

General advice

Here we provide some information, advice and assistance relating to your Lease.

Can I make alterations to my home?

You have the right to carry out a number of alterations to your home, such as putting in a new kitchen or bathroom.

You must get permission from PHP before starting work as failure to do so could delay or prevent the sale of your home, should you decide to sell.

An *Alterations Form* is available, on request by calling our HelpDesk on 0800 652 3900.

Please note that some alterations require *Planning and Building Regulation Approval* and/or a *Structural Engineers Report*. For example, if you wish to remove a partition wall or do additional structural work to your home.

Asbestos

As a leaseholder, you are responsible for any asbestos within your home.

Asbestos can be potentially hazardous to health, but only when it is in a poor condition and is releasing fibres into the air.

The use of asbestos as a building material was banned in 1974, and most Council properties were built before this date. It is likely that many properties in Poole built by the Council will contain asbestos in some of their construction materials.

The leaflet, '*Asbestos in the Home*' provides further details, and is available from the Health and Safety Executive (www.hse.gov.uk).

If you have any queries or concerns, please contact your Leasehold Services Officer on 0800 652 3900.

Buying and Selling

What happens when Leaseholders buy and sell an existing leased property?

The seller's Solicitor can request information on a Bournemouth & District Law Society (BDLS) form from us.

We complete the form for a fee to ensure staff time is covered by the seller and not chargeable to other leaseholders. The fee is agreed with the BDLS.

When the sale is agreed, a *Notice of Transfer/Mortgage* is sent to our Solicitors by the purchaser's solicitors within one month of the purchase date.

We are then informed of the assignment, and the new quarterly charge is invoiced to the new lessee.

Please be advised that PHP DO NOT get involved in the negotiation process. It is entirely the responsibility of the buyers and sellers of the Lease.

The seller will be expected to agree to pay for service charges up until the date of sale as part of the sales process.

Properties at Willow Park are subject to a retention fee of 0.25% of the purchase price, as well as the *Notice of Transfer Fee*.

The 0.25% fee is a vetting fee and is in the Lease Agreement. This is payable by the seller.

The *Notice of Transfer* is sent to Borough of Poole and is dealt with by Legal Services.

Purchasers must satisfy themselves that they wish to proceed on the basis of their own independent legal advice.

Employees of PHP will NOT advise on whether a person should purchase a property. The information supplied to prospective leaseholders' representatives is based upon the facts available to them at the time the enquiry is made.

If you require further information on buying and selling, enfranchisement or extending your lease, please contact the Leasehold Services Officer on 0800 652 3900.

Communal Areas

We ask that residents respect these facilities both internally and externally as they are for the benefit of all. These include:

- ★ hallways
- ★ staircases
- ★ bin chutes
- ★ stores
- ★ door entry systems
- ★ washing areas
- ★ footpaths
- ★ fencing
- ★ grass

These require ongoing maintenance and when repairs are required they are recharged proportionately to all leaseholders.

Individual residents will be personally recharged only if there is proof that they caused the damage.

Circuit Breakers

Your home will have circuit breakers or traditional fuses. STET will automatically switch-off the electricity supply if an appliance is faulty or the system is overloaded.

If this occurs check to find out which appliance is causing the problem and disconnect it. Then, reset the switch to ON.

DO NOT RECONNECT THE FAULTY APPLIANCE UNTIL YOU HAVE HAD IT CHECKED BY A QUALIFIED ELECTRICIAN.

Electrical Safety

If you are a new leaseholder you will need to call Southern Electric on 0870 905 0806 to find out who supplies the electricity to your home, so that they can arrange for your supply to be connected.

You will need to give **at least one week's notice** for the connection to be provided. Ideally, you need to contact them as soon as you know that you are moving in.

All charges relating to the use of electricity are your responsibility.

Please be aware that it is illegal and unsafe to sell electricity from your home supply.

Flooding

If there is a risk of flooding at your property, then it is up to you to protect yourself, your family and the contents of your home. If your home is flooded you should:

- ★ Have your gas and electricity checked before use
- ★ Boil all tap water until it has been declared safe
- ★ Avoid contact with floodwater; it may be contaminated
- ★ Contact the insurers of your home and contents
- ★ The Council is only responsible for the insurance of your building

Frozen Pipes

To prevent frozen pipes in cold weather make sure that:

- ★ Your home is properly heated
- ★ Heating is on low if you are out or away from your home
- ★ All pipes are lagged (kept warm with insulating material)

If any of your pipes do freeze, turn-off the water supply at the stop-cock and drain down the system by turning on all the taps until there is no more water coming through.

The supply can be turned on again once the pipes have thawed.

If, despite these precautions, a pipe does burst:

- ★ Turn-off the water supply at the stop-cock
- ★ Turn-off the electricity supply at the mains as there may be a danger of water seeping into the electrical circuits
- ★ Turn-off hot water boilers
- ★ Drain the system
- ★ Call a qualified plumber to attend to the damaged pipe work

Loft spaces in blocks of flats do not form part of the leaseholders property and are therefore the responsibility of PHP to adequately insulate.

If you are not occupying your home permanently or it is vacant, then we would advise you to protect pipework adequately to prevent frost damage.

Fuses

If an electrical appliance stops working or a light goes out, it may be because a fuse has blown.

Replacing blown fuses is your responsibility, unless the electrical distribution system to the block is causing the problem.

In this case it is then the responsibility of PHP and you should call us immediately.

How to change a fuse

1. Switch off the main supply
2. Unplug the appliance that you think has caused the fuse to blow
3. Check the fuses in the fuse box to see which one has blown
4. Replace the blown fuse with a new fuse of the same amperage
5. Switch the main supply back on
If the fuse blows again repeat the process and disconnect another appliance until the fault is traced

If an appliance is unsafe, DO NOT touch it, and call a qualified electrician.

Gas Safety

If you are a new leaseholder you will need to call the meter helpline on 0870 608 1524 to find out who supplies the gas to your property, so that they can arrange for your supply to be connected.

If you smell gas or suspect a gas leak:

- ★ Do not use the phone inside your home, not even a mobile, as it may cause a spark which could cause an explosion
- ★ Call 0800 111 999 immediately
- ★ Use a phone outside your home
- ★ Turn off the gas at the mains and open doors and windows
- ★ Do not smoke or switch anything electrical on or off

Please ensure that you regularly service your own gas fittings.

If you are a landlord sub-letting your property, you are required by law to have in place a *Landlord's Safety Certificate (CP12)*, which is renewable on an annual basis.

Insurance

The policy is for **Buildings Insurance only** and a block policy covers all PHP managed residential properties.

There is an excess of £250 on each claim made.

If you need to make a claim you should contact our HelpDesk on 0800 652 3900 for further information.

In the event of a claim, you will be requested to provide a detailed incident report and a quotation, which when received by PHP, will be forwarded to the Insurance Risk Manager at the Borough of Poole.

The decision as to whether a claim is valid is that of the Insurance Company and not PHP or the Borough of Poole

The Council or PHP does not insure your personal belongings; it is your responsibility to insure the contents of your home.

While it is your choice to have insurance or not, we would strongly recommend that you do insure your belongings as accidents do happen.

You may wish to consider the low cost home insurance scheme recommended by the National Housing Federation, *My Home Contents Insurance*.



Would your stuff be covered if the worst happened?

National Housing Federation
My Home Contents Insurance scheme



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reasons to choose
the My Home
contents insurance
scheme.

- Flexible regular pay as you go payment options.
- No fuss, quick and easy to apply either through the post or over the telephone.
- No excess (you don't pay the first part of the claim).
- Covers theft, water damage and fire.
- Covers damage to internal decorations.
- Covers accidental damage to sanitary fixtures such as toilets and washbasins.
- Covers damage to external glazing for which you are responsible.
- Covers lost or stolen keys and freezer contents.
- You don't need to have special door or window locks.
- All post codes are included.

Sums insured are available from £5,000 to £25,000, all premiums, terms and conditions contained within the free information pack.

Ask your housing provider for an information pack or telephone 0845 337 2463



**NATIONAL
HOUSING
FEDERATION**



The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of The National Housing Federation by Jardine Lloyd Thompson Tenant Risks, a division of Jardine Lloyd Thompson UK Limited, Lloyd's Broker. Authorized and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 8 Driffield Place, London EC2N 2PH. Registered in England No. 254 2321 96. The National Housing Federation is an Appointed Representative of Jardine Lloyd Thompson UK Limited.

Noise

All PHP residents and leaseholders are asked to respect their neighbours, and to play music and or to listen to the television at a reasonable level of volume and at reasonable times.

In some cases, it may be advisable to consider using headphones.

The fitting of hard or laminate flooring can amplify sound, and must be laid using suitable sound deadening materials fitted underneath.

Pets

We expect you to look after your pets in a responsible way.

They must not cause a nuisance to your neighbours, for example by creating a lot of noise or excessive smells.

If a pet does cause a nuisance then we may request for it to be removed.

It is important that you clean up after your pets, dogs in particular.

Many areas have special red bins for the disposal of dog faeces. It is an offence punishable by a fixed penalty notice if you do not clean up after your dog.

If you are purchasing a leasehold property then serious consideration should be given to the suitability of the accommodation if you have pets as they may cause a nuisance.

Disposal of Rubbish

Take care when disposing of rubbish, especially glass and tins.

Broken glass should always be wrapped in newspaper/ cloth before disposal.

If your block has a refuse chute, please use it.

Do not leave rubbish beside the chute, where people may trip or cut themselves on it.

We expect you to dispose of your rubbish carefully.

Please make sure that you put your rubbish in the appropriate bin for the refuse collectors to collect.

Please tell us if someone has dumped rubbish on your estate. We will move the rubbish and charge the person who is responsible, if we have proof.

There are bins for recycling around the area so please try to maximise their use and follow the instructions provided.

Sub-letting your home

Under the terms of your lease you can sublet your home; in other words rent it to someone else.

However, if you have a mortgage you should check with your lender that your mortgage conditions allow you to do so.

Subletting is NOT permitted if you are purchasing a property at our Willow Park scheme.

Occupation must be by the lessee. Purchasers should be over 60 years of age or in the case of a couple, one of the joint purchasers must be the qualifying age.

You must tell PHP if you decide to sublet your home.

Contact your Leasehold Services Officer on 0800 652 3900 so that we can update your contact details.

If you are using a letting agent we also need to know their details.

You must provide contact details to allow us to serve notices and invoices relating to your property, including service charge bills and consultation notices.

You must also give us emergency contact details such as a phone number and email address in case we do need to contact you urgently.

There are no restrictions on subletting but you must sublet your flat on similar terms to those of your lease.

Sub-letting and anti-social behaviour

We take anti-social behaviour very seriously and will take action against those who cause any disturbance.

As the lessee you are responsible for the behaviour of your tenants and their visitors.

You must make sure your tenants do not cause a nuisance or disturbance in the flat, in the building or on the estate and surrounding area.

Nuisance or disturbance includes harassing other residents or visitors to the area.

If your tenants or their visitors behave in this way, you will be breaking the terms of your lease conditions and we will take the appropriate action against you as the legal owner of the property.

This may include legal action to get an injunction against you as the leaseholder and you may lose your home.

Examples of unacceptable behaviour that could cause us to take action against you include:

- ★ Loud and continuous noise from the flat caused by music or parties
- ★ Shouting, DIY at unacceptable times, slamming doors and barking dogs
- ★ Noisy activity in shared areas
- ★ Dumping rubbish
- ★ Vandalism and graffiti
- ★ Drunken behaviour
- ★ Actual violence or threats of violence
- ★ Abusive language or behaviour
- ★ Damaging property

If your tenant causes any problems for other residents or our staff, we will contact you and tell you to stop your tenant causing the problem.

If you don't speak to your tenant, or if your tenant ignores you and continues causing a problem, we may charge you for the time our staff spend dealing with your tenant and sorting out these problems.

**We may even take legal action against you.
The contract you have is between you and PHP.**

Vandalism

Vandalism should be reported to the Police and PHP.

Where possible a *Police Crime Report Number* should be obtained from the Police, so that those responsible can be recharged and/or prosecuted.

Water

Make sure you know where the stop-cock is for turning-off the main water supply.

If your water supply is cut-off for any reason, turn-off all the taps and keep sinks and baths unplugged. This will prevent any flooding when the water supply is restored.

Please remember to always turn-off your water supply and opening taps before going on holiday.

Repair call out times

Emergency Call-Out

Outside normal working hours, where there is imminent danger to you or your home. Please call 0800 50 60 50.

Emergency

Maximum response time of 4 hours during normal working hours where there is a danger to you or your home. All others are done within 24 hours.

Urgent

Work to be carried out and completed within 3 working days

Routine

Work to be carried out and completed within 20 working days