

# Leasehold Handbook



## About Castles & Coasts Housing Association (CCHA)

CCHA owns and manages more than 7,000 homes across the North of England. We have an annual turnover of over £30m, employ around 200 staff, and own and manage more than 7,000 properties in rural and urban communities across the North of England, with around 75% located in Cumbria.

As well as a commitment to providing new affordable housing solutions and investing more than £10m each year in delivering new homes, CCHA plans to spend more than £10.5m per annum on maintenance (including major repairs), creating employment and skills opportunities in our local communities.

A breakdown of our properties	
General Needs (properties to rent)	5,272
Home Ownership	1,022
Sheltered (rented housing for over 55s)	679
Supported	47

## Our Mission

“Providing affordable homes and sustainable communities with pride, passion and principles.”



## Our Corporate Values

Our corporate values are the operating principles that guide our internal conduct, as well as our relationship with customers, partners, and shareholders:

### Accountability

Assuming responsibility for our actions, decisions and policies.

### Respect

Treating others the way you wish to be treated, show consideration for one another, and recognise each other's differences.

### Honesty

Keeping our promises, we take responsibility, we instil confidence in our employees, customers and other stakeholders.

### Quality

Committed to providing high quality services and products.

### Fairness

Applying the same rules, standards and criteria in similar situations, making judgements free from discrimination or dishonesty.

For more information about CCHA please visit our website at [www.castlesandcoasts.co.uk](http://www.castlesandcoasts.co.uk).

## Welcome to your home

Welcome to your new home. The purpose of this handbook is to provide you an insight into the services you can expect to receive from us. These services may vary depending on your lease and the scheme which you live in so a fact sheet relevant to you and your lease will be provided with this handbook to give you further details.

If you have any queries, please contact the Leasehold Team.

**Please note that this handbook is not a legal document and does not replace or alter any covenants in your lease.**



## Useful contact information

CCHA is here to help and you can contact us using one of the methods below:

Customer Services Team	For general enquiries and feedback
Telephone	<b>0800 085 1171</b>
Email	<b>cs@castlesandcoasts.co.uk</b>
Website	<b>www.castlesandcoasts.co.uk</b>

### What to expect

When you purchase your property you become a leaseholder.

CCHA is the landlord or managing agent and the lease is the legal document that sets out the rights and responsibilities of the leaseholder (you), the landlord (CCHA) and managing agent (if applicable).

CCHA will manage your home in accordance with your lease. It is very important that you keep a copy of your lease in a safe place following the completion of your purchase.

### Legal advice

CCHA strongly recommends that all leaseholders seek independent legal advice to guide you through the process of purchasing a property.

Your lease is a legal document. Before you purchase your home it is essential that you understand your responsibilities and those of the landlord (CCHA) before making your purchase.

### What information will your lease contain?

Common information provided in a lease:

- The original purchase price
- The boundaries of your property
- The interest owned e.g. 25%, 50% or more
- Length of the lease
- Details about selling the property
- Rent and service charges
- Responsibility for repairs and related charges
- Sinking funds

Please note: your lease is specific to your purchase and your property. Your lease is likely to vary from other leases due to legislative and organisational policy changes in operation at the time of the lease.



## Rent and service charge

### Rent

Depending on the type of lease and the percentage owned by the leaseholder there may be an obligation to pay rent. The lease will stipulate when the rent should be paid, should increase, and the formula for a rent increase. Leaseholders are responsible for paying the rent.

### Service charge

Services charges are payable. These charges relate to the services leaseholders receive from CCHA.

At the end of each financial year, as stipulated in your lease, a reconciliation will be completed on the actual final cost of each service charge item. Once this has been done, we will issue a certified annual service charge account.

Please note: a reconciliation will only be completed where your lease stipulates so and when you have received more than two service charge items.

The following items could be included within your service charge:

**Audit fee** - The Audit fee is a fixed fee payable per property and is to cover the costs of independent, external auditors who complete an audit annually.

**Buildings insurance** - The insurance service charge covers buildings insurance. The building insurance covers the structure of the building, fixtures and fittings.

If you need to make a claim please visit our website or contact the leasehold team for further details. Please note the insurance company will need full details of any damage with supporting evidence of photos if available.

**Please note this policy does not cover home contents insurance and you will need to arrange your own contents insurance separately.**

**Communal lighting** - This charge relates to the associated cost of lighting (if any) provided in communal areas.

**General maintenance** - The general maintenance service charge relates to unexpected day to day repairs for example a cracked downpipe on a

block of flats. Please note: it is the leaseholder's responsibility to carry out repairs to the interior of the property.

**Grounds maintenance** - This charge relates to any communal grounds maintenance carried out by our contractor at the scheme.

**Management fee** - The management fee contributes towards the cost of CCHA managing the scheme.

**Provision for cyclical works** - This charge relates to maintenance works that are required on a recurring cycle. For example, clearing of gutters or decorating the exterior of the properties.

**Sinking or reserve fund** - The fund is solely for major improvements relating to that scheme. This money is used to pay for planned repairs which are usually costly items, e.g. replacing the roof, doors or windows.

The way in which CCHA collects the sinking fund depends on the lease for your scheme.

If you are unsure if your lease has a sinking or reserve fund, please contact us.

**Other** - Other service charge items could be incorporated into the service charge. These include lift maintenance, alarms, rubbish clearance and heating if applicable.

**For full details of service charges included in your lease, please refer to your lease.**



## Gas servicing and heating maintenance

**Leaseholder responsibility** - servicing and repairs to heating systems are the responsibility of the leaseholder. We strongly advise that all works are completed by a qualified, competent person.

CCHA can, if you wish, carry out the servicing and maintenance of the heating system within your property. An additional charge will be applied if this is a service you would like to receive.



## Ways to pay your rent and services charge

### Online - CCHA Residents' Portal

The Residents' Portal is an interactive web service, within the CCHA website, that lets our customers view their own resident details online 24 hours a day, 7 days a week.



You can make payments at any time of the day or night, using your debit card, by signing up to our Residents' Portal.

To register for an account all you need is your 'Tenancy Reference'. You can find this reference on most CCHA letters or by contacting our Customer Services Team.

### How to pay online

This is how you can pay your rent or service charges online:

The screenshot shows a registration form with the following fields:

- Surname \*
- Date Of Birth \*
- Tenancy Reference \* OR Application Reference

There is a 'Next' button at the bottom left of the form.

**Step 1**  
To access our Residents' Self-Service Facility (Residents' Portal), log onto our website: [www.castlesandcoasts.co.uk](http://www.castlesandcoasts.co.uk) and click on 'Residents' Portal' on the home page.

**Step 2**  
To register, you'll need to enter your surname, date of birth and your tenancy reference number. The portal will then ask you to choose a username and password.

The screenshot shows a navigation menu with the following options:

- Tenancy Details
- Tenancy Statement
- Make a Payment
- Housing Officers

**Step 3**  
After logging in with your chosen username and password, click on My Account and select Make a Payment.

The screenshot shows a 'Pay' page with the following options:

- Amount to pay
  - Current Balance
  - Weekly Account
  - Other amount (please enter below)

There is a text input field for the amount and a 'Pay' button at the bottom.

**Step 4**  
You can then decide to pay your current balance, the weekly amount or any other amount. When you click 'Pay' you'll be taken to the card processing site where you can securely enter your card details.

For payments to show on your account the next working day, they must be made before 6pm the previous day. If you have any queries, please contact Customer Services on: 0800 085 1171.



### Direct Debit

We can help you set up a Direct Debit to avoid missing your payments. Please contact our Customer Services Team on: **0800 085 1171** who will be happy to assist you in setting this up.

### Standing Order

Just quote your 'Tenancy Reference' and surname.

Our bank details are:  
Account No: **90866105**  
Sort Code: **20-18-62**

### Telephone

You can make a payment over the phone by contacting a member of our Customer Services Team on **0800 085 1171** who will be happy to take payment using your debit card over the phone.

### Important information on payments

If you fail to keep up with payments, your account will fall into arrears. At this point, CCHA will contact you to advise you of the outstanding balance and to request payment.

If you fail to respond or fail to keep to agreements to repay the debt in a reasonable time, legal proceedings will be started. These legal proceedings could ultimately result in the loss of your home.

If you are in financial difficulties, it is important that you let us know as quickly as possible so that we can help you work out a way to pay. If this applies to you, please contact us.

We can help you come to make an agreement to clear any arrears by paying regular instalments.

## Repairs for Leaseholders

### Flats

It is usually the responsibility of the leaseholder to maintain the interior of their flat excluding any structural items and communal services which will be recovered through the service charge.

### Houses - Shared Ownership

It is usually the responsibility of the leaseholder to complete all repairs and maintenance to the house both internally and externally.



## Reporting repairs

### Help with repairs

In some circumstances, CCHA may be able to assist in some repairs and maintenance. In such circumstances we will ask you to pay the full cost if known including VAT before the works commence or we have an agreement in writing that you will meet the full cost of the repair.

### Communal repairs

If you live in a flat and there is a communal area where repairs are required, we will need the following information:

- Full contact details
- Full details of damage/repair required including location
- Access requirements
- Photos, if possible

### Major repairs - blocks of flats

If major works are required for a scheme we will ensure leaseholders are fully consulted in compliance with section 20 of the Landlord and Tenant Act 1985 (as amended). This means that when major repair work is likely to incur costs above the limited prescribed by legislation, CCHA will consult affected leaseholders before entering a contract or commencing work.

Major works are likely to consist of roof, window or door replacements.

## Leasehold management

### Making alterations to your home

We encourage and support leaseholder's wishes to improve their home. Leaseholders are required under the terms of the lease to obtain written consent from us to make any alterations or improvements. Any written consent given will be on the condition that the leaseholder has provided details of the proposed works and subject to meeting planning permission, building regulation and or other statutory requirements.

Examples of these improvements and alterations that you may wish to make to your home include:

- Removing or altering fencing or external walls (including to create a parking space)
- Flagging a garden or yard in a communal area
- Installing a shed
- Anything that affects the structure of your home



## Complaints

- Installing external structures, including housing for animals

For further advice, please contact us.

### Proposed works

CCHA will complete a review for each scheme to establish what investment is required for all properties; this will include checking repairs and maintenance history.

We may arrange more detailed independent surveys to be conducted to help us to decide whether to repair or replace certain elements of the building. At this stage we will consult with you to arrange access to the development to help us plan how best to carry out the work.

### Selling your property

If you are looking to sell your property, please contact us using the contact details on page 2. You can obtain further guidance on our website at [www.castlesandcoasts.co.uk/your-home/leasehold-home-ownership](http://www.castlesandcoasts.co.uk/your-home/leasehold-home-ownership) where you will also find the "Intention to Sell" form that needs to be completed and returned to CCHA to progress your request.

Before your property can be sold, CCHA will need you to provide a chartered surveyor's valuation (the valuer must be RICS registered). The valuation establishes the maximum price for your share of the property. CCHA can arrange a valuation on your behalf if you so wish but we would require payment in advance for the valuation.

Please note that there may be restrictions in your lease about who can purchase the property and you will also be liable for legal fees on resale cost which will vary depending on solicitors charges.

Also, depending on your lease, you may have sinking fund contribution to pay. For further details, please check your lease.

### Staircasing - buying more equity shares in your property if you wish to do so

If your lease allows you to purchase additional equity, you need to make a written request to CCHA. You can download our guidance and "Staircasing" form from our website at [www.castlesandcoasts.co.uk/your-home/leasehold-home-ownership](http://www.castlesandcoasts.co.uk/your-home/leasehold-home-ownership) or contact your Leasehold Officer.

As a customer of CCHA, you have the right to make a complaint if you feel we haven't met your expectations or have failed to deliver one of our Customer Service Standards. We are dedicated to resolving any issues quickly, fairly and transparently, and to ensuring customers are kept up to date at each stage.

### Who can make a complaint?

Anyone who is affected by our services can make a complaint.

### Is there a time limit on when a complaint can be made?

Yes, in line with our Customer Feedback Policy, complaints should be made within 6 months of the occurrence of the event which you wish to complain about.

### How can I make a complaint?

You can make a complaint to us in the following ways:

**Online:** By completing an online Complaints Form at [www.castlesandcoasts.co.uk/contact](http://www.castlesandcoasts.co.uk/contact)

### In writing:

Castles & Coasts Housing Association  
3 Castle Street  
Carlisle  
Cumbria  
CA3 8SY

**Telephone: 0800 085 1171**

### Equality and diversity

CCHA are committed to ensuring that equality and diversity are at the heart of all we do. We are committed to ensuring we understand who our customers are, what their needs are and that our services are delivered in a flexible and diverse way, taking into consideration the needs of all customers.

# Need more information or would like to speak with us?

For more information visit our website or  
contact our Customer Services Team:

Telephone:

**0800 085 1171**

By email:

**[cs@castlesandcoasts.co.uk](mailto:cs@castlesandcoasts.co.uk)**

Website:

**[www.castlesandcoasts.co.uk](http://www.castlesandcoasts.co.uk)**

Or write to us:

**3 Castle Street, Carlisle, CA3 8SY**