karbon homes

SHARED OWNERSHIP CODE ADOPTER

Providing a strong foundation for life.

Leaseholders handbook

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Introduction

This handbook is a general guide for leaseholders of Karbon Homes. It explains your responsibilities, and also what Karbon Homes provides for you.

If you have bought your property through anyone other than us, then you should ensure that your solicitor provides you with a copy of your lease. Any specific queries relating to your individual lease should be addressed to your own solicitor.

Your lease is your most important document and sets out your rights and responsibilities as a leaseholder.

If there is any part of the handbook that you are not quite clear about, please let us know and a member of staff from the Leasehold Team will go through it with you. If you have any ideas what we should include in the handbook in the future, or indeed any other comments, we would welcome you contacting us.

We use a translating and interpreting service. This handbook can be made available in various languages, large print, Braille or audio. Please contact the Customer Relationship team if you would like this handbook in any other format.

What is a Leaseholder?

As a leaseholder you have bought the right to live in your property for a fixed number of years (your lease will state the term). The lease is a legally binding document that contains your rights and obligations as a leaseholder and our rights and obligations as the owner of the freehold.

We have a number of different leases, as we provide properties on various government sponsored low cost home ownership schemes.

The Various scheme types are listed below:

- Do-It-Yourself Shared Ownership (DIYSO)
- Leasehold for the Elderly
- Subsidised Ownership for the Elderly
- Shared Ownership Leasehold for the Elderly
- Subsidised Ownership
- Improvement for Sale (IFS)
- Right to Buy
- Right to Acquire.

The properties we manage include houses, bungalows, flats in blocks and self-contained flats. As a leaseholder, you have to pay your property's share of our costs in providing services to all the residents of the scheme and, in the case of a block, maintaining the block.

As the freeholder, our responsibilities vary with the scheme and property type. The main features of each scheme type are included in the following sections of this handbook. Where reference to a registered social landlord is made in this handbook this refers to Karbon Homes.

The Leasehold Advisory Service is an independent advice agency that provides free advice and information to you as a leaseholder.

Its contact details are:
The Leasehold Advisory Service
Fleetbank House
2 - 6 Salisbury Square
London
EC4Y 8JX
Telephone 020 7832 2500
Website www.lease-advice.org
Email info@lease-advice.org

The Commonhold and Leasehold Reform Act 2002

The Commonhold and Leasehold Reform Act 2002 received Royal Assent on 1 May 2002. The purpose of the Act was to provide more rights and power for leaseholders and provide greater protection for their service charge money.

The main features of the Act are:

- The introduction of a new 'Right to Manage', which enables leaseholders of flats to take over the management of their building without having to prove fault on the part of the landlord or pay them any compensation. 'Right to Buy' owners in rented blocks (where they outnumber tenants) can claim the right, the 'Right to Manage' is not available to leaseholders of houses
- Easier enfranchisement for both leaseholders of flats and leaseholders of houses
- Easier ability to obtain lease extension's and≈new longer leases
- The provision of the right to buy the freehold to leaseholders of houses who have previously extended their lease or the right to an assured tenancy after the expiry of their extended lease
- The strengthening of leaseholders' rights against unreasonable charges levied under their lease and the strengthening of leaseholders' rights to be consulted about service charges
- The strengthening of accounting rules for leaseholders' monies
- The requirements for landlords to hold service charge funds in designated separate client accounts.

Types of Leasehold Tenure

Shared Ownership **New Build HomeBuy**

What is Shared Ownership/New Build HomeBuy?

Shared Ownership (previously called New Build HomeBuy but for the purpose of this document is referred to as Shared Ownership), is a government funded scheme to help people become homeowners who cannot afford to buy a home on the open market. Through Shared Ownership people can buy a share of the property and pay rent on the remaining share, the residents decide whether to buy a larger share..

A percentage of the full value of the property is purchased initially and rent is payable on the remaining portion. Further shares can be purchased, at the prevailing market value, until the property is owned outright. It is not compulsory to purchase the remaining share, the residents decide whether to buy a larger share.

What kind of property can be bought through Shared Ownership?

Shared Ownership homes may be new or renovated flats or houses that are sold by registered social landlords. Prices vary according to location but are expected to be within the means of those people who cannot afford the prices of properties available on the open market.

Who can buy Shared Ownership homes?

The scheme is designed primarily for first time buyers, but others who are unable to afford to purchase a property outright may also be eligible. An example might be people following a relationship breakdown. Homeowners who are currently selling their property may be considered depending on their current circumstances, but they must have a buyer for their property who is able to proceed.

The scheme is not open to investors or to anyone who does not intend to live in the property, e.g. anyone who intends to purchase with a view to renting the property out.

What does the Shared Ownership lease entitle the leaseholder to?

We will grant a lease under the Shared Ownership terms for a specific period of time (usually 99 years initially). This entitles you to live in your home as an owner-occupier, and allow you to buy further shares in the property. It also allows you to sell the property. We must be contacted so that advice can be given concerning the correct sales procedure to be followed, which is dependent upon the terms of the lease.

Other points covered in the lease set out your responsibilities for repair and payment of rent and service charge where applicable. Although you have not bought the property outright, you will have the normal rights and responsibilities of a full owner occupier.

If the home is a house you will be responsible for all repairs and redecoration, both internal and external. Until the property is owned outright, a charge will be payable to us to cover rent, administration costs and buildings insurance.

If the home is a flat, you will be responsible for all repairs within your individual flat and for the internal redecoration of your home. We will be responsible for external redecoration and repair and maintenance of the structure and communal areas. A charge will be payable to us to cover rent, administration costs, buildings insurance and service charge.

New Model Shared Ownership Lease

The government has introduced a New Model Shared Ownership Lease, to improve the experience of some current leaseholders and to help even more people get on the housing ladder.

The new model works in much the same way as before, but with a few changes, including:

- The minimum initial share that can be purchased of a home is now 10%
- The introduction of the option of staircasing in 1% increments for the first 15 years
- The introduction of a 10-year period during which the cost of £500 per year for any essential maintenance or repairs will be covered by us as your landlord
- Each home will be provided with a 990-year lease.

The new lease applies to all Shared Ownership homes delivered through Homes England's Affordable Homes Programme between 2021 and 2026.

This includes Home Ownership for people with long-term disabilities (HOLD), Older Persons Shared Ownership (OPSO), homes purchased through the Right to Shared Ownership, homes in rural locations and Designated Protected Areas.

If you are unsure if the new lease applies to your home you can contact our Leasehold team via email leasehold@karbonhomes.co.uk. They will be able to confirm your eligibility, and what lease applies to your home.

What does the leaseholder have to pay for?

Rent

A subsidised rent is payable for the share which remains in our ownership and is payable until the property is owned outright. We will review and increase the rent on an annual basis in accordance with the terms of the lease.

Water rates

If your home is a house, you will pay the water rates direct to the appropriate water company.

If your home is a flat, the water rates may be payable to us. The lease will make this clear.

Insurance

The terms of the lease place an obligation on us to insure the building. We employ an insurance broker to ensure that the highest level of cover is provided at the most competitive price. We will collect the cost of the insurance from you. You will have to pay an excess. In the case of a house, once the freehold is transferred (upon outright purchase or three months thereafter depending on the lease) the buildings insurance becomes your responsibility. This insurance does not cover your belongings. You must take out your own contents insurance to cover your belongings.

Leasehold Management Fee (for properties held in shared ownership only)

A Leasehold Management Fee is payable until the property has been purchased outright. Once the freehold has been transferred (where applicable) the Leasehold Management Fee no longer applies.

Service Charge/Sinking Fund (where estate services are provided)

The service charge is the money you pay towards the day-to-day running costs of your scheme and includes contributions towards redecorations and replacements, sometimes known as a Sinking Fund. The charge is calculated so that every leaseholder bears a fair share of costs for their scheme.

We will tell you how the service charge is spent and you will be consulted before any major repair or maintenance work is carried out. Any defect or damage should be reported to us immediately. A management statement is provided within 6 months of the year end. The statement outlines scheme expenditure for the given year. Where the lease requires an estimate/actual approach to the service charge, a figure is determined that is either demanded as an additional payment or refunded to the individual leaseholder.

Does Karbon have to contribute towards the cost of repairs?

No. Even though you own only a 'share' of the property, you are the occupier and under the terms of the lease you are solely responsible for the costs of maintaining the property. The rent reflects this.

Leasehold for the Elderly

What is Leasehold for the Elderly?

Leasehold for the Elderly is a government funded scheme designed for those who are retired or nearing retirement. You may purchase a lease (usually 99 years initially) at 70% of the current market value and, by retaining 30%, we control the resale to ensure purchasers meet the criteria of the property. You receive 70% of the market value at the time of resale.

What kind of property can be bought through Leasehold for the Elderly?

Leasehold for the Elderly properties may be new or renovated flats or bungalows that are sold by registered social landlords. Prices vary according to location.

Who can buy Leasehold for the Elderly homes?

The scheme is designed for those who are retired or are reaching retirement age. The lower age limit is 55. Likely candidates might be owner-occupiers who have recognised that their home has become a burden, either financially or physically. Their present house might not raise sufficient value to purchase a more suitable home in the normal way. The scheme is not open to investors or to anyone who does not intend to live in the property, e.g. anyone who intends to purchase with a view to renting the property out.

What does the Leasehold for the Elderly lease entitle the leaseholder to?

We will grant a lease under the Leasehold for the Elderly terms for a specific period of time (usually 99 years initially). This entitles you to live in your home as an owner-occupier and also to sell the property.

We must be contacted so that advice can be given concerning the correct sales procedure to be followed, which is dependent upon the terms of the lease. Other points covered in the lease set responsibilities for repair and payment of rent and service charge. Although you can never buy the property outright, you will have the normal rights and responsibilities of a full owner-occupier.

If the home is a bungalow, you will be responsible for all repairs and internal redecoration of your home. We will be responsible for external redecoration and grounds maintenance services, the costs of which will be recovered by the service charge.

If the home is a flat, you will be responsible for all repairs within the flat and for internal redecoration of your home. Where it is specified by the lease we will be responsible for external redecoration and repair and maintenance of the structure and communal areas, the costs of which will be recovered by the service charge.

What does the leaseholder have to pay for?

Insurance

The terms of the lease place an obligation on us to insure all properties provided under the Leasehold for the Elderly Scheme. We employ an insurance broker to ensure that the highest level of cover is provided at the most competitive price. The cost of the insurance is recoverable from you. You will have to pay an excess. This insurance does not cover your belongings. You must take out your own contents insurance to cover your belongings.

Service Charge/Sinking Fund

Flats

The service charge is the money you pay towards the day-to-day running costs of the scheme and includes contributions towards redecoration and replacements, sometimes known as a sinking fund. The charge is calculated so that every leaseholder bears a fair share of costs for their scheme. We will tell you how the service charge is spent and you will be consulted before any major repair or maintenance work is carried out. Any defect or damage should be reported to us immediately. A management statement is provided within 6 months of the year end. The statement outlines scheme expenditure for the given year. Where the lease requires an estimate/actual approach to the service charge, a figure is determined that is either demanded as an additional payment or refunded to the individual leaseholder.

Bungalows

The service charge is the money you pay towards grounds maintenance, property maintenance and external redecoration only. The charge is calculated so that every leaseholder bears a fair share of costs for their scheme.

Does Karbon Homes have to contribute towards the cost of repairs?

No. Even though we retain a 'share' of the property, you are the occupier and under the terms of the lease you are solely responsible for the costs of maintaining the property. The Leasehold for the Elderly Scheme enables you to occupy your home at 70% of its actual value. You do, however, pay a small rent if only a 50% share is purchased.

Shared Ownership Leasehold for the Elderly

What is Shared Ownership Leasehold for the Elderly?

Shared Ownership Leasehold for the Elderly is based on the standard Leasehold for the Elderly Scheme; the main difference being that you can choose the size of the share you purchase. You do, however, pay a rent on the share retained by us. You may purchase a percentage (maximum 75%) share on a 99-year lease. By retaining a minimum 25%, we control the resale to suitable future residents. If a 50% share is purchased, costs for the 25% not sold are met by a monthly rent.

As the owner, you receive a percentage (as applicable) of the market value at the time of resale. All other features of the scheme are the same as those shown for Leasehold for the Elderly (bungalows). Please refer to the previous section for further details.

Subsidised Ownership

What is Subsidised Ownership?

The scheme is similar to Shared Ownership. The main difference being that you, as the owner, can never own the property outright. Briefly, 65% of the full market value of the property is purchased and the remaining 35% is rented from us. There is no facility to purchase the remaining 35%.This is always retained by us to ensure that on resale, priority is once again given to local people. When a property is resold, you receive 65% of the revised value of the property as assessed by an independent valuer. The restrictions are in place to ensure that priority is given to local households and that properties remain affordable.

Who can buy Subsidised Ownership homes?

The eligibility criteria for this scheme are very specific. The scheme is primarily for first time buyers but others in genuine housing difficulties may also be eligible. Homeowners who are currently selling their property may be considered, depending on their current circumstances, but they must have a buyer for their property who is able to proceed. Also, purchasers must meet specific residency criteria. They must live in the area already or have connections with the area.

Further details can be provided on request from our Leasehold Team or Home Ownership team. The scheme is not open to investors or to anyone who does not intend to live in the property, e.g. anyone who intends to purchase with a view to renting the property out.

What does the Subsidised Ownership lease entitle the leaseholder to?

We will grant a lease under the Subsidised Ownership terms for a specific period of time (usually 99 years initially). This entitles you to live in your home as an owner-occupier. You are not entitled to purchase the remaining 35% share. It also allows you to sell your interest in the property, although the lease imposes conditions as to who you can sell to. We must be contacted so that advice can be given concerning the correct sales procedure to be followed. Although you have not bought the property outright, you will have the normal rights and responsibilities of a homeowner. You will be responsible for all repairs and redecoration, both internal and external.

What does the leaseholder have to pay for?

Rent

A subsidised rent is payable for the share that remains in our ownership.

Leasehold Management Fee

A Leasehold Management Fee is payable to help meet the costs of the rent collection and service management costs.

Insurance

The terms of the lease place an obligation on us to insure the building. We employ an insurance broker to ensure that the highest level of cover is provided at the most competitive price. These costs are payable to us. You will have to pay for an excess for any claims. This insurance does not cover your belongings. You must take out your own contents insurance to cover your belongings.

Service Charge/Sinking Fund

The service charge is the money you pay towards the day-to-day running costs of your scheme and includes contributions towards redecorations and replacements, sometimes known as a sinking fund. The charge is calculated so that every leaseholder bears a fair share of costs for their scheme.

We will tell you how the service charge is spent and you will be consulted before any major repair or maintenance work is carried out. Any defect or damage should be reported to us immediately. A management statement is provided annually, which shows the status of the scheme accounts.

Does Karbon have to contribute towards the cost of repairs?

No. Even though you own only a 'share' of the property, you are the occupier and under the terms of the lease you are solely responsible for the maintenance of the property.

Subsidised Ownership for the Elderly

Two variations exist to the standard Leasehold for the Elderly Scheme. These are schemes that did not receive government funding and were wholly funded by Karbon Homes (previously Nomad Homes). Whilst the schemes are based on the standard Leasehold for the elderly lease, and the main features of the scheme are the same, they do however have some differences to the standard lease mainly in relation to the sales process and the amounts collected in fees.

Improvement for Sale

What is Improvement for Sale?

Improvement for Sale was a scheme introduced in the 1980s at a time when there was a slowdown in investment in social housing. The more enterprising housing associations in certain properties, either for outright sale or through shared ownership. Government subsidies covered the cost of any shortfall in providing the homes, which were sold on at prices set at the lower end of market values. Karbon Homes* developed a considerable number of properties throughout Tyneside, which were sold outright. We own the freehold and manage communal area repairs and maintenance services.

What kind of property can be bought through Improvement for Sale?

The scheme has been discontinued so there are no new properties being developed. The existing properties are flats within older properties which are situated throughout Tyneside. As the owner, you have the right to sell your property on the open market at market prices to whoever you choose.

*previously Nomad Homes

Who can buy Improvement for Sale properties?

Anyone. The lease allows you to market your property in any way you choose and you may sell to anyone. Our only role is in relation to the management of property maintenance and services.

What does the Improvement for Sale lease entitle the leaseholder to?

We grant a lease under the Improvement for Sale Scheme for a specific period of time (usually 99 years initially). This entitles you to live in your home, let it or sell it. However, while you may let the whole of the property, you are not permitted to let only a part of it, such as one room. We should be advised if the property is to be sold.

What does the leaseholder have to pay for?

Ground Rent

Usually £12.00 per annum

Insurance

The terms of the lease place an obligation on us to insure the building. We employ an insurance broker to ensure that the highest level of cover is provided at the most competitive price. The cost of the insurance is recoverable from you. You will have to pay an excess. This insurance does not cover your belongings. You must take out your own 'contents insurance' to cover your belongings.

Service Charge/Sinking Fund

The service charge is the money you pay towards the day-to-day running costs of your scheme and includes contributions towards redecorations and replacements, sometimes known as a sinking fund. The charge is calculated so that every leaseholder bears a fair share of costs for their scheme We will tell you how the service charge is spent and you will be consulted before any major repair or maintenance work is put in hand. Any defect or damage should be reported to us immediately. A management statement is provided within 6 months of the year end. The statement outlines scheme expenditure for the given year. Where the lease requires an estimate/actual approach to the service charge, a figure is determined that is either demanded as an additional payment or refunded to the individual leaseholder.

Does Karbon have to contribute towards the cost of repairs?

No. Our responsibility is confined to management and maintenance of repairs and services to communal areas only. We have no financial liability to contribute towards, or to subsidise costs.

What is Staircasing?

Staircasing is when you buy further or the last share of your property.

When can I buy further shares or the remaining share?

This depends whether the property is brand new or for re-sale.

- **New Properties - After 1 year**
- **Re-Sale Properties - After 3 months (in most cases)**

Some new build properties are any time after completion of initial purchase, but the price you pay may not be the same as when you bought your initial share.

Do I have to buy further shares or the remaining share?

No you do not, you can always stay at your current share but you would pay less charges to Karbon Homes the bigger the share that you own.

How to Staircase

Please contact **sharedownership@karbonhomes.co.uk** for the full process, but here is a quick overview:

The Lease stipulates that a valuation has to be carried out and the Valuer means an Independent Expert agreed between the Landlord and the Leaseholder who are Members of the Institute of Chartered Surveyors.

We will agree how much of a final share you wish to purchase and once the valuation is completed and agreed you will also need to approach your mortgage lender for a further advance.

Charges

Paying your charges and Sinking Funds

Your monthly charges may include rent, ground rent, administration, service charge, sinking funds, audit charge and insurance. For a full breakdown of your charges please contact the Leasehold Team. Accounts are always charged monthly and payment should therefore be made on the first of each month in advance. Failure to pay your charge in advance could result in your account being in arrears.

How and where to pay your charges

Charges are payable in advance. You are responsible for paying your charges on time and there are a number of ways in which you can pay.

These methods are as follows:

• Direct Debit
Details can be provided by calling the Customer Relationship team on 0808 164 0111. Direct Debit is convenient and hassle free. Payments can be set to a frequency that suits you and we can set one up with you over the phone in a few minutes.

• Housing Benefit & Universal Credit
If you receive help from Universal Credit, this will be paid direct to you, and you can use one of the methods below to pay your service charges. If you get help through Housing Benefits from your local authority, you can request this to be paid direct to Karbon. If the Housing Benefit you receive does not cover all of your charges you will have to make up the difference using one of the payment methods described here.

• AllPay
At Post Offices, PayPoint and PayZone outlets using your AllPay swipe card.

• MyKarbon
You can pay through our customer portal MyKarbon on our website please visit **www.myaccount.karbonhomes.co.uk**

How your rent is set

Rent is payable by Shared Owners and Subsidised Owners only. It is set as follows:

Secure rents (schemes first occupied prior to 1989)

Secure rents are set by the Valuation Office Agency, which is independent of Karbon. A new rent is fixed every two years. You will be consulted before any change in rent and given the opportunity to make comments before it is finally fixed. If you disagree with the rent officer's decision you have the right to object.

Any objection must be made in writing to the rent service within 28 days of you receiving the letter fixing your rent. You will receive four weeks' written notice before any increase in rent is to be applied.

Assured rents (schemes first occupied from 1989 onwards)

Your assured rent is reviewed on an annual basis in accordance with the mechanism outlined in the lease. Following the review you will be notified of the new rent prior to its implementation.

Service Charges/Sinking Funds

A service charge is payable for services such as gardening, communal cleaning, lighting etc. You will be given 28 day's written notice of any changes to the amount you have to pay.

Leasehold Management Fee

Leasehold Management Fees are payable by shared ownership owners in accordance with the terms of the lease.

Ground rent

Ground rent is payable by Improvement for Sale, Right to Acquire and Right to Buy owners in accordance with the terms of the lease.

Arrears advice

If you are having difficulties paying your charges you should contact our customer relationship team immediately. We will always be reasonable in working with you to reduce arrears. If you have a difficulty, we would encourage you to make an appointment either at our office or alternatively in your own home to discuss and resolve any problem you may have in paying your charges.

Remember – ask for advice as early as possible before arrears become too large. We want to help you!

If you do not discuss issues with us, ignore our letters or break agreements, firm action will be taken. If after you have received help and advice you are still making no attempt to reduce your arrears or you continue to break agreements we will begin action against you. This could be asking your lender to pay on your behalf (which will increase your costs) or we could ask the First Tier Tribunal to forfeit your lease. For shared ownership properties we could apply for possession of your property at the county court for non payment of rent. Or we could apply for an injunction for breaking the terms of your lease by not paying your charges/rent.

Defects (New Build Properties Only)

As your housing provider, we are responsible for addressing any eligible internal and external defects identified in your new home. Your property is covered by a 12 month defects liability period, which begins on the date your sale completes.

We strongly advise that you inspect the property as soon as you have taken handover from Karbon Homes. You can then call **0808 164 0111** and **press opt 1**, or email **info@karbonhomes.co.uk**.

Approximately 12 months from the date you move in, a representative from Karbon Homes will carry out a formal inspection and list and discuss any items needing attention at that time. We would suggest that you do not re-decorate the property until after this inspection.

When you take up occupation in your home you will find the electricity, gas and water supply connected.

Gas and Electricity suppliers have been informed that the sale of the property has taken place and meter readings taken.

Please note that you may need to contact your local Council with regards to a wheelie bin for the property and please do not forget to set up your council tax.

You will pay a monthly fee along with your rent to cover the buildings insurance (please note that an excess is payable for each and every claim). It is your responsibility to take out contents insurance to cover damage to your furniture, decorations etc.

Repairs and Maintenance

(For properties assigned to the old style leases)

For properties assigned the old style leases you are responsible for any necessary repairs to your own property. We are only responsible for repairs to communal areas or equipment, the costs of which will be recovered by the service charge.

How to report a repair

1) Contact Karbon Homes to report the required repair.

2) For properties no longer within their defects period all external structural repairs reported within the first 10 years Karbon will be responsible for all external structural repairs.

3) For properties no longer within their defects period the new model lease will allow Shared ownership leaseholders to recover the cost (upto £500 a year) of repairs to certain defined elements.

Leaseholders will be required to initially seek approval from Karbon for the repair to be claimed and use a Trustmark approved contractor.

Once the repair has been undertaken a claim can be submitted to recover the cost of the repair.

Repairs to communal areas can be reported by telephone, email, calling into or writing to our office, or by entering a repair on the correct page on our website.

- Our Customer Relationship team will take your repair reports between 8.00am - 6.00pm, Monday to Thursday – 9.00am–4.30pm Friday, To report a repair by telephone call **0808 164 0111**

- Outside of normal working hours, calls are diverted to our emergency contact centre who will deal with repairs, rent payments and reporting instances of anti-social behaviour. You can reach our Out of Hours contact centre by calling the same number above.

- You can report a repair via the Karbon Homes website **www.karbonhomes.co.uk**

Please only use the emergency service if the request really is an emergency. Your emergency call will be taken by our out of hours service provider. It has full authority from us to seek information to establish if your call is an emergency or not. All calls taken on this service are logged and recorded.

If a contractor attends for what turns out to be a non-emergency, or a repair that is the owner's responsibility, the person responsible for the call may be asked to pay for the cost of the contractor's visit.

Repairs which are carried out outside of normal office hours will cost a lot more than daytime repairs.

Repairs and Maintenance

(New Model Shared Ownership Lease)

When you contact the office please make sure that you provide as much detail about the problem as possible. When you report a repair you will be informed of a repair response time. This will be decided by the type and seriousness of the problem, and will fall into one of two categories shown below, emergency or standard.

Internal repairs

We understand sometimes there may be some initial problems or defects with your new home, and we want to make sure you know exactly what repairs you are entitled to through Karbon.

New properties have a set time period within which we as your housing provider must fix defects, both external and internal – this is usually 12 months. This is called the defects period.

The 12 month period starts from when the builder hands over the property to us, not from when you as a customer receive the home.

As a Shared Ownership customer, you also now have the right to claim up to £500 per year for any essential internal maintenance to your home for the first 10 years of your lease. We refer to this as the Initial Repairs Period. For the initial 10 year period Karbon are also responsible for any external repairs to your home, this includes but is not limited to the roof, foundations, joists and external walls.

Repairs covered by the period include those for essential fixtures and fittings that shouldn't be faulty in a new home.

What is an internal repair?

Internal repairs include anything in your home installed for the supply of water, gas, electric, pipes and drainage. This includes basins, sinks baths and toilets. However, this does not include appliances that make use of the supply of water, gas or electricity such as washing machines or ovens.

Installations in the home for heating your home or hot water are also classed as an internal repair.

We have listed some further examples of internal repairs further on in this leaflet.

What if I don't use my annual repair allowance?

Any unused balance will roll over to the following year, but not any further. The maximum allowance you can have in any one year is £1000.

Why has my repair been refused?

Certain repairs are not eligible.

Examples of this are:

- The damage is covered by insurance
- It falls within the defect liability period
- The repair is covered by a warranty
- The repair is a result of wear and tear or deliberate damage
- The allowance will be used for improvement works or DIY
- The repair is not carried out by an approved, Trust Marked trade contractor

Who can carry out my repair?

Once approved, the repair must be undertaken by a Trustmark approved contractor.

You can find Trustmarked Traders in your area via the Trustmark website:
https://www.trustmark.org.uk/homeowner

How can I claim my repair?

If you want to make a claim from the Qualifying General Repairs and Maintenance Allowance, please get in touch with us. Our team will then be able to check if the item you require repairing is not covered by a warranty or guarantee.

We will then guide you to an online form where you can provide us with information surrounding your repair. If you don't have access to a computer or smartphone let us know and we can submit the claim on your behalf through our portal.

Your initial enquiry will then be assessed, which we will then approve or refuse, and you will be notified of our decision.

Please be aware we cannot accept a repair that has already been done.

We will then notify you of our decision and will advise you of our next steps being:

1. Repair refused – We will advise you why this has happened, and let you know how you can appeal

1) Repair approved - We will provide you with guidance on having the repair undertaken and will send a link for the claim form to make the claim or how to request a paper form.

To start you claim please get in touch with us:

0808 164 0111

info@karbonhomes.co.uk

Further examples of eligible repairs

Bathroom

Toilet:

Cistern constantly flowing
Cistern needs to be re-fixed to wall
Cistern not filling with water
Cistern not flushing
Cistern cracked
Cistern overflowing
Toilet bowl is cracked
Toilet bowl is cracked and leaking
Toilet needs to be re-fixed to the floor
Push button or handle broken

Bath:

Pipes are leaking
Tap is broken
Tap is dripping
Tap is loose
Plug hole grill is broken

Wash hand basin:

Fixing to the wall is loose or broken
Pipe is leaking
Plug hole is cracked
Tap is leaking
Hand basin is cracked

Shower:

Water is leaking out of the shower
Shower screen is broken
Shower tray is cracked or broken
Plug hole grill is broken
No cold water
No hot water
No water at all

Kitchen

Sink unit:

Sink unit broke or damaged
Taps and waste pipes
Tap is faulty
Sink waste pipe or tap is leaking
Tap is loose
Plug hole grill is broken

Electric

Socket or switch is not working

Socket or switch is broken or loose

No power in socket or switches

Lighting

Faulty light attached to my home

Light fitting is loose

Light fitting is broken

Pull cord is broken or loose

Heating

Gas boiler:

Boiler is loose on the wall

Boiler is faulty

Gas or water pipework to the boiler is leaking

Gas or water pipework to the boiler is loose

Electric heating:

Electric heater is loose

Electric heater is faulty or not working

Heating controls:

Room stat, programmer, or timer faulty

Room stat, programmer, or timer are broken

Radiators:

Radiator is loose

Radiator is leaking

Radiator valve is leaking or faulty

Pipework:

Supply pipe or wastewater pipe is leaking or burst

Responsive Repairs Target Times

Emergency

To be attended to within 24 Hours (to make safe and secure)

Some examples are:

- Break-ins to communal areas
- Floods
- Fire Alarm faults
- Fire
- Lift failure

General (Routine)

To be attended as soon as possible within 28 Calendar days

Some examples are:

- Door closer adjustment
- Minor roofing repairs
- Gate latch renewal
- Broken light switch
- Minor internal door lock adjustments

Access to your home

Anyone who calls at your home on behalf of Karbon, this includes officers and contractors, will carry an identity card. Please make sure that you always ask to see their identity card before you allow them to enter into your home. You should always ask to see an identity card no matter which company the person is from; if they don't have one then don't let them into your home.

Damage to communal areas

If you, your family or invited friends cause damage to the common parts of a building you live in then you must either make good the damage or pay us for any costs we incur in repairing the damage or replacement of an item. This also applies to fixtures and fittings damaged through neglect or carelessness.

Damage in your home

If any damage is caused to your home by an accident in an adjoining property (e.g. a flood) then you can claim on the property insurance arranged by us (an excess will apply to any claim). For details of the buildings insurance please contact the Leasehold Team. Please note that this insurance covers the building only, so any damage suffered to your personal effects must be claimed on your own household insurance.

Improvements to your home

Before you undertake any improvements or alterations to your home you must write to us asking for permission. You must seek permission also before putting up a satellite receiver. You must not start any alterations until you have received a letter from us saying you can go ahead.

Adaptations for those with special needs

Should you or any member of your household become disabled you should contact your GP or Social Services to arrange for an assessment of needs. You may then apply to the local authority for a Disabled Facilities Grant to pay for all or part of the cost.

Energy efficiency

In order to keep down your fuel costs, make your home warmer and help protect the environment, it is important to use energy efficiently. Lost heat is costly and wasteful but you can prevent this by using simple techniques such as placing draught excluders in front of doors and using your heating wisely. You can save energy costs by turning off lights and electrical appliances when not required.

Our homes have been built to a high standard, but if you require draught proofing this is your responsibility. For a small initial outlay you should be able to recoup your costs through reduced heating bills in the years to come.

How to Prevent Condensation in Your Home

Condensation is caused when humid air meets a cold surface. The vapour in the air changes its form and appears as water on a surface. If left, it will develop into mould. Usually at its worst during the winter, condensation can cause damage not only to the building fabric, but also to furnishings, clothes, and internal decoration. It can be a problem in any property no matter how old it is. It's often worse in homes that have been modernised. This is because as ventilation and the circulation of air is reduced.

How to treat it

It's always best to clean away any visible mould or black-spotting. This can stop it spreading. You can remove mould by wiping down affected areas with a fungicidal wash. This is available in most shops. If you have baking soda in the cupboard, you can mix this with water to form a paste and use this also.

When cleaning it away:

- Try not to disturb mould by brushing or vaccuming as this can make it spread.
- Do not use bleach or washing up liquid as this can make things worse.
- Make sure mildewed clothes are washed, and any affected carpets cleaned.

Once treated, you can buy fungicidal paint to apply to walls. This helps to prevent the mould from growing back. You can then carry out any necessary redecoration.

Keep checking the affected area for at least a week. If the mould reappears, wash it down again with the fungicidal wash to make sure the area is thoroughly sterilised.

- If painting, use a good quality fungicidal paint to help prevent mould, but remember that this won't be effective if it's later covered by ordinary paint or wallpaper.
- If wallpapering, use a paste containing a fungicide to prevent further mould growth.

Customer Service Standards

Our customer service standards set minimum standards to be achieved which make sure customers are treated well at all times. The customer service standards are provided to you when you buy a property from us. If you have bought from a previous owner you should request a copy from us.

Through our Service Standards we are committed to:

- Providing accessible and responsive services
- Helping customers manage their rent and service charge accounts
- Helping customers manage their tenancy
- Providing clear information inviting customers to take part
- Promoting equality and diversity
- Acting quickly if things go wrong.

Complaints

We believe that customers have the right to receive good quality service from us. We work hard to achieve this and welcome feedback on the service. We view any feedback as an opportunity to improve our service. Our aim is that any complaints we receive will be resolved effectively within set targets and to your satisfaction. Complaints can be made by telephone, letter, email, via our website (**www.karbonhomes co.uk**). There's even a form and pre-paid envelope found in the Complaints, Compliments and Suggestions leaflet in this pack, to make it easier for you to contact us, If after completing the steps set out in our complaints procedure you are still not satisfied with our response, you can refer your complaint to the Independent Housing Ombudsman.

The address is:

Housing Ombudsman Service, PO Box 152, Liverpool L33 7WQ
Telephone: **0300 111 3000** Fax: **020 7831 1942**
Email: **info@housing-ombudsman.org.uk**

All complaints are treated seriously and in the strictest confidence. This does not affect any rights previously detailed.

Equal opportunities

We gather diversity monitoring information in order to demonstrate that our services are delivered fairly.

Being a Good Neighbour

Our message to all our residents is enjoy your home, but don't prevent others from enjoying theirs. Often the main reason for disagreements between neighbours is lack of thought. Most problems can be solved by a little give and take from both sides. However in serious cases involving ongoing antisocial behaviour, violent threats and harassment please contact us and we will help you or offer advice. We may involve other agencies, where appropriate, to assist in resolving difficulties.

Noise

Nuisance caused by noise is often the biggest cause of complaints. This is a greater problem in flats. To reduce the effect of noise in your home, place TVs, radios and stereos away from party walls. Always keep the volume down to reasonable levels, particularly late at night and early in the morning. Household activities such as using vacuum cleaners and washing machines should not be done late at night or early in the morning.

Harassment

If you are the victim of any form of harassment, or you know of someone who is, then please speak to us as soon as possible. We will assist victims of any form of harassment if they want to involve us and would seek to work with others to eliminate any form of harassment.

Rubbish

Accumulated household rubbish is an eyesore and can be a health hazard. Make sure you put your dustbin out for collection on the right day.

The removal of large items of rubbish, such as mattresses and fridges can be arranged with the local council. There here may be a charge for the removal of large items of rubbish.

Keeping pets

Most residents who live in flats with shared entrances are not allowed to keep pets in line with the terms of their lease and our pet policies in place for properties with communal areas. However, residents who have their own front or back door, separate from a shared area, can sometimes keep a domestic pet, you should contact the Leasehold Team for advice. If you do have a pet, do not allow it to make unreasonable noise. Keep dogs on a lead when outside the home and do not let any pet foul the pavements or neighbours' gardens. If this occurs you must clean up the mess.

Gardens

If you have a private garden(s), maintenance is your responsibility. If you have the use of communal grounds, along with other residents of your house or block, then we will maintain these gardens.

Parking

Many schemes do not have sufficient car parking spaces to accommodate all residents' needs. Your lease will therefore most likely only grant you 'the right to park a single motor vehicle where space is available'. You should therefore always be considerate of each other in such situations. Use off street parking wherever possible, but do not park on grass verges.

Getting Involved

Resident involvement

At Karbon we believe the best way to deliver a great service is to find out what matters to you and involve you in decisions that affect our day-to-day work. That is why we are developing and increasing the opportunities for residents to be involved and have their opinions heard. This means that you can influence the decisions that affect you, your home and your community.

We're looking for Karbon customers of all ages and from all walks of life to get involved with the things we do to improve your home and neighbourhood. There are different levels of involvement:

Strategic. A small group of customers who get the chance to unpick policies and procedures to make services better. Examples include looking at the standard levels of our lets and how we deal with complaints and compliments.

Local. Join a bank of customers who help bring about change in your neighbourhood. Soon you could be tackling issues on your estate or coming up with ideas for exciting community projects to help young people develop their potential or improving gardens and green spaces.

Project. Get involved with a specific project that's of interest to you and see it through from start to finish. Our communications team is a perfect example, where Karbon customers like you, provide regular, valuable insights on what interests you and how you'd like to find out about it.

Digital. Take part in digital surveys and forums via email, our website or our social media channels.

How to get involved

Get involved online from home or come along to a friendly get together. Groups meet at various times and travel expenses are covered. We can even provide a taxi to help you get to venues. Of course, tea, biscuits and a good chat come as standard!

For more information or to get register your interest in any of these projects call customer services on **0808 164 0111**.

Share your story

We're trying to collect as many stories as possible about our customers and their home ownership experience. Everyone has a different story and hearing yours will be a huge help to us in improving our services.

Any information you provide us is so important to us, we'll use it for:

- Monitoring
- Data analysis
- Quality review
- Public relations and promotion

We strive to be an active part of the community and represent your best interests, knowing your home ownership journey will be really helpful in making sure we cater to you and future Karbon customers.

The information held by Karbon homes will be used in accordance with the Data Protection Act 1998.

How to share your story

Simply fill in the form at the back of this pack and with your consent we'll contact you if something comes up that you might be interested in being involved.

If more than one person was named on your application (for example if you are a couple jointly applying) please ensure they also sign the form.

Keep in touch

Our social media is a great way to keep up to date with us, whether its what were doing in your area, our top life hacks or you need to speak to us, just search Karbon Homes.

Following your Move Checklist

Finances	Red/ account no	Telephone	Complete
Bank or building society			
Home/buildings/ contents insurance			
Tax office (gov.uk)			
Loan companies			
Pensions			
Mortgage/endowment			
Life policies			
Services			
Electoral register			
Council tax			
Gas			
Telephone (mobile/land)			
Electric			
Cable/satellite			
Internet			
TV Licence			
Water			
Post office- redirection			

Continued on next page

Other	Red/ account no	Telephone	Complete
Vehicle registration - DVLA			
Driving licence – DVLA			
Vehicle insurance			
Telephone (mobile/land)			
Breakdown services			
Doctor			
Dentist			
Optician			
Subscriptions			
Nursery/school/college			
Library			
Gym/other clubs			
Newspaper			

Notes

Notes

If you would like this document translated, please contact the number below giving your full contact details. If you would like this form in another language, large print, Braille, or audio please telephone Customer Services on: **0808 164 0111**.

Calls may be monitored and recorded for quality and training purposes.

T: 0808 164 0111
E: info@karbonhomes.co.uk
W: karbonhomes.co.uk

Karbon Homes is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014.
Registration No: 7529