could have serious consequences. If there is anything in your lease that you don't understand, you should get independent legal advice from either your own solicitor or a suitable advice service such as Citizens Advice Bureau.



Signature of the vendor.

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# Jargon buster

## Consultation

This is where we ask for other people's opinions. Where possible, we will consult you if something affects your property and, in some cases, it is required by law.

## Ground Rent

This is the rent paid to the landlord during the term of the lease. It is a small annual fixed sum.

## Landlord/lessor

This is the person who owns the freehold of a property and grants the lease to the leaseholder.

## Lease

The lease is a legal contract between the landlord and the leaseholder, defining responsibilities for both parties.

## Leaseholder/Lessee

This is the person who has been granted the lease by the landlord.

## Service charge

This is the quarterly payment made by a leaseholder for services provided by Northwards Housing.

## Sinking Fund

This is part of your service charge which is put away to pay for any large scale improvement works to your block.





# Rights and responsibilities

## You are responsible for:

- paying your ground rent, service charge and contribution towards any major improvement work
- repairing and keeping the inside of your home in good condition
- using the premises as a single private residence only
- allowing access for any inspections or work needed in your home
- not making any changes to the internal or external structure (including the installation of satellite dishes) of your home without permission
- making sure that you and visitors to your home behave in a way that doesn't cause any annoyance or nuisance to your neighbours

## You have the right to:

- be consulted about any major work on your block
- use any shared parts of your building or area, but not the roof
- live in your home undisturbed
- be told about any costs towards any repairs and maintenance
- sublet or sell your flat

On behalf of MCC,  
Northwards Housing  
has the right to:

- gain access to your home to carry out inspections or work
- maintain and improve the structure of the building, and communal areas





# Rights and responsibilities

On behalf of MCC,  
Northwards Housing is  
responsible for:

- making sure that your building is fully insured, (although you will need to insure your flat and contents yourself)
- repairing the structure and the outside of your home
- repairing and maintaining all of the shared parts of your building and surrounding area
- making sure that services are maintained at a reasonable level and cost

## Repairs and Maintenance

Northwards Housing will carry out these repairs on behalf of MCC. You'll find the full details in your lease.

We are responsible for:

- exterior walls
- roofs and chimney stacks
- foundations
- joists and beams
- rainwater pipes and gutters
- external waste and soil pipes
- sewers and drains
- mains gas, and water pipes and electricity cables into the flat
- district or communal heating and hot water systems
- communal lifts (not individual stair lifts)
- external painting to your flat and block
- decoration of internal and external shared areas
- windows and doors in communal areas
- shared gardens, paths, walls, fences and parking



## Responsibility for window repairs

We are usually responsible for repairing the frames, hinges, locks and handles and you are responsible for the glass.

## Responsibility for external door repairs

We are normally responsible for repairing the main entrance doors and frames to your block, and also your flat entrance door and frame (but not the lock or anything else on the door).

## You are responsible for:

- fittings such as kitchen units and sinks
- floorboards
- inside walls that don't form part of the structure of your home
- plaster or other surface materials to all walls and ceilings
- internal doors and door frames
- toilets, basins, bath and/or shower
- radiators, cisterns, tanks, your own boiler and pipes
- gas, water and electricity installations
- fixtures, fittings and internal decoration

**Remember** Northwards Housing has responsibility to maintain the outside of your flat so you should not carry out any repairs or maintenance to areas which you are not responsible for. If you are aware of any repairs that are needed, report them by visiting [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk) or call 03000 123 123.



# Making changes

## Making changes to your property

You must not carry out any structural works without written permission from Northwards Housing.

Write to your local housing office with details of the work you would like to carry out. If you don't get approval, you are breaking your lease agreement.

You should also check if you need planning permission and/or Building Regulations approval. For advice, contact Manchester City Council Planning Department by email at [planning@manchester.gov.uk](mailto:planning@manchester.gov.uk) or call them on 0161 234 4516.

## External Improvements to Your Flat

The Government's Decent Homes Standard states that all homes must be fit to live in, in a reasonable state of repair,

have reasonably modern facilities and services and be warm and weather-proof.

We completed the majority of our Decent Homes Improvements in 2010 but we still need to keep up to this standard by carrying out regular maintenance and improvement works.

As a leaseholder, your home will be included in any planned work. The cost will be charged to your sinking fund.

## How you will be consulted

We will send you a Section 20 notice explaining all the work we need to carry out, and the estimated cost.

A second letter will be sent to you a couple of weeks before we start work and we'll confirm the actual date and time three days before.

Any emergency or urgent work (e.g. where a roof or chimney collapses) will be carried out without consultation and Northwards Housing will contact you about paying for the work.





# Service charges

A service charge is a payment you make towards the costs of providing and maintaining services for the block you live in.

The estimated annual service charge is payable by all leaseholders quarterly, as set out in the terms of your lease.

The cost of the services to tenants is not subsidised in any way by leaseholders. Tenants also pay rent for these services.

The service charge will vary depending on where you live and covers things like:

- group heating
- caretaking
- day-to-day and emergency repairs
- cleaning
- buildings insurance
- external painting
- painting of shared areas
- brickwork pointing
- paths and access
- roof repairs or re-roofing
- structural repairs

- lifts
- entry phone systems
- rubbish chutes
- electrical re-wiring of shared areas
- administration

Part of your service charge will be put to one side to pay for any large scale improvement works to your block. This is called a sinking fund and operates like a bank savings account.

From time to time, we may need to increase this amount to cover the cost of the work we need to do. We will write to you if we need to increase your sinking fund payments. If the cost of the work is excessive, MCC may be able to offer you a loan to help.

Your share is calculated by dividing the total cost of work for your block by the number of flats. For example, if the total cost of the work is £600 and there are four flats in your block, then the charge to your sinking fund will be £150 (£600 / 4).





# Service charges

## Section 125 Notice

If your flat was bought from MCC under the 'Right to Buy Scheme', you will have received a Section 125 Notice which gives details of the purchase price and discount entitlement.

It will also have the estimated cost of the annual service charge which is set for the first five years, and is based on the anticipated cost of any major work planned for your block. Within that period, we cannot charge you more than the amount shown in your Section 125 notice, apart from an increase due to inflation.

## Ground Rent

The Ground Rent that you pay is a yearly payment of £10. This is set out in your agreement. The charge is made because your property is built on council land.

The invoice for ground rent is sent out separately from the service charge from the council's treasury department.

## Buildings Insurance

The Council insures the building where you live. This is because the Council is still responsible for the upkeep, repair and maintenance of the structure and shared areas of your block.

The buildings insurance only covers the shared parts of your building and not the contents of your home. We strongly recommend that you arrange separate insurance to cover your flat and its contents.

# Ways to pay service charge



There are a number of ways that you can pay your service charge:

## **Standing Order or Direct Debit**

Contact the leaseholder section of MCC on 0161 234 4874. They will send you a form to fill in and return. Payments are taken on the 22nd of each month (or the closest working day to it if it falls on a weekend or bank holiday).

## **By phone**

If you've got a credit or debit card – like MasterCard, Maestro or Delta – just call us on 0161 234 4874 during office hours. Or you can use our 24 hour automated payment line on 0161 234 5006. You'll need the full 16-digit account number which begins "78".

## **On the internet**

Go to [www.manchester.gov.uk](http://www.manchester.gov.uk) and follow the links. You will need your reference account number and postcode.

## **At the Post Office**

Please make your cheque payable to Post Office Counters Limited and write your reference account numbers on the back of the cheque.

## **Telebanking**

Ask your bank for details of this convenient way to pay. You will need our sort code 08-90-00, account number 61176698 and your account reference number.

## **By Bank Transfer (BACS)**

You will need our sort code 08-90-00, account number 61176698 and your account reference number.



## Selling your home

You do not need the MCC's permission to sell your flat, although they need to know about any change of ownership.

If you have bought your home under the Right to Buy scheme, you can sell whenever you like, but if you sell within the 'discount repayment period', you will have to repay some or all of the entire discount.

The amount of discount to be repaid if you sell within five years of purchase will be a percentage of the resale value of the property, not including any improvements you have made.

If you sell within the first year of purchase, the whole of the discount will have to be repaid. 80% must be repaid if you sell in year two, 60% in year three, 40% in year four and 20% in year five.

If you bought your flat after 18 January 2005 and sell your home within 10 years, you must first offer it to MCC or another social landlord at full market value.





# Respect and responsibility

We believe everyone has the right to live in a happy, healthy environment. Unfortunately, there are some people who cause problems for their neighbours and spoil things for others. Northwards will act quickly to stop anti-social behaviour (ASB).

ASB comes in many different forms – from serious acts of violence and harassment to incidents like noisy dogs or overgrown gardens. Whatever the problem, we take all complaints seriously.

## Hate Crime

ASB can also come in the form of hate crime. This is where the ASB has happened because of a person's race, religion, gender, sexuality, age, gender identity or disability. We do not tolerate any form of hate crime.

## Tackling ASB

Your lease states that you are responsible for your own behaviour and the behaviour of anyone living with you or visiting your home. That means that we will take action not only when a leaseholder is acting anti-socially, but also if their children or visitors are causing problems.

## The first steps

If you feel you are in immediate danger you must call the police on 999. Otherwise, the easiest way to report ASB is to visit your nearest housing office. You can also call us on 03000 123 123 or report incidents online at [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk).

Come in for a  
dly cha





# Gas Safety

Every year, thousands of people across the UK are diagnosed with carbon monoxide (CO) poisoning, caused by unsafe central heating systems, gas cookers and gas fires.

Keep safe in your home with these gas safety tips:

- Make sure only a Gas Safe registered engineer works on your gas appliances. Illegal gas fitters can put your life at risk.
- Always check the engineer's Gas Safe Register ID card.
- Make sure gas appliances have a regular service and a gas safety check every 12 months
- Look out for warning signs that your gas appliances aren't working correctly e.g. lazy yellow or orange flames instead of crisp blue ones, black marks on or around the appliance and too much condensation in the room.

- Know the signs and symptoms of carbon monoxide poisoning – headaches, dizziness, breathlessness, nausea, collapse and loss of consciousness.
- Install a carbon monoxide alarm.
- If you smell gas, call the gas emergency number 0800 111 999.

As a leaseholder, you are responsible for the maintenance of all gas appliances in your home. They should be checked every 12 months by a GAS SAFE registered engineer. Northwards Housing can carry out this important check for you at a competitive rate.

Give us a call on 03000 123 123 to book your gas safety check. Appointments are available from 8am-5pm, Monday-Friday. You can also book Saturday mornings and Wednesday evenings if this suits you better.





# Fire Safety

## Your smoke alarm

You should have at least one smoke alarm in your property. This is usually in the hallway or first floor landing and is normally wired to the mains electrical supply.

You should get in to the habit of testing it each week by pressing the test button on the unit.

## FREE smoke alarms and Home Fire Risk Assessments

Did you know that firefighters carry out free Home Fire Risk Assessments and fit free smoke alarms? Greater Manchester Fire and Rescue Service has already fitted over 200,000 free smoke alarms in our local communities.

## What is a Home Fire Risk Assessment?

Firefighters will visit your home and accompany you around every room in your property to:

- identify and make you aware of the potential fire risks in your home
- make sure you know what to do in order to reduce or prevent these risks
- help you put together an escape plan in case a fire breaks out in the future
- ensure you have a working smoke alarm and, if you don't, they may be able to fit a FREE ten year smoke alarm

Call them on 0800 555 815 to book an appointment.





# Helping Hands

Our 'Helping Hands' scheme is a handy person service leaseholders can access.

For a reasonable hourly rate, we can help you with a range of DIY jobs around the home including:

- assembling furniture
- putting up shelving and cabinets
- fixing TVs or similar electrical equipment to walls
- putting up light shades, curtain rails and blinds
- hanging pictures and mirrors
- putting up hanging baskets
- laying laminate flooring
- decorating

These are just a few examples – the jobs we can help with aren't limited to this list! However, the Northwards Helping Hands service does not include heating and electrical jobs.

To hire the Helping Hands, call 03000 123 123, fill in an application form at your local office or complete it online at [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk).





## Talk to us...

Here at Northwards Housing, your experience as a customer is very important to us.

We look at the level of satisfaction with our service and we spend time listening and learning from your feedback.

We want to know how it feels to be on the receiving end of the services we offer and, if we've made a mistake, we try and avoid it happening again in the future.

If you are unhappy with any of the services you have received then tell us about it...

### Fill in a complaints form

You can do this online or call us on 03000 123 123 and we'll post a form out to you. We will acknowledge your complaint within five working days.

A manager will investigate the problem and give you a full response within 10 working days or, if that's not possible, explain why there is a delay.

We will always try to speak to you before we write to you with the outcome of our investigation.

Of course, we also like to hear about it if we've done something good! Equally, if someone has gone the extra mile for a customer, tell us about that too!

# Contact details



Got a question?

You can find lots more information about all our services on our website, [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk).

You can also:

- Email [info@northwardshousing.co.uk](mailto:info@northwardshousing.co.uk) (remember to include your name and address)
- Call us on 03000 123 123
- Text 0785 218 2224



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