

The Shared Ownership Handbook



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1. About this guide

This handbook gives you a guide to the services we provide for shared owners.

It describes your rights and responsibilities as a shared owner and our responsibilities as your landlord. If you would like more information about a particular subject, please contact us.

The handbook is a general guide, not a legal document, so you will need to read your lease to find answers to specific questions, or seek independent legal advice from a solicitor or advice agency.

At the end of the handbook, you'll find a list of useful telephone numbers and addresses of key council and other local services. You can contact us using any of the methods detailed at the end of this booklet.

About Gloucester City Council

Gloucester City Council owns the freehold of your home.

Gloucester City Council approves the major policies affecting the management of your home.

Gloucester City Council is also responsible for some other housing functions, such as:

- administering the re-housing register and helping homeless people
- general housing advice
- housing strategies and policies
- housing and council tax benefit.

You can find more information on the housing services still provided by the City Council on the housing pages of the Council's website at www.gloucester.gov.uk

OR you can ring (01452) 522232 and ask for the housing service you need.

The City Council also provides other services including:

- environmental health
- leisure services
- planning
- waste collection and recycling and
- travel cards.

You can find more information on these other services on the general pages of the Council's website at www.gloucester.gov.uk

OR you can ring (01452) 522232 and ask for the service you need.

About Gloucester City Homes

Gloucester City Council has appointed Gloucester City Homes to manage the Council's 5,000 tenanted and leasehold homes.

Gloucester City Homes is an arms-length management organisation (ALMO) set up by Gloucester City Council in December 2005. It is a company wholly owned by the City Council and is non-profit making. Gloucester City Homes is managed by an unpaid Board of Directors, consisting of 6 tenants, 6 councillors and 6 independent members, who bring a wide range of skills and experience to the organisation.

If you are interested in becoming a Board member or would like to know about other ways to become involved and help us improve our services, please contact our Customer Services Team on 0800 408 2000 or use any of the methods explained in the "Contact us" section of the handbook.

The Board of Directors is supported by our Executive Management Team, who are paid professionals who help develop and implement our policies, manage our staff and ensure that we deliver the services we promise. You can get a full list of the current Board and Executive Management Team from our Customer Services Team on 0800 408 2000 or via any of the methods explained in the 'Contact us' section of the handbook.

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Access to information

We appreciate that, from time to time, you will want to know what personal information we hold on our files about you or want more general information about our services and performance.

So we will:

- show you the personal information we hold about you, normally within 5 working days of you requesting it
- show you general information that we hold about our work and services, including performance information and information on policies, procedures, strategies and standards, within 5 working days of you requesting it
- be regularly trained on and knowledgeable about the relevant laws covering access to information, including the Data Protection Act, which governs access to personal information; and the Freedom of Information Act, which governs access to more general information
- regularly revise the information we provide on our services by updating this handbook, providing a range of supporting leaflets, producing regular newsletters and continually developing our website
- offer you access to a range of other information from organisations providing complementary services to our own, in our offices and via links on our website.

Please note that under the Data Protection Act 1984 we may be asked to share information with other agencies including UK government departments and agencies and other public authorities and registered social landlords.

Also, the Audit Commission Act 1998 requires us to take part from time to time in the National Fraud Initiative (NFI) data-matching exercise.

We will provide tenancy data to the Audit Commission for the NFI. The Audit Commission will use the information to make comparisons between local councils and to help prevent and detect fraud. Every social landlord tenant in the country may be checked - it does not imply that you have been involved in fraud.

2. What is shared ownership?

Shared ownership enables you to buy a share of the value of a property and pay rent for the rest. You may, when you can afford it, buy the whole of the value of your home, and become a full owner-occupier. If you decide to sell your share of the property, any increase or decrease in its value will be passed on to you in proportion to the share you hold.

What will I be purchasing?

You will buy a share in a long lease on a whole property. Normally you need a mortgage to buy 37.5% of the property, and the remaining 62.5%, which Gloucester City Council owns, is rented to you.

If you later decide to move on, then we, on the Council's behalf, would seek a buyer for your share of the property.

Who is it for?

Shared ownership is particularly appropriate for people who cannot afford to buy a home outright but whose income will rise sufficiently in future for them to increase their share and eventually become outright owners.

If you are considering buying a share in a shared-ownership property, we advise you to think carefully about what it will mean for you, and take legal and financial advice before going ahead with the purchase.



You should ask yourself the following:

- Are you in a permanent job, and is it reasonably secure?
- Do you earn enough to pay off the mortgage, rent and any other responsibilities that you will have (such as unexpected repairs, insurances, bills and council tax)? Don't include overtime in this calculation of earnings.
- Would you be able to meet any increases in your monthly payments if mortgage interest rates and your rent were to go up?
- How much will you have to pay for your legal fees, disconnection and re-connection charges and removal costs (if any)?
- How would you pay your rent or mortgage if you fell sick and were unable to work?
- Are there any hidden costs that you are unaware of (such as service charges)?

3. What is a lease?

A lease is a contract between the shared owner (leaseholder) and the landlord, giving conditional ownership for a fixed period. It is an important document and you must ensure that you have a copy and that you understand it.

It is difficult to change the conditions of the lease after you buy, so make sure the services described in the lease are those you want or can accept.

The lease sets out the legal obligations of the two parties: what the shared owner has promised to do, and what the landlord has promised to do.

The shared-ownership lease will contain the following sections:

- A description of the property, including its boundaries; the parts that are your responsibility; and the parts that are the landlord's responsibility.
- The amount of rent that you must pay when the lease starts and how the landlord will review this amount.
- Building insurance arrangements.
- How you can purchase more shares in the property.
- How you can sell the property.
- Details of your and our responsibilities under the lease.

Your rights and responsibilities include the following:

- To pay the rent.
- To pay water rates (if requested).
- To keep the building insured against loss or fire and to name Gloucester City Council on the insurance policy.
- To repair and maintain all parts of the property and the fixtures and fittings and to meet the full cost of this.
- To keep the property in a good state of repair.
- Not to alter the structure of the property without our permission.
- To give our representative access after we have given you reasonable notice, and in emergencies.
- To get our permission before you assign (re-sell) the lease to someone else or sublet the property, and to allow us to nominate the new purchaser.
- Not to cause, commit or allow any form of harassment, nuisance or other anti-social behaviour.
- To enjoy your rights in accordance with the lease and as set down in law.

Our rights and responsibilities

The shared-ownership lease will contain the following sections:

- to allow the leaseholder quiet enjoyment of the property
- to ensure that the leaseholder receives their rights in accordance with the lease and as set down in law.

4. Repairs and maintenance

You are responsible for the repair and maintenance of the whole of the interior and exterior of your property.

We have the right to make an appointment with you to inspect the property. If repairs are needed, we will give you written notice to carry out the work. If you do not carry out the repairs, we will arrange to do the work but will charge you afterwards ("recharge" you) for the full cost.

Gas safety

Under your lease, you are responsible for keeping any appliances in your home in a safe condition. This is so that they do not cause danger to the flat or any of the people who live in it, or any other surrounding properties.

What do I have to do to make sure my gas appliances are safe?

You must have your gas appliances serviced every year by a recognised gas installer such as a CORGI-registered engineer. If you do not do this, you may be breaking the conditions of the lease. We may ask you for evidence that you have had a safety check or service in the last 12 months.

Doing your own alterations

As a shared owner you have the right to improve your home, but you must have written permission from us. We will refuse permission only if we have a good reason. You may also need to get planning permission and building consent before starting work.

We do not need to know about minor work such as decorating but we do need to know about any alterations that affect the structure, walls, windows, floors, ceilings, door frames, plumbing, or electrical services.

What sort of alterations do I need permission for?

You need our permission for:

- any addition or change to the structure or services in your home, including fixtures and fittings such as heating, kitchen units and bathroom replacement
- aerials or satellite dishes
- outside decoration (the type of paint may need approving so that it's compatible with future paints we may use)
- window replacement including doors.



How do I get permission?

Write to the Leasehold and Home Ownership Manager, Gloucester City Homes, Atlantic Suite, Southgate House, Southgate Street, Gloucester GL1 1UW. You will need to say exactly what you want to do and include a drawing or plan. A building surveyor may need to visit to see what you intend to do, before we can make a decision.

We will give you an answer within 7 days of receiving your request, or 1 month if we need more information. If we refuse permission, we will tell you why. You then have the right to a review.

To ask for a review you will need to write to the Director of Property Services and Regeneration, Gloucester City Homes, Atlantic Suite, Southgate House, Southgate Street, Gloucester GL1 1UW, within 4 weeks of being informed of the decision. We will review the case and let you know the outcome in writing. If permission is still not granted, we will tell you why.

If you are unhappy with the decision, you may take the matter to arbitration. You should get independent legal advice before taking this step, and be aware that you would be liable for part of the costs.

If we refuse permission, it will be for a good reason. If you go ahead with work after we have refused permission, you will be breaking the terms of your lease.

The permission we give you to go ahead with work is not the same as planning permission. You are responsible for getting any necessary planning permission or building regulations approval. We will normally make it a condition that you do this when we give you permission for the work.

If you do something without permission, we have the right to put things back as they were and charge you for it.

Grants you can get for improvements

Sometimes you may get financial help from the Council towards the cost of home improvement work or work to provide facilities for the disabled. Usually this is for people who are on a low income.

For more information please contact the Renewal and Regeneration Section, 75-81 Eastgate Street, Gloucester GL1 1PN. You should also refer to the requirements for carrying out improvements outlined above.

Energy efficiency

Saving energy concerns us all. We are affected by the cost of our fuel and the need to look after the environment. Some of us need to keep warm for health reasons. Others may have problems with condensation causing damp in the home. If you would like more information about saving energy, keeping warm, free grants or the other schemes that are available, please contact Warm and Well on (0800) 512012.

5. Rent

We will tell you the initial rent for the share that you have not bought before you complete the purchase. Your lease will set out the basis on which we assess the rent and the method by which we will calculate any future increases.

We will inform you in writing of any proposed changes to your service charge before the change comes into effect.

Shared-ownership rent arrears

We want to make it as easy as possible for you to pay your rent to avoid you getting into debt; and, if you get into arrears, to get the help you need to pay them off as soon as possible.

This section covers the following questions:

- When and how can I pay my rent and other charges?
- Can I get help to pay rent and other charges?
- Can I get help with debt counselling?

When should I pay my rent (and other charges)?

Your rent is payable weekly in advance and is due each Monday. It must be credited to your account no later than Sunday of that week.

If you are making a cash payment, you need to allow 4 working days for the payment to reach your account.

Four weeks' rent is due every month. Each year there are a few rent-free weeks.

We will:

- give you details of the rent-free weeks during the year in the leaflet we send you when informing you of any changes in your rent or service charges
- include the rent-free week dates on our website www.gloscityhomes.co.uk
- supply a copy of the rent-free week calendar within 1 working day if you ask us for another copy.

If you have fallen slightly behind with your rent payments (and we strongly recommend that you don't), these rent-free weeks are a great opportunity to catch up.



How can I pay my rent (and other charges)?

We try to make it easy for you to pay your rent by offering several ways for you to pay.

These are:

- direct debit through your bank or building society. This is the most popular way to pay and a growing number of shared owners prefer it. We can now offer weekly direct debit to ensure you keep up your weekly rental payment. Please contact us for more information
- our website's online payment facility
- our automated telephone payment service on 0845 155 600, 24 hours a day
- by telephoning our Customer Services Team on 0800 408 2000, Monday to Friday 9am to 5pm
- over the counter at any post office in Gloucester or elsewhere in the UK, during normal opening times
- over the counter at the City Council's cashier's office at the Herbert Warehouse, Gloucester Docks, between 10am and 4pm on Monday, Tuesday, Thursday and Friday or between 10am and 3pm on Wednesdays
- over the counter at any PayPoint location in Gloucester or elsewhere in the UK, during normal opening times
- through your employer. If you work for us, you can arrange for your rent to be paid through your wages.

Direct debit information

If you decide to pay your rent by direct debit, please contact us on 0800 408 2000 or download a form from our website www.gloscityhomes.co.uk. If you pay your rent in this way, you must pay it weekly or monthly in advance and on the date agreed with us to ensure the payment reaches your account in time.

We will:

- try, with the co-operation of your bank, to set up direct debits within the same calendar month
- collect the direct debit on Friday each week (for weekly direct debit) or the last day of the month (for monthly direct debit)
- ensure you are covered by the Direct Debit Guarantee, which guarantees that if the amounts to be paid or the payment dates change, we will normally notify you at least 4 weeks before your account is debited or as otherwise agreed. If your bank, building society or we make an error, you are guaranteed a full and immediate refund from your branch of the amount paid.

We can help you to set up a bank or building society account from which to pay your direct debit.

Credit card payments

You can pay us by credit card but we do not encourage this as it can lead to a build-up of debt with credit-card companies.

Gloucester City Council payment card

When your tenancy starts we will send you a rent payment card for paying your rent. You should receive this within 10 working days of the start of your tenancy. Unless you pay by direct debit, you will need to use this card every each time you pay your rent. You will get a receipt, which you should check carefully as it is your proof of payment. Please keep the receipt with the payment card in the plastic wallet provided.

If you lose your rent card or have any queries about your card, please contact us.

Please make a note of your billing number, which we will normally give you when signing you up for your tenancy. You can use this number when you pay your rent and other charges until your new card arrives. If you lose your card, please contact us. You will still be able to pay your rent using your billing number until your replacement card arrives.

Rent statements

We believe it is important to keep you well informed about the state of your rent account, to reassure you that everything is in order, or to regularly remind you of any arrears you need to pay off or any credits you may want us to refund.

We will normally:

- send you a statement of your account every 3 months, showing you the rent payable, your payments and any amounts in credit or arrears
- send you extra statements by post or email within 1 working day of you requesting one. You can make this request by any of the ways outlined in our "Contact us" section. This includes requesting a rent statement using our online form at www.gloscityhomes.co.uk
- give you a balance of your account over the phone, provided that you can identify yourself as the shared owner
- respond to you within 1 working day of you making a request for a refund and make the refund within 10 working days.

Help to pay rent and other charges?

Yes. We can help you in various ways.

We will make an appointment with you before your tenancy starts or at any point in your tenancy, at your request, to explain:

- the range of payment options
- benefits and tax credits which may help increase your income
- the arrears recovery process; and
- details of other independent organisations that can advise you on managing your money.

6. Mortgage repayments

The mortgage interest rate moves up and down according to movements in the bank rate set by the Bank of England. You should remember that if you buy when the mortgage rate is low, the rate is likely to increase during the life of the mortgage loan.

Mortgage payments are usually made each month by direct debit arranged by the lender. Failure to make mortgage repayments could mean that you lose your home if the lender goes to court and gets permission to repossess it.

7. Claiming benefits

If you are on a low income, you may be entitled to various benefits.

As a shared owner, you may be able to get help from:

- council tax benefit
- council tax discounts (whether or not you are on a low income).

You can get various benefits, depending on your circumstances. The Customer Services Centre at Gloucester City Council's Herbert Warehouse can give you information on the benefits you can get as a homeowner - phone them on (01452) 396497 or call into Herbert Warehouse.

You can also contact the Benefits Agency on (01452) 366000.

Council tax benefit

If you are on a low income and have less than £16,000 in savings, you may be able to get help towards paying your council tax. Council tax benefit is paid whether or not you are in work, and may be paid on top of other social security benefits. If you qualify for council tax benefit, it will be taken off your council tax bill as a rebate. This will not directly affect your service charge bills but it can save you money.

Second adult rebate

If you have to pay council tax and the only person living with you is on a low income or is ignored for council tax purposes, then you may be able to get another type of council tax benefit called second adult rebate. This is only if the other person living with you is not your partner or spouse or a joint tenant. However, the rules are complicated, so if you are unsure phone the Council's Benefits Section on (01452) 396497 or the Citizens Advice Bureau (01452) 528017.

If you put in a claim and qualify for council tax benefit, you will be paid council tax benefit or second adult rebate, whichever is higher.

How do I claim council tax benefit?

If you claim income support, the Benefits Agency should give you a form when you apply to them for benefit. You will still need to fill in the Council's benefit application form. Council tax benefit only lasts for 1 year and then you have to re-apply, even if you are on income support. Do not ignore the re-application form that will be sent to you, or your benefit will stop.



If you think you may be able to get council tax benefit, you should:

- go to the Benefits Enquiry Counter at Gloucester City Council Herbert Warehouse, or
- phone Gloucester City Council Benefits Section on (01452) 396497, or
- write to the Benefits Section, Herbert Warehouse, The Docks, Gloucester GL1 2EQ.

Council tax reductions and discounts

As well as council tax benefit, there are certain reductions and discounts that may mean you pay less council tax. Any reductions or changes to the amount of council tax you pay should be shown on your bill. These may be a single-person discount or disability reduction, or both:

Single-person discount

If there is only one adult living in your flat, your council tax bill will be reduced by 25%. Certain people are not counted when looking at the number of adults living in a home, so if you live with an adult who is "discounted" for council tax purposes you should get single-person discount.

Disability reduction

Your council tax may be reduced if you, or someone who lives with you, is disabled and has:

- a specially adapted room, or
- a second toilet or bathroom added for the disabled person, or
- extra space in your home, or it has been adapted, because you or they use a wheelchair.

For more information about council tax discounts and reductions, contact Gloucester City Council Revenue Services on (01452) 396495, or write to them at Gloucester City Council, Herbert Warehouse, The Docks, Gloucester, GL1 2EQ.



Discount

8. Staircasing - buying – more shares

Your lease will tell you if you have the right to buy further shares in your property - known as staircasing. If you are in any doubt as to the type of lease you have, please contact us and we can say whether you may buy more shares.

If you can staircase, you can buy as little as 12.5% each time, or you can buy all the remaining shares in your property up to 100% ownership. The lease allows you the right to buy shares as many times as you wish, although some leases restrict the amount of further shares you can buy.

If you decide you would like to buy a further share, we will arrange for your property to be valued. The valuer will contact you directly to make an appointment. Before they arrive, it is a good idea to make a list of any improvements you have done to your home at your own expense. The valuer will assess these items separately and exclude them from the property valuation figure, to make sure you are not charged again in the purchase price for improvements you have already paid for. Examples of this type of improvement are larger items such as new bathrooms and kitchens, double glazing, central heating, conservatories and extensions.

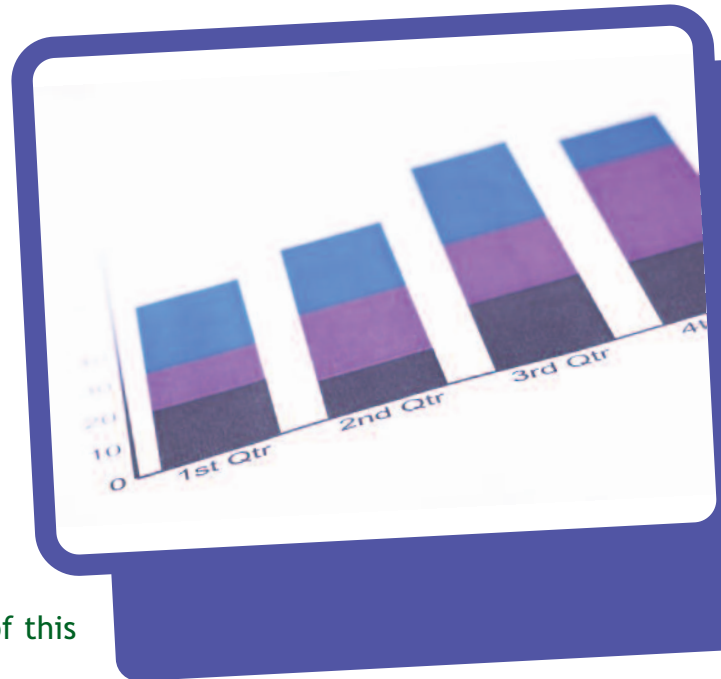
Please be aware that we can take account of improvements you have done only if you told us about them in writing at the time you did them. If you have not notified us, you will need to send us proof of the work you did, for example copies of receipts or invoices.

When we get the valuation we will write to you to tell you how much it is and the price of the extra share you wish to buy. You should then confirm in writing that you wish to proceed. You will have 3 months from the date of the valuation report in which to complete your purchase. (This is the length of time the valuation report is valid for.) If completion takes longer than 3 months, we will need a new valuation, which may affect the price of the further share. You must pay the cost of the valuation.

If you live in a house and staircase to 100% ownership, the freehold of the property will be transferred to you on completion.

If you wish to discuss any of this information or are unsure if your lease type allows you to purchase further shares, then please contact the Council's legal section for advice on 01452 396120.

The current cost of a valuation is £100.00 (figure as at 30.10.06)



9. Selling your home

There are 2 ways in which most shared owners will be able to sell on to someone else. The legal term is "assignment of the lease".

You can either buy the remaining shares through staircasing and then sell your home outright, or you can sell only your part-share in it. The conditions attached to the sale are set out in your lease.

In the case of part-share sales, the lease requires you to allow the City Council to nominate a new purchaser and limits the purchase price to that assessed by our valuer. You must pay the cost of the valuation.

If you own 100% of the property and there are no other sales restrictions in the lease, you can sell your property on the open market.

What happens when you die?

It is very important that you make a will. This means that the solicitor dealing with your estate knows who to pass your possessions onto. This includes your share of your shared-ownership property.

Your benefactor (the person your shared-ownership property passes to, for example your spouse or children) would have the shared-ownership lease assigned to them. This would then make them responsible for the property. They would have to pay the rent and mortgage payments on the property, as well as any upkeep costs for the house.

They would then have the option to live in the property, or to sell it on, as explained in the section above.



10. Joining a tenants, leaseholders or residents association

There are established tenant groups in Barnwood, Tredworth North, Tredworth South, Podsmead, Elmleaze, Kingsholm, Westgate, White City and Matson. Every sheltered home also has a residents committee. The groups in Kingsholm and Westgate have formed Tenant Consultative Committees to enable them to have a more formal say in the management of their estates. If you would like to join a group or to set up a group in your area, please contact us. We can help groups get started and offer some funding to cover essential running costs.

We will:

- encourage residents groups where customers want to come together to discuss our services
 - in partnership with Gloucester City Council and others, enable resident groups to participate in Neighbourhood Partnerships to comment on services provided by members of the Gloucester Partnership, (a partnership of statutory and voluntary agencies, community groups and businesses providing a wide variety of services to the people of Gloucester)
[see www.gloucesterpartnership.org.uk/](http://www.gloucesterpartnership.org.uk/)
 - work with the police and others, to enable resident groups to also become Neighbourhood Watch organisations and help reduce crime and the fear of crime in their neighbourhoods
 - give you training and support information if you want to set up or take part in a group; and pay reasonable expenses
- for any travelling, childcare or both
 - identify areas where no tenant group exists and target support in those areas
 - encourage under-represented groups of the community to get involved
 - attend, at their request, the meetings of tenants and resident groups
 - contact the group 14-21 days before the meeting to identify issues and get relevant partners to attend
 - contact the group 2-3 days before the meeting to identify any issues so that we can give responses at the meeting
 - respond within five working days to all issues raised at the meeting.



11. Customer care standards

In general our staff will:

- be trained in customer care and will be required to achieve Institute of Customer Service qualifications
- resolve 80% of your enquires at the first point of contact
- deal with all your requests, enquiries and concerns within our target timescales, which are given in more detail in the specific service parts of the handbook and on our website
- be courteous and friendly whenever we speak to you
- be neatly dressed
- carry and show you our name and photo-identification badges at all times
- give our name whenever we are communicating with you
- treat your enquiry strictly in confidence, unless you agree we can pass it to others to help provide you with a service; or unless the law requires us to give information, for example for the protection of vulnerable adults and children or the detection of crime.

When you telephone us, we will:

- aim to answer all telephone calls within 5 rings
- confirm you have got through to Gloucester City Homes, give you our name and ask you if we can help you
- respond within 1 working day to requests for a telephone call-back.

When you write, email or fax us, we will:

- respond to all letters within 5 working days
- respond to all emails and faxes within 1 working day.

When you visit us at our offices, we will:

- see you at our reception desks within 5 minutes of your arrival
- see you on time if you have made an appointment
- provide clear information on the outside of the building on how to contact us by other means, and show our normal office opening hours, for people who visit our offices outside normal working hours
- normally put up notices advertising the changed opening times at least 5 working days before they take effect when closing the offices for special reasons such as bank holidays
- offer you private interview facilities if your enquiry is confidential.

When we contact you, we will:

- give our name, job and reason for contacting you
- use plain language in a format you choose
- give you clear contact information for you to reply to us.

When we visit you, we will:

- make and keep an appointment with you
- tell you in good time if circumstances outside our control prevent us from keeping an appointment
- show you our identity card and encourage you to check that it is valid if you are not sure
- leave a calling card with our name and contact number if you are out.

In return we ask that you:

- are polite when speaking to our staff
- do not use foul or abusive language
- be patient with us at very busy times
- provide information when we ask for it, which will speed up your inquiry
- attend appointments on time, to avoid delaying other customers.

Thank you for your help and co-operation.

Aiming for excellence

We also want to reassure you that we are providing nationally recognised excellent levels of service, so we will:

- achieve and retain a 3-star rating for our housing service with excellent prospects for improvement.

Our inspector for this standard is the Housing Inspectorate, which is part of the Audit Commission. (See www.audit-commission.gov.uk or telephone 020 7828 1212.)

- be within the top 25% for performance and the lowest 25% for costs of social housing landlords in England.

Our current independent benchmarking partner is HouseMark, which will be able to confirm our performance in comparison with other social landlords. (See www.housemark.co.uk or telephone 024 7646 0500.)

- obtain ISO9001, the international standard for Quality Management.

Our current inspector for this standard is the British Standards Institution. (See www.bsi-global.com or telephone 020 8996 9000.)

- obtain "Investors in People" accreditation, the national standard for showing that our employees are continually being trained and developed to deliver excellent services to their customers.

Our current inspector for this standard is Business Link Gloucestershire. (See www.glos.businesslink.co.uk or telephone 01242 863863.)

For more information in writing on any of these standards and the inspection organisations, please contact us.

12. Making a compliment, comment or complaint

We aim to provide you with the best possible service at all times. However, we realise you may not always be happy with what we do. If you contact us with a complaint, we will fully investigate the reasons and take steps to put matters right as soon as possible.

To help us to continue to improve our service to our customers, we always welcome your compliments, comments and complaints about all aspects of our service.

How to make a compliment, comment or complaint

If you wish to make a compliment, comment or complaint about any of our services, you can do so by phone, text, email, online, in person or in writing using the information given in the "Contact us" section.

If you are happy with our service or a particular member of staff

We are always pleased to hear when our customers are happy with our service or the customer care of a particular officer. We can learn from these compliments and thank the officers involved.

We may also be able to improve other services if you tell us what you particularly like about how we do things.

If you have a comment on our service or a particular member of staff

We are equally pleased to receive your comments. While these may not always lead you to make a full complaint, we will record and analyse all comments and use them to improve our services. We will always let you know how your comment has affected the way we provide our services.



If you have a complaint about our service or a particular member of staff

If you complain that we have not provided a satisfactory service, we will respond and investigate your complaint quickly and fairly. We will acknowledge your complaint the same day, telling you the name of the person dealing with it.

We will try to resolve the matter straight away. If this is not possible, we will keep you informed while we look into the matter, and will normally give you a full reply within five working days. However, if your complaint involves a more complex investigation, we will agree a suitable response time with you.

If we have made a mistake, we will put the matter right and apologise for our error.

If you are unhappy with our response

We hope you will be happy with the outcome of your complaint. However, if you are dissatisfied with our response, you can ask for the appropriate director to look into the matter again. The director will then either review the case personally or ask a senior officer who has not previously been involved in the complaint to carry out an investigation. If you are still unhappy, you can ask our Chief Executive to look at the case.



If you are still unhappy

You can contact either Gloucester City Council, Executive Manager, Healthy Living, Herbert Warehouse, The Docks, Gloucester GL1 2EQ, tel: 01452 522232, or your city councillor, to ask for a housing complaint to be investigated independently.

The Local Government Ombudsman

If we have been unable to resolve your complaint to your satisfaction, you can contact the Local Government Ombudsman. This is a free, independent service. Local Government Ombudsman, The Oaks, No2 Westwood Way, Westwood Business Park, Coventry CV4 8JB, tel: 024 7669 5999.

13. Equality and diversity

We recognise that we live in a diverse and multi-cultural community. We will regularly consider how this affects the way we should deliver our services and how you wish to receive them.

This section includes information on:

- fairness and equality
- meeting the needs of a diverse community.

Fairness and equality

We will:

- always treat you fairly and impartially
- provide you with the same consistent high standard of service wherever you live in the city, whatever your age, gender, ethnicity, disability, religion, or sexuality
- regularly monitor our services to ensure that all applicants are treated fairly and in a non-discriminatory way
- ensure that we consult all sections of the community so that all customers have a chance to express their views and be involved in shaping our services
- receive regular training and updates on relevant laws such as the Disability Discrimination Act, the Race Relations Act and the Sex Discrimination Act.

Meeting the needs of a diverse community

We will value all our customers and recognise their diversity.

We will ensure our offices are:

- fully accessible by people with mobility problems, including those using wheelchairs
- equipped with hearing loops to make it easy for people using hearing aids to hear us. We will also take hearing loops with us to customer meetings
- family friendly so that adults accompanied by children can rest assured that children can play safely while the adults talk to us.

We will make information available in a range of formats, including in writing, on the internet, and via information boards and screens.

We will ensure our letters, leaflets and publications:

- use plain language
- can be provided, on request, in different languages and other formats such as large print, audiotape/CD/MP3 and Braille.



We will ensure that when we speak with you:

- we can do so in a variety of languages, including sign language, with the help of professional translation services.

We will not tolerate:

- harassment of any kind, including racial, religious, or sexual harassment etc. We will investigate any such incident in full and take appropriate action against the perpetrators (those who carry it out)
- domestic abuse or violence. We will investigate any such incident in full and take appropriate action against the perpetrators.

You can help us by:

- letting us know if you have any special requirements, such as the need for us to communicate with you in a particular way
- reporting to us any incidents of harassment or domestic violence
- letting us know if we are providing services to you in a way that best meets your specific needs.



14. Value for money

We want to ensure that we continually improve our services and give you increasingly better value for money. To achieve this we collect a range of information and will make this available to you in different formats so that you can see for yourself whether we are improving and giving better value for money.

We will:

- keep a detailed annual record of the quality, level and cost of each of our services and share this information with you. This information will be published in writing and be available on our web pages
- compare the quality and cost of our services to other similar service providers and give you details of such comparisons so that you can challenge our service, costs or both
- where another service provider is achieving a better-quality service for the same or less cost, investigate the difference in our services, learn any lessons that will lead to an improvement in the quality of service or achieve greater value for money, or both. Subject to consultation and agreement with our customers, we will change our service to reflect the other service provider's best practice

our performance

We are continually working to improve our service to you. Here is a summary of our current performance in areas of our service that you identified as being important to you.

Indicator	Performance 2005/6	Target for 2006/7	Current performance	How are we doing?
Providing a high quality repairs service (September figures)				
% of emergency repairs completed in target	96%	98.5%	98.15%	⊖
% of urgent repairs completed in target	82%	98.74%	96%	⊖
% of routine repairs completed in target	96%	96.65%	95.24%	⊖
% appointments made and kept	-	96%	96%	⊖
Average time taken to relet empty homes	48.7 days	23 days	28 days	⊖
Increasing staff visibility on estates				
Number of homes visits completed	-	1426	1630	⊖
Number of estate walkabouts	-	21	21	⊖
Number of action days	-	9	9	⊖
Dealing effectively with anti-social behaviour				
% of customers satisfied with the overall service	-	80	87%	⊖
Customer service				
% calls answered	94.5%	95%	97.42%	⊖
% complaints answered in target	87.84%	100%	76.47%	⊖

We are focusing on areas where our performance is not meeting our targets to ensure that actions are put into place to deal with this.

For full information on all our performance information and to keep up-to-date with latest figures visit www.gloscityhomes.co.uk

⊕ Performance achieving target or above.

⊖ Performance within tolerance of target.

⊖ Performance below target with action plan in place to improve.

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- work with other organisations to buy supplies like mobile phones, computers, photocopiers or services such as the improvement of housing
- work with other organisations wherever this will lead to a sharing of good practice, improvements in service and/or lower costs
- after consulting customers and Gloucester City Council, re-invest any savings in improving services and/or helping to reduce annual increases in rents and charges
- publish this information in writing and on our web pages. Please contact us for more information.

Your views make a difference

We ask our customers for their views on our services on a regular basis, to help us identify what we need to improve and put action plans in place to deal with those issues. These are some of our recent survey results:

Our repairs service	What we are working to improve
What you told us You are very happy with the quality of work completed, the attitude of the operatives and the condition of your home when the work is finished.	Improving the arrangements and timescales for completing your repairs.
Our income management service	What we are working to improve
What you told us You were satisfied with our service when we contacted you about arrears. Our rent statements are easy to understand. You are aware of our rent payment methods.	Making sure we contact customers in arrears personally as soon as possible. Increasing the number of referrals we make to advice agencies.
Letting empty homes	What we are working to improve
What you told us You are disappointed with the standard of the home you were offered. You would like more information about the homes we offer and more time to make your decision.	Improving the standard of our homes when they are relet. Providing more information on what standard to expect. Allowing you more time to decide whether to accept an offer of tenancy.
Dealing with anti-social behaviour	What we are working to improve
What you told us Just over half of customers surveyed were satisfied with the service they received.	Agreeing an action plan when you complain about anti-social behaviour and keeping you informed about your complaint. Surveys of customers whose complaints have recently been closed show an improvement in overall satisfaction to 87%.

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15. Understanding your lease

Glossary of terms - terms and definitions

Assignment	This is the term used when you sell your flat and with it the lease. The new leaseholder is the assignee.
Constitution	This is a document that sets rules for an organisation such as a residents' association.
Consultation	This is the process of asking for other people's opinions. Where possible we will consult you about anything we do that affects you.
Covenant	A covenant is a promise to take responsibility. The lease states what you are responsible for during your ownership of the property.
Curtilage or demised premises	That part of the block included in the lease you have bought. This will include your flat, the common parts, any garage area and the landscaped area which form part of your block. Your lease will include a plan showing the curtilage. It will show which parts of the building are yours and which parts you share with other people.
Estate	The block, any out-buildings and any land associated with the block.
Forfeiture	This means that the lease is terminated, and we as freeholder can lawfully repossess the property, require you to vacate it and dispose of it with vacant possession. This would only take place after significant breaches of the covenants in your lease and following a decision by a Leasehold Valuation Tribunal or a court.
Freehold	Absolute ownership of property and the land on which it stands.
Improvement	Doing more work to a property than is required to satisfy an obligation to repair.
Landlord	This is a person or organisation that owns the freehold (or long-term lease) of a property and grants a tenancy or lease to a tenant or leaseholder.
Lease	The lease is a contract that explains our responsibility to you, and your responsibility to us.
Leasehold	An ownership of a property in a building that comprises other flats/maisonettes and is subject to the payment of service charges and ground rent for a set period.
Leaseholder	This is the person who has been granted the lease by the landlord and is, strictly, known as a tenant.
Lessee	This means the same as leaseholder.
Mortgagee	This is a bank or building society that has lent you money so that you can buy a property.

Listed below are the Acts of Parliament that relate to the management of shared ownership properties and service charges, with a short explanation of each.

Law of Property Act 1925

Notice to mortgagees regarding forfeiture - Section 146 Notice.

Housing Act 1985

- The Right to Buy for local authorities and certain housing association tenants
- The form of lease used
- The Right to a Loan for leaseholders

Landlord and Tenant Act 1985 (amended by the Landlord and Tenant Act 1987 and the Commonhold and Leasehold Reform Act 2002.)

- Definition of a service charge
- Reasonableness of service charges
- Leaseholders' rights to consultation on repairs over a defined limit
- The 18-month limit on charging for costs incurred in relation to service charges
- Leaseholders' rights to inspect supporting accounts
- Recognised residents associations
- Rights of residents associations to be consulted about the employment of managing agents

Consumer Protection Act 1987

Landlords' obligations not to give artificially low estimates of service charges.

Landlord and Tenant Act 1987 (as amended by the Commonhold and Leasehold Reform Act 2002)

- Variation of leases
- Demands for rent and service charges must include the landlord's name and address.

Property Misdescriptions Act 1991

Makes it an offence to provide misleading advice or information to purchasers.



16. Directory

Useful addresses and telephone numbers

Electricity and gas power supplies

Power Loss Helpline Tel: 08457 331331 Transco (gas) Tel: 0800 111 999

Police

Crimestoppers Tel: 0800 555111 Non emergencies Tel: 0845 090 1234

Neighbourhood projects

Matson Neighbourhood Project, Matson Avenue Shops Tel: 01452 526014
White City Neighbourhood Project, 110-112 Finlay Road Tel: 01452 554412
Podsmead Neighbourhood Project, 15a Scott Avenue Tel: 01452 541576
Coney Hill Neighbourhood Project, 1a Stanway Road Tel: 01452 380116

Legal and financial advice

Gloucester Law Centre Money Advice Unit
75-81 Eastgate Street Unit 6 Brunel Mall
Gloucester London Road
Tel: 01452 423492 Stroud
Tel: 01453 762326

Gloucester & District Citizens Advice Bureau

75-81 Eastgate Street
Gloucester
GL1 1PN
Tel: 01452 528017 or 01452 527202 - Appointments
Fax: 01452 381507 www.gloucestercab.org.uk

Local Government Ombudsman

21 Queen Anne's Gate
London SW1H 9BU
Tel: 020 7915 3210 www.lgo.org.uk

Gloucester City Council

Staircasing:

Legal Services
North Warehouse
Gloucester City Council
The Docks
Gloucester
GL1 2EP
01452 396120

Selling your property:

Housing and Health
Gloucester City Council
The Docks
Gloucester
GL1 2EP
01452 396534/396548

Contact us

Customer Services Team
Gloucester City Homes
Atlantic Suite
Southgate House
Southgate Street
Gloucester
GL1 1UW

Customer Services Line: 0800 408 2000

Text: 0778 148 2656

Fax: 01452 396599

Minicom: 01452 396161

Email: customer.services@gloscityhomes.co.uk

www.gloscityhomes.co.uk

You can also contact us using our online reporting forms. Please note that our website is speech enabled and you can adjust the size of the text and translate it to other languages.



Getting our information in another format

If you would like any part of this document explained, translated or provided in another format such as large print, audio or Braille, please contact our Customer Services Team on 0800 408 2000.

Bengali

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান অথবা যদি আপনার একজন ইন্টারপ্রেটারের প্রয়োজন হয়, তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

Chinese

本文件可以翻译为另一语言版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

Gujerati

જો તમને આ દસ્તાવેજ બીજી ભાષા અથવા રચનામાં પ્રાપ્ત તો હોય, અથવા જો તમને ઇન્ટરપ્રિટરની સેવાઓ પ્રાપ્ત તો હોય તો, કૃપા કરી અમારી સંપર્ક સાથે.

Urdu

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہیں تو براہ کرم ہم سے رابطہ کیجئے۔