











LODDON
HOMES



Guide for Shared Owners

A HOME TO CALL YOUR OWN ...

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Welcome to your new landlord Loddon Homes

We are a for-profit registered provider of housing owned by Wokingham Borough Council (WBC). Loddon Homes provides social and affordable homes to rent, shared ownership properties to part-rent/part-buy, and supported living rental accommodation for families and individuals across the Wokingham borough.

As a totally council-owned company, our income from rents is ploughed straight back into the provision of more new affordable housing, or to fund other much needed council services like schools and social care.

Loddon Homes is regulated by the Regulator of Social Housing and governed by an independent board of directors who are accountable for setting the strategic and financial direction of the company. The managing director and supporting staff of the council's two housing companies manage the organisation's day-to-day running and affairs.

You can find out more about **the Regulator of Social Housing** on their website www.gov.uk/government/organisations/regulator-of-social-housing

Loddon Homes Limited
Registered Provider number 4827



WELCOME



Your lease

Your lease is an important document that forms a legal contract between you and Loddon Homes. It details your rights and responsibilities as a shared owner, as well as ours as landlord. Your lease is written in line with current law and legislation, including Homes England Capital Funding Guide requirements. It is your responsibility to ensure that you abide by the terms of the lease because, by signing it, you have legally agreed to do so.

Changes to your lease

The only changes we can make to your lease without your consent relate to the level of rent and service charge. For all other alterations, unless they are made as a result of new government legislation, we would consult with our shared owners and seek approval.

Details on how Loddon Homes will calculate rent increases can be found in your lease.

Staircasing

Information about buying more shares in your property can be found in the staircasing section in this guide and in Loddon Homes' staircasing policy, which you can request directly from us.

Selling your property

If you want to sell your property while Loddon Homes still owns shares, you need to let us know. Your lease states that Loddon Homes has a nomination period of eight weeks to advertise your property and find a buyer. If after eight weeks we are unable to find a suitable buyer, you can put your share on the open market; Loddon Homes will need to approve any potential buyers and you will be responsible for all costs associated with the sale.

Your purchaser will need to qualify for shared ownership and be registered with a Help to Buy agent. Loddon Homes will check that the buyer meets the eligibility criteria and specific requirements within the lease, planning, legal agreements or funding requirements. It is usually a condition of the lease that we approve the mortgage offer for any purchaser and give our consent to the purchase.

When you leave the property you must make sure it is in good condition and in accordance with the lease.

If you have staircased to 100% ownership of your property, then you can sell it on the open market.

Can my family stay in the property if I die?

If you hold the lease in a single name or jointly, the shared ownership lease can be passed on or sold in line with your will or the law of intestacy (dying without making a will). If you hold a joint tenancy, the lease automatically passes to the survivor.

Subletting and lodgers

Subletting is not permitted under your lease and violating this term could invalidate your mortgage agreement. Shared ownership schemes are government funded, so we have an obligation to ensure this funding is not abused in order to make a profit.

However, Loddon Homes may agree to you subletting your home in exceptional circumstances, but you must have our permission first. An exceptional circumstance may include a serving member of the Armed Forces whose tour of duty required them to serve away from where they live for a fixed period of time. In such exceptional circumstances, you should write to us asking for permission and outlining the reasons. We will also require confirmation that your mortgage lender has agreed to allow you to sublet.

Shared owners are permitted to take in a paying guest or lodger, with permission from Loddon Homes.



Your rent and service charge

Paying your rent and service charge is an important responsibility as a shared owner. Your rent and service charge are payable monthly in advance, as set out in your lease.

If you fail to pay your rent and service charge, Loddon Homes is entitled to contact your mortgage provider to inform them of your arrears and ask for payment of the outstanding amount; this would then be added to your mortgage balance.

Debt advice

There are a number of organisations who offer free and confidential advice, including:

Citizens Advice

www.adviceguide.org.uk

National Debtline

www.nationaldebtline.org

Changes in your rent and service charge

Rents and service charges are reviewed each year and, when changed, the new charges take effect on 1 April each year. We must tell you of any change at least 28 days (but not more than 90 days) before 1 April. Please refer to your lease for more information on how changes to your rent and service charges are calculated.

Benefits and debt advice

Wokingham Borough Council offers **free** benefits and money advice if you need help paying your rent, service charge or other bills. Their advisers can assess your eligibility for benefits and tax credits, and make sure you are claiming any benefits you are eligible for.

If you would like a free financial assessment, please contact us on 0118 974 6000 or email loddonhomes@wokingham.gov.uk

What is included in my service charge?

Service charges are charges for services that we provide to maintain the communal areas of residential properties. Your service charge can include the following items:

- Buildings insurance (please note, this does not include the contents of your home or your personal belongings; you will need to arrange your own insurance for these items).
- Maintenance work to the exterior or communal areas of the building.
- Health and safety assessments, such as fire risk assessments and checking of fire safety measures.
- Cleaning of communal areas.
- Lift maintenance.
- Electricity for communal areas.
- Grounds maintenance.
- Payments into a “sinking fund” to cover high-cost expenses such as decoration of the communal areas.

We are committed to providing fair and value for money services, so your service charges will be reviewed every year to make sure we are getting the best value for money for you. We will calculate the actual cost of providing the services and compare it to what you were charged in that year, and the amount that is over or under the estimate is deducted or added to the following year’s service charge as appropriate. You will receive a detailed service charge statement each year following the review.





Staircasing

What is staircasing?

“Staircasing” is when a shared owner purchases a further share of the leasehold interest in the property they own, which usually can be up to 100%. As the shared owner purchases more shares in the property, the rent they pay on the unsold share decreases. Details of whether or not a property can be staircased to 100% ownership can be found in the property lease.

How to staircase

When a shared owner wants to purchase additional shares in their property they must make sure:

- There are no arrears on their account for rent and/or service charge.
- They have sufficient finances in place to meet the costs of staircasing and the ability to fund the additional share.
- They can provide a valid mortgage offer or evidence of finances for the additional share being purchased.

Additional shares are purchased at the market value of the property at the time of application. The valuation will be carried out by an independent RICS qualified valuer which will remain valid for three months.

The shared owner is required to pay for any costs relating to the staircasing purchase, including the valuation, mortgage fees and any legal fees. Rent and service charge must be up to date before completion of the staircasing.

Shared owners have three months to complete their staircasing purchase which begins once Loddon Homes receives the valuation from the valuer. Loddon Homes has discretion to extend this period to six months in cases where the delay is outside the control of the shared owner and Loddon Homes.

Shares are usually purchased in increments of 10% unless otherwise stipulated in the lease. Details of the minimum and maximum shares allowed are also set out in the lease.

Final staircasing

Shared owners can staircase up to 100% of the property unless otherwise stated in the lease. This is called “final staircasing” and the purchase of the remaining share must be at least 10%.

When the shared owner becomes the outright owner, the freehold (where applicable) will be transferred to them. Service charges for any communal maintenance or repairs will still be payable to Loddon Homes.

When a shared owner becomes an outright owner they are able to sell their property on the open market, subject to any restrictions applicable in the lease.

Reverse staircasing

Reverse staircasing is when a housing association buys back some or all of the shares in a shared ownership property in order to allow the shared owner to remain in their home whilst in financial difficulty.

Reverse staircasing is a last resort for a shared owner to avoid being evicted from their home. If a shared owner’s situation changes Loddon Homes will always encourage them to speak to Wokingham Borough Council’s rent team and their own mortgage provider to look for solutions.

Shared owners can apply to Loddon Homes to consider their reverse staircasing application; however, there is **no** right to reverse staircasing so no guarantee that that it will be approved. Homes England permits the use of Recycled Capital Grant Fund (RCGF) in cases where all other options to avoid eviction have been exhausted and the housing association has RCGF available.





Repairs and defects

You are responsible for looking after and maintaining your home.

As a shared owner, you are responsible for repairs to your home. However, if you live in a block of flats, Loddon Homes is responsible for the repair and upkeep of communal areas and possibly some of the outside areas, and some of the cost will be recouperated through your service charge.

If your home is newly built, during the first few months some of the repairs needed in your home might be snagging or defect items, which is very common in a new build home. Items that are deemed to be defects (such as a faulty light switch) will be covered by the building contractor for the duration of the defect period (usually 12 months after completion of the build). At the end of the defect period there will be an “end of defects” inspection to check and agree any outstanding defects. Once this inspection has taken place, any repairs will be the shared owner’s responsibility.

Reporting defects (first 12 months after new build handover only)

Wokingham Borough Council (WBC) act as our agent and will escalate defects to the contractor on our behalf.

Report a defect

You can report a defect in the following ways:

Email: housingrepairs@wokingham.gov.uk

Phone: the repairs helpdesk on **0800 515 287**

For **gas and central heating boiler problems** please call **0800 389 8789**

Is it an emergency?

If you have an **emergency** outside of office hours (Monday - Friday 9 am - 5 pm) Please call the emergency out of hours number:

0800 515 287

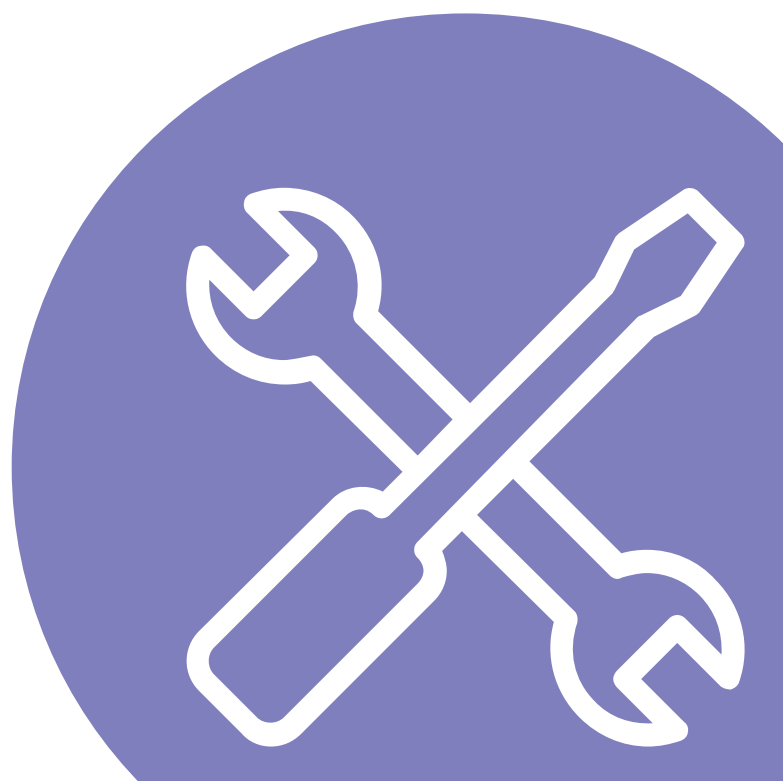
GAS SAFETY AND SERVICING

It is important that you know how to turn off your mains gas supply in an emergency. The shut-off valve is found on top of your gas meter.

To to get the best from your boiler, regular maintenance is essential. If you are the first occupier of a new-build property, we recommend that your boiler be serviced no later than 12 months after you moved in and annually thereafter. Failure to do this could also invalidate the guarantee.

If you suspect there is a gas leak in your home:

- Put out cigarettes and naked flames.
- Do not use electrical switches or lights.
- Open all doors and windows.
- Turn off the gas supply at the meter.
- Immediately report the leak to National Grid on **0800 11999**.





Living in your home

Emergencies

If you need the fire and rescue service, police or an ambulance dial 999 immediately. Do not contact us first.

If your personal safety or the safety and wellbeing of others is at risk, you should dial 101 (999 in an emergency) and seek police assistance. The police will then have a record of the event, which they can share with us if necessary.

If you need to contact us in an emergency, please call **0118 974 6000**. You will be re-directed to our out of hours service if the office is closed.

Insurance

We insure the building you live in, but you must arrange insurance for your own household contents. This should cover you against theft, damage to your belongings and damage caused to other people's property (for example, if you live in an apartment and your washing machine overflows and causes damage to a neighbour's property below you; this would be your responsibility).

Gardens, hedges and tree management

If you have a garden you are responsible for keeping it tidy. This includes maintaining trees, shrubs and hedges. Gardens should not be filled with rubbish and

unwanted household items as this creates a nuisance and spoils the look of your neighbourhood. Please contact us if you are having problems maintaining your garden.

All communal gardens including trees will be maintained by Loddon Homes.

Vermin

If you think you have rats, mice, ants, wasps, cockroaches or other pests inside your home, it is your responsibility to deal with them at your own expense. Loddon Homes is responsible for dealing with pests in communal areas, so if you discover a pest problem in a communal area, please call us on **0118 974 6000** and we will arrange for a pest controller to visit.

Pets

We recognise the benefits that owning a pet can bring and you may keep a pet in your home without our written permission.

However, irresponsible pet ownership can cause nuisance to other residents and affect the welfare of the pet. Before deciding to keep a pet, please be sure that doing so will fit into your lifestyle, that you are prepared to be fully responsible for its welfare and behaviour, and that you can afford its upkeep. We will also ask you to sign a Responsible Pet Ownership agreement.

We classify domestic pets as:

- Dogs (except those prohibited by the Dangerous Dogs Act 1991 or other law)
- Cats
- Song birds
- Fish
- Rabbits and small caged rodents
- Small, non-poisonous caged reptiles, amphibians or insects

Please contact us on **0118 974 6000** or email **loddonhomes@wokingham.gov.uk** if you have any questions about keeping a pet or would like an application form.

DIY

You should not make any alterations to your property without our permission. We will not refuse permission unreasonably.

Our permission is not normally needed for minor jobs such as putting up shelves or redecorating, but if you are unsure please check with us.

If you carry out major works without our consent, or if you damage the property in any way, you are responsible for fixing the damage and putting the property back to its original state. Alternatively, we will carry out the work and charge you for it.

Satellite dishes, wi-fi, television or radio aerials

You must have our written permission and any relevant planning approval before installing any of these items of equipment. We have the right to refuse permission to put up a satellite dish and, in some cases, the local council will place a limit on the

number of satellite dishes that can be installed on one building, for example on an apartment block.

Rubbish disposal

Please look after the area you live in by disposing of your rubbish carefully. If you have a shared bin store area, please only place rubbish in the bins provided and do not put extra items around the bin store area. We know people do litter, sometimes accidentally and sometimes not, and will clean it up when necessary. However where people, including visitors, see rubbish around they tend to litter themselves assuming local people do not care. While it is not your job, if you do help pick up litter when you see it, you will find your area stays cleaner and is nicer place to live.

If we find dumped rubbish, we will investigate who it belongs to and charge them the cost of removal.

If you have a general enquiry about your rubbish collection service, please speak to the Council.

Personal items in communal areas

If you live in scheme where there are communal areas that you share with other residents, fire safety regulations mean that you are not permitted to keep any items in communal areas. This means no plants, furniture, door mats, bikes, mobility scooters or pushchairs. We have tried to design your home to make sure that you have enough storage space for these items.

We appreciate it may be inconvenient at times, and you may think we are being petty, when we insist the

communal areas remain clear but our residents' safety has to be our first priority. Any obstruction in the communal areas could provide fuel for a fire and also hinder escape.

If we find items in shared areas, we will ask you to remove them. If you do not, we are likely to remove them ourselves without notice and charge you the cost of doing so.

Car parking

Although your home has been designed to meet all requirements around the provision of parking for planning purposes, we know that sometimes parking can be limited and it can be frustrating. We ask that you park considerately at all times and do not block other people's access to their property, garden or parking. Unless provided as part of your home, parking is not allocated to a particular property and is therefore available on a "first come first served" basis for residents and visitors. We will not get involved in parking disputes between individuals.

You must not repair, maintain or service any vehicle on our land, other than for routine servicing to a vehicle registered at your address with the Driver and Vehicle Licensing Agency (DVLA), or for emergency repairs necessary to take it to a garage. You must not park any untaxed vehicle on our land, and vehicles that are left at your home or on our land must be roadworthy, have up-to-date tax and current insurance, unless a valid Statutory Off Road Notice (SORN) is in place. If you have driveway parking, you are permitted to have one SORN vehicle at your property at any one time - SORN vehicles must not be left in communal parking areas.

We will ask you to remove, or will remove ourselves, any vehicle from Loddon Homes' land that is found to be dumped, causing a nuisance, obstruction or safety risk. We will charge the owner the cost of having the vehicle removed, stored or destroyed.

If you spot an abandoned vehicle in your neighbourhood, please call **0118 974 6000**. You can also report abandoned vehicles directly to Operation Crackdown at www.operationcrackdown.org.

You will need our written consent to keep any of the following on our property: heavy goods, public service, trade or commercial vehicles, caravans, boats, trailers or similar.

Anti-social behaviour

We want you to enjoy living in your home and neighbourhood without interference and disturbance from others. Unfortunately even in the safest of neighbourhoods, anti-social behaviour can occur.

Anti-social behaviour can include:

- Causing a serious nuisance or annoyance
- Assault, abuse or harassment
- Unreasonable noise
- Pets out of control

What is not considered anti-social behaviour (ASB):

Some things may cause you annoyance, but cannot be dealt with by us as they are not a breach of the tenancy agreement. These include:

- General household noise e.g. washing machines or vacuum cleaners
- Noise of children playing
- Parking in front of another

resident's home (unless blocking access or parking in an allocated bay)

- Cooking smells
- Facebook or other social media comments (unless they are related to an existing ASB case)
- Children being nasty to each other at school
- Smoking outside blocks

If you are experiencing anti-social behaviour

It's often best to approach the person causing the problem and explain calmly why their behaviour is upsetting you. They may not realise they are disturbing you. If the behaviour continues, or you don't feel able to talk to the person please contact us on **0118 974 6000** or email loddonhomes@wokingham.gov.uk

Reporting a noise nuisance

You should report noisy parties that go on late in the night and other repeated or constant noise problems to the Council's environmental health department. They have access to noise monitoring equipment and also have the legal power to confiscate the equipment responsible for making the noise.

Domestic violence

Domestic violence is any type of abuse or violence such as physical, sexual, verbal, psychological, financial or emotional abuse or control.

How we can help

Telling someone else about domestic violence is the first step in stopping it. We will listen sensitively and respond promptly.

If you are experiencing domestic violence, **please tell us**. You can call us, email us or drop into our

offices, or we can arrange to meet you at home or another location where you feel safe.

We work with appropriate organisations to provide alternative accommodation when it is unsafe for someone to return home. Or, we can provide additional security where this helps the person remain at home. We will always talk to the victim first about what action we can and will take against the perpetrator.

Remember, if your personal safety or the safety of others is at risk, you should call 101 (or 999 in an emergency) and seek police assistance. The police will then have a record of the event which they can share with us if necessary.

Other services you can call

Women's Aid

0808 2000 247

helpline@womensaid.org.uk

Rights of Women

0207 2516 577 (Free legal advice for women experiencing domestic violence)

Men's Advice Line

0808 801 0327

(Advice and support for men experiencing domestic abuse and violence)

Broken Rainbow

0300 999 5428 (24-hour support for gay, lesbian, bi-sexual and transgender people)

Samaritans

116 123 (24-hour confidential and emotional support for anyone in a crisis)

NSPCC

0808 800 5000

Child Line

0800 1111

Action on Elder Abuse

0808 808 8141

Victim Support

0845 389 9528 (For victims of reported and unreported crime)

You should contact Wokingham Borough Council for queries concerning:

- Refuse collection and recycling
- Street cleaning
- Street lighting (not on Loddon Homes land)
- General tree concerns (those not on Loddon Homes land)
- Parking issues on public highways
- Grass verges not owned by Loddon Homes





Your feedback

Your feedback is important to us. Future services that we provide will be improved and shaped differently by your feedback. This may come to us as a complaint or just through us engaging with you and asking you what you think of our services. We believe passionately that services should be relevant to residents' needs and what they want, and not what we think you want.

If you are unhappy about a service you have received we ask that you contact us and give us a chance to rectify the situation. However, if you have spoken to us about the issue previously and feel that we have not dealt with your concerns properly, then we will investigate through our complaints process.

How to make a complaint

You can make a complaint by contacting our managing agent, Wokingham Borough Council in the following ways:

- By phone on **0118 974 6000**
- By email at **loddonhomes@wokingham.gov.uk**
- Via the WBC website: **www.wokingham.gov.uk**
- By post or in person at Civic Offices, Shute End, Wokingham, RG40 1WN

Please tell us

- What the problem is, giving details where possible of dates, names etc.
- What you would like to see happen next.
- How best to contact you.
- And make it clear to whoever you are speaking to that you are a Loddon Homes resident.

If you would prefer to contact Loddon Homes direct:

- By phone on **0118 908 8479**
- By email at **info@loddonhomes.co.uk**

If you are not confident in telling us about your complaint, then you can ask a friend, family member or other advocate (someone that will speak to us on your behalf, for example the Citizens Advice service) to contact us for you. We will need your permission to share your information with this person. A full copy of our complaints policy is available upon request.

Complaints procedure

We try to deal with complaints quickly and fairly. Our procedure has three stages, each allowing complainants to take the matter further if they are unhappy with the outcome.

Stage	Process	How quickly
Early resolution	A manager will call you to discuss your query with a view to getting it resolved there and then. If we are unable to resolve things at this point, the manager will gather as much information from you as possible to help us to investigate your complaint. If you feel your concerns have not been addressed or we cannot respond with a quick turnaround, you can take your complaint to stage 1 of our complaints procedure.	5 working days
Stage one	We will acknowledge your complaint within 2 working days of receiving it. You will be given a complaint reference number and details of the manager who will be handling your complaint.	10 working days
Stage two	If you are dissatisfied with the outcome of stage 1, you can escalate your complaint to stage 2. This will mean that a senior manager will carry out an independent investigation on behalf of Loddon Homes which will be signed off by the managing director of the council’s housing companies.	Normally 20 working days

Quality assurance

Once a complaint is closed, we will contact the complainant to ask for feedback on how they found our complaints process. We use this feedback to help improve the service.

Unacceptable and unreasonable behaviour by complainants

We reserve the right not to consider a case if the complainant acts in an unreasonable, rude or aggressive manner, or where the complaint is frivolous, vexatious (deliberately annoying) or has already been closed.

Still dissatisfied?

If you have been through our complaints process and are still not satisfied, you have the right for your complaint to be considered by a 'designated person'. This could be a local councillor or your MP. This person can either help resolve your complaint, reject your complaint or refer you to the Independent Housing Ombudsman.

You can also contact the Ombudsman at any point in the complaints process.

Housing Ombudsman Service

PO Box 152

Liverpool, L33 7WQ

T 0300 111 3000

E info@housing-ombudsman.org.uk

W <https://www.housing-ombudsman.org.uk/>

If you want to compliment us

At Loddon Homes we want to hear about the good things as well as the bad. Knowing what makes our residents happy helps us as much as knowing what makes them unhappy.

If you have a compliment to make please email us at:
info@loddonhomes.co.uk

Customer satisfaction survey

Loddon Homes will conduct a customer satisfaction survey every two years. We will ask you to rate our service through a few simple questions. The feedback we receive from this survey is invaluable and we encourage as many residents to respond as possible. We are happy to help if you need any assistance completing the survey.

Get involved

WBC hosts a number of involved resident groups and, as a resident of Loddon Homes, you are able to participate in these groups to help shape the services you receive. Further information can be found at www.wokingham.gov.uk



Contact us



If you need any information that cannot be found in this guide, please do not hesitate to contact us using the details below:

You can find more information on our website at loddonhomes.co.uk or write to us at

Loddon Homes Ltd

Civic Offices
Shute End
Wokingham
RG40 1WN

T 0118 980 8479

E info@loddonhomes.co.uk

W www.loddonhomes.co.uk



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