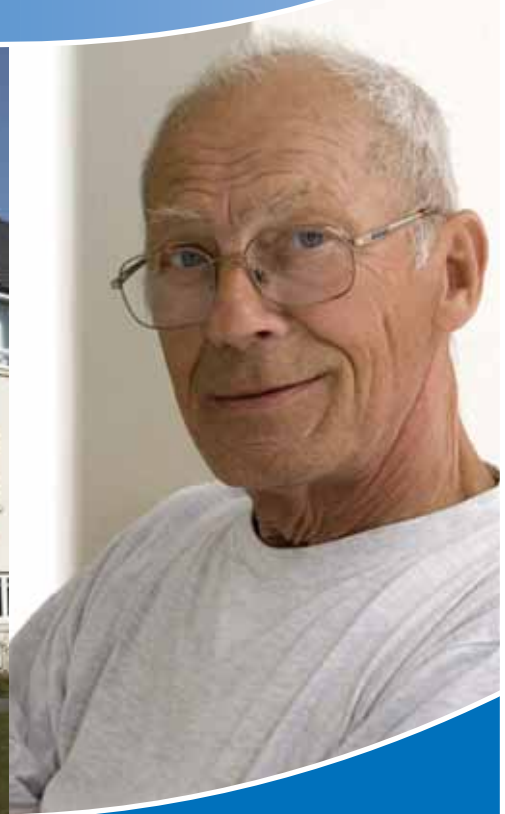


Leasehold Home Owners Handbook



Your guide to the services we
provide for Leaseholders of
East Devon District Council

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Dear Leaseholder,

I am pleased to introduce you to this Handbook. It is to provide you with some useful information about:

- your lease
- your home
- the services we provide to you as your Landlord / Freeholder.

You have a range of rights as a Leaseholder, which are indicated in your Lease Agreement. You also have certain responsibilities to us as your Landlord. If we work together to make sure these rights and responsibilities are respected, it will help all of us maintain a high quality of service, and you enjoy a comfortable home.

This Handbook is designed so you can quickly and easily look up what you need to do when, for instance, you need to report a repair. It also provides information about the services you can expect from us, for example if you report a problem with your neighbours. It tells you how you can get involved in helping to make some of the decisions on how the Service is organised and run.

East Devon District Council is keen to work in partnership with you to ensure that we deliver the services indicated in your Lease Agreement to meet your needs.

We want you to enjoy living in your home and your neighbourhood.

I hope you find this Handbook useful.



John Golding

Head of Housing and Social Inclusion
East Devon District Council

Introduction

As a Leaseholder of a property owned by East Devon District Council, we hope you will find this guide useful. Being a Leaseholder you become one of many people who has either exercised the Right to Buy on their home, or who has bought a former council property.

There are approximately 176 leasehold properties where the council is the Freeholder. Most leaseholds are created where the council sells flats, and in a few cases where flats were built for leasehold sale. East Devon District Council is committed to providing a high standard of service to Leaseholders; we have therefore produced this booklet to:

- Identify the rights and responsibilities of East Devon District Council and Leaseholders within the terms of each Lease.
- Explain the Service Charges payable by each Leaseholder, and how they are calculated.
- Provide accurate and up to date information about East Devon District Council and inform you of changes which may affect your Lease.

This guide is only a summary of the terms set out in most Leases. Not all East Devon District Council Leases are the same, as they vary depending on when they were first issued. You will need to refer to your own Lease to check the terms if you are in doubt about any matter. This Handbook is not intended to provide legal advice, therefore it should be read in conjunction with your Lease.

If you require additional information, for example about service charges, and you cannot find the answer to your query in this Handbook, please contact the Housing Asset and Business Development Officer on **01395 516551** (ext. **2388**) for assistance.

Keeping your handbook up to date

From time to time we may update or add information to this Handbook. Updates will also be made available through our website at **www.eastdevon.gov.uk**. Alternatively hard copies can be requested from our Housing Business Unit.

Comments

We welcome comments on what you think about the contents of this Handbook.

Please contact the Housing Business Unit with your views.

Our vision and priorities

We are committed to the Vision and priorities set out in our Corporate Strategy. In particular we want to achieve thriving, balanced communities and we value openness and honesty. We believe in courage and gusto, and customer-focused improvements. We are also keen to promote the elements of our Housing Strategy and Business Plan, which include partnership, innovation, and providing quality services for our customers.

Our aims

We aim to ensure that a good quality home is available to all households in the district and that each home is adequate in size and suitably located for the occupants.

East Devon District Council is committed to involving customers and staff in all aspects of policy and service developments and we seek to ensure this happens across all areas by consulting with our residents and members of the Tenant and Leaseholder Customer Panel.

Equality & diversity

Our aim is to treat everyone with respect, and as an equal which is why East Devon District Council makes a commitment to promote fairness by training our staff and contractors on the terms of the expectations contained within our Equalities and Diversity Policy. We regularly monitor and update our information in order to ensure our policy reflects current and local needs.

We have a Housing Customer Charter which sets out our commitments to tenants and leaseholders.

Our offices

We are based at Knowle, Sidmouth, EX10 8HL.

Telephone: **01395 516551**

Fax: **01395 517508**

Visit our website www.eastdevon.gov.uk

Opening hours

Monday to Friday 8:30am - 5:00pm.

Our offices are closed at weekends and on Bank holidays. We are also closed over the Christmas period and on New Year's Day.

Contacting us

During our normal opening hours you can contact us to discuss issues regarding your home, your lease, service charges and any other concerns you may have. You can also send us an email out of hours.

Repairs and emergencies (Out of Hours)

Please remember that you are responsible for your repairs within your own home and only repairs which are the responsibility of East Devon District Council will be attended to. If you need to report an emergency repair or have an emergency out of hours, then please contact our Home Safeguard Service on **01395 516854**.

Your Lease

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The Lease is the contract between you and East Devon District Council. It sets out the rights and obligations of both parties. For Leaseholders the Lease gives you rights over the land and/or buildings for a set period of time, usually up to 125 years. When this period runs out, these rights revert back to East Devon District Council, or you may apply for an extension of the Lease.

Length of Lease

If you are the first person to buy the property, the Lease will be granted for a period of 125 years. Subsequent owners take over the number of years remaining on the Lease at the time of purchase.

The main terms of the Lease

- A description of the property, defining the boundaries and areas you are responsible for, and those East Devon District Council are responsible for.
- Service charges you must pay when the Lease starts.
- How and when the service charges are reviewed.
- The other items which may be included within your service charges
- An explanation of the legal responsibilities you have and also those of East Devon District Council.

Your rights under the Lease

- To live in your home for the length of the Lease.
- To have quiet enjoyment of your home.
- The repair of the structure and communal areas by East Devon District Council.

Your main responsibilities

- To pay service charges.
- To maintain and keep in good repair the internal areas of your home.
- To allow East Devon District Council or our Contractors reasonable access to carry out necessary works.
- To obtain our permission before making an alteration to the exterior or interior of your home.
- To use your home as a private residence and for no other purpose.
- Not to cause a nuisance or harass other people in the neighbourhood.
- Send us notice of any change in ownership.
- Inform us in writing of any alternative correspondence address. (A *change of address* form is supplied with this Handbook on page 18).
- To adequately insure your home.

East Devon District Council's responsibilities under the Lease

- To carry out specified repair obligations within agreed timescales.
- To inform you in advance of the intention to carry out programmed improvements to the building.
- To keep the building insured against loss, storm, flood, fire and subsidence.
- To maintain the structure and exterior of the building.
- To maintain the communal areas and keep them clean and well lit.

Further rights for Leaseholders following the Commonhold & Leasehold Reform Act 2002

- The right to extend your Lease by up to 90 years.
- The Right to Manage. This means you can take over the management of the building from us. However, certain conditions need to be met before this can be done which include:
 - The building must be self-contained.
 - It must include at least two flats.
 - At least two thirds of the flats must be owned by Leaseholders.
 - Leaseholders must have a remaining term on their Leases in excess of 21 years, and at least 50% of leaseholders must participate.

Contact our Legal Department for further details. Information is also available from the Leasehold Advisory Service, you can phone them on **020 73745380** or write to them at 31 Worship Street, London, EC2A 2DX. Alternatively, visit their website at www.lease-advice.org.

Data protection and your right to information

You have rights of access under The Data Protection Act 1984 to personal information about yourself, which is held by East Devon District Council. Information which we hold about you will only be used for the purposes of relevant Company use. You have rights of access to information held by us, including the right to inspect your personal or property paper files and any other information we hold electronically. If you believe any information about you is incorrect, please tell us so it can be corrected or removed. To view these records, you should contact our Senior Policy Officer on **01395 516551** (ext: **2332**).

Ground rent for Leaseholders

Ground rent is a payment you make to the Freeholder for use of the ground that the building stands on. The rent is a condition of your lease and covers the period 1 April – 31 March each year.

Service charges for Leaseholders

You will pay service charges if you live in a flat which has communal areas and/or where there is annual servicing contracts in place.

Typically service charges might cover:

- Gas and electrical safety checks.
- Communal repairs and maintenance.
- Cleaning of communal areas.
- Maintaining communal grounds and garden areas
- Electricity – communal hallways, street lighting, external security lighting.
- Emergency lighting annual servicing.
- Smoke Detector annual servicing.

Annual service charges

Under the terms of your Lease you are required to pay East Devon District Council an annual service charge. This charge varies according to where you live and the actual services provided to you. Each year you will be sent a service charge bill, together with a statement showing details of the charges you have to pay for.

How service charges are calculated

Each year East Devon District Council assesses how much has been spent on providing services to your property. These charges are based on actual costs, inflation and prices from Contractors. The proportion of the overall charge you pay is set out in your Lease. For example, if you live in a building consisting of four flats where communal cleaning and grounds maintenance is provided, the cost of providing these services would be divided between all the flats, so you would pay a 1/4 of the total calculated cost. East Devon District Council charges Leaseholders in arrears for most of the services, which it provides. This means that you pay for the services that you have already received.

On leaving the property, once we know the completion date, we would prefer to issue an invoice for Service Charges up to date of completion based on repairs & maintenance (not programmed works) for the last 3 years.

There is an administration charge, which is 15% of the total Service Charges, excluding Ground Rent and Insurance.

Are the service charges reasonable?

If you believe the service charges are not reasonable, or you require more information relating to a repair charge, please write to the Housing Asset and Business Development Officer. If you are still unhappy, you can make your concerns known through our Complaints Procedure, alternatively contact your local Leasehold Valuation Tribunal and apply for a decision on whether the charges are reasonable and fair. You will have to pay for the cost of this service.

Service charge consultations

It is your right to be consulted on how we manage the communal areas and your home. We will always consult you on major programmed works and cyclical re-decoration.

Methods of payment

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Service charges must be paid within 28 days of receipt of your bill. There are different ways to pay, including payment in up to seven installments.

Pay by Standing Order from your bank or savings account

Use the standing order form sent out with your Annual Service Charges account.

Contact the Service Charge Team if you have any questions about paying by Standing Order or completing the form.

Pay by cash, cheque or bank giro

If you want to pay by cash or cheque you can ask the Sundry Debtors team for Giro Vouchers. Cheques should be made payable to East Devon District Council and you should write your invoice number on the back.

You may make payment in person at the Council Offices, Knowle between the following times, Monday – Friday 9.00am – 5.00pm.

You may make a payment by Debit Card. Please phone the Council Offices on **01395 516551** and ask for Cashiers Department. Please have the invoice number and your debit card details available when you do so.

You can also make your payment at a Bank or Post Office. Please use the Bank Giro Credit slip supplied and take it with your payment to the Bank or Post Office. Some Banks and Post Offices will charge a fee for taking your payment.

If you cannot pay your service charge

If you are having problems paying, or if you fall behind with payments, please contact our Income and Payments Office immediately.

To avoid any legal action we will try and come to some arrangement to pay by instalments. If you are also having difficulties paying your mortgage you should contact your mortgage lender. They may agree to a variation of your monthly mortgage payments until you are able to resume the full

payments. It is important that you keep us informed about any financial difficulties which may affect your ability to pay your rent or service charges. National Debtline gives free, confidential advice to help you solve your money problems. Call **0808 8084000** or visit **www.nationaldebtline.co.uk**.

In the following table there is a brief description of the services which may appear on your service-charges bill. You will not be expected to pay for services which are not provided for the benefit of your home.

Service charge	Description of Service
Ground rent	Ground rent for most Leasehold properties is £10 each year. The first bill to all Leaseholders receive from East Devon District Council will show a proportion of the ground rent from the date of completion of the Lease until 31st March the following year. Thereafter all invoices will show the £10 charge for the whole year commencing 1st April.
Insurance	This is for the charge East Devon District Council has paid for your buildings insurance for the year.
Cleaning	This covers the cost of keeping your block of flats or maisonettes and surrounding estate clean. It includes the internal cleaning of communal areas and external areas such as paths, parking areas and clothes drying areas.
Grounds Maintenance	This covers the cost of maintaining the grounds on your estate. It includes grass cutting and maintenance of shrubs, plants, hedges and trees. It also includes the cost of keeping concrete areas free from weeds. You are responsible for paying your calculated share of the cost of maintaining these communal estate facilities.
Communal Electricity	This covers the cost of electricity for communal estate areas. This is usually for lighting shared corridors, communal TV aerial boosters, estate footways, paths and replacement electric bulbs and tubes. This charge also includes the cost of running the lift and door-entry system.
Communal Gas	This covers the cost of any gas boilers serving communal areas and/or more than one flat in the block.
Lift Servicing	This covers the cost of servicing the lifts in your block. This includes doing day-to-day maintenance and re-active repairs reported.
TV aerials	This covers the cost for providing the communal TV service. It includes repairs and servicing of the communal TV-aerial system in your block. You will be expected to pay for this facility even if you chose not to use the communal aerial facility.
Day to day repairs	This covers the cost of repairs to communal parts of the block and estate. This includes the entrance hall, stairwells, outside of the block, and estate roads. East Devon District Council will make separate charges for day-to-day repairs to the lift, door-entry system etc. Currently East Devon District Council class a minor communal repair as one for which the charge is under £250.
Administration charge	This charge covers the cost of managing all the Leasehold properties owned by East Devon District Council. This includes the cost of advice and administering contracts with external providers and for staffing costs involved in calculating and billing for annual service charges.

The table below sets out which services you pay for in arrears and which you pay for in advance.

Charges based on services provided in previous year (in arrears)	Charges based on services provided in current year (in advance)
Cleaning	Ground Rent
Grounds Maintenance	Insurance
Communal Electricity	
Communal Gas	
Fire Protection	
Lift Servicing	
Door Entry Servicing	
TV Aerial Servicing	
Day to Day Repairs	
Administration Charge	

Administration charge

This charge is a standard fee paid to cover the costs of administering the Leasehold service to Leaseholders.

It covers costs for:

- Managing the Lease and responding to enquiries.
- Employing staff including Housing Management and Finance staff.
- Collection of ground rent, service charges, buildings insurance and action taken for recovery.
- Resident involvement, consultation information, (newsletters, Tenant and Leaseholder Customer Panel meetings) and satisfaction surveys.
- Compliance with legal and regulatory guidance (issuing set notices as required).

In order that Leaseholders can put money aside to pay for service charge bills, we will try and let you know in plenty of time when major works are planned. We will advise you at least 6 months in advance of works starting. Before the work commences we will have a consultation process, which will give details of works to be carried out and estimated costs. If you want to find out whether

works are scheduled for your home, you will need to contact the Housing Programmed Works Officer on **01395 516551** ext: **2408**.

Other Leasehold charges or fees

We often receive letters from Estate Agents and Solicitors requesting details about your Lease or property. These usually relate to legal enquiries regarding the property, services provided or costs involved. You may have been sent this information or it is in your Lease and there is a query regarding the content. Please give your Solicitor as much information as possible when they require it as we will make a charge for any information which we are asked to provide.

Repairs

Charges for major repairs and improvements

This deals with major repairs and improvements. Major repairs are classed as those costing over £250 per leaseholder. You should note that minor repairs are those under £250 per Leaseholder, and will be charged to you on an annual basis as a service charge. More than one repair below £250 may be made within any one year and therefore your bill may reflect this.

Major repairs

Such works are normally carried out under a programme of maintenance at regular intervals. In carrying out these works, East Devon District Council will consider undertaking repairs and improvements which will reduce future maintenance costs and reduce the need for having to carry out emergency repairs in the future. Where possible East Devon District Council will endeavor to try and group necessary works within larger contracts to achieve cost savings.

Contractors

In order to comply with current guidelines, East Devon District Council can only use building and maintenance companies from a list of approved Contractors. These Contractors have to meet set standards in respect of Health & Safety, quality of work, customer care, past performance and financial standing to be placed on the list. If you are not satisfied with work carried out on your property, please let us know as soon as possible and we will contact Contractors about your complaints. We will advise you who at East Devon District Council is supervising the Contract when we consult with you before the works commence. Please do not wait until works are completed or almost complete before letting us know if you feel the Contractor is not carrying out the works satisfactorily. Detailed specifications of any works to your property and when they are due to be carried out will be available for your inspection at our offices in Knowle, Sidmouth, Devon.

Examples of emergency repairs

- Storm accident or flood damage.
- Gas leaks.
- Dangerous electrics or loss of power supply.
- Blocked or leaking foul drain.
- Major water bursts.
- Major roof leaks.
- Major communal window / door security breaches.

How to report a repair

Please let us know immediately if you need to report an emergency repair which is our responsibility, during office hours contact us on **01395 517458**. The number you should call outside office hours is **01395 516854**.

Information we need when you report a repair

Whenever you report a repair, or ask someone else to report it on your behalf, please give the following information:

- your name
- your address
- where and what the problem is, and
- when it is convenient to contact you, if access to your property is required.

Insurance

Buildings insurance

East Devon District Council owns the building you live in therefore we have the responsibility of insuring the whole building. However, you have to pay your share towards the cost.

How is my insurance premium worked out?

To calculate how much you have to pay for your share of the buildings insurance, each property is

valued and the relevant insurance rate applied. This rate varies annually depending on insurance company, market forces and claims history. The insurance charge is then apportioned depending on which valuation band your property is in.

Why is the value of my home different from the insurance valuation?

The market value of your home is the amount someone would pay for your home on the open market. The insurance valuation is based on the cost of rebuilding your home if it were destroyed by fire or some other insured peril.

Do I have to insure my home through you?

Yes. Your Lease indicates that East Devon District Council is responsible for arranging the building insurance and collecting the premium.

Paying your insurance

Your insurance premium is included in your annual service charge bill.

How do I make a claim?

You must report any theft or malicious damage to the police straight away. You must also contact East Devon District Council. We will arrange the repair if the loss or damage is to the outside of your property, such as the roof, and to communal areas. To make a claim telephone our Insurance Officer on **01395 517491**.

The action and procedure undertaken depends on the type of claim.

Contents insurance

Contents insurance is not the same as buildings insurance. You should take out your own home contents insurance to cover your personal possessions, furniture and internal decorations. To help you do this we have arranged for leaseholders to be able to access insurance for the contents of home at a special affordable rate. For further information,

contact our Tenant Participation Officers on **01395 517453** or email tenantparticipation@eastdevon.gov.uk.

What if I already have a combined contents and buildings insurance policy?

You should cancel the 'Buildings' part of the insurance. The insurance company may refund some of the premiums you have paid.

What does buildings insurance cover?

Full details of the policy schedule and insured perils and excesses can be obtained from our Insurance Officer. There is no accidental damage cover under the Building Insurance block policy.

Responsibility for repairs and maintenance

Your Lease will tell you what East Devon District Council will maintain in or the on property. In general the following applies.

We are generally responsible for maintaining the main structure and the common parts of the building. The maintenance of the inside of the flat is your responsibility. The main structure includes the roof, outside walls, outside doors, window sills and frames, drains, gutters and outside pipes and communal pathways steps or other access routes. The exact details of our responsibilities will be shown in your Lease.

Your responsibilities

Your responsibilities will be shown in your Lease. Generally, you are responsible for all repairs inside your home, including repairs to the glass in internal windows and doors, the internal decoration of your flat and services to your flat. The following table shows the general position in relation to the responsibilities for various types of repair. Your Lease will show the exact details. Please note that where repairs are shown as being our responsibility, we will charge a share of the cost of these repairs to each Leaseholder.

Summary of repairs

The following table identifies the main responsibilities for elements of your home.

Type of repair	Your responsibility	Our responsibility
Decorating the inside of your home	•	
Decorating the communal areas		•
Decorating the outside of your flat		•
New locks – shared entrances		•
New locks - flat doors	•	
Gutters		•
Pipes – inside	•	
Pipes – outside		•
Fuses, lights and other electrical fittings – inside	•	
Floor coverings – inside	•	
Floor coverings – shared areas		•
Roofs		•
Entry – phone systems		•
Kitchen and bathroom fittings	•	
Central heating systems – inside your home	•	
Communal grounds, gardens and paths		•
Communal windows and doors		•
Shared walls		•
Shared roof covering		•
Shared foundations		•
Shared floor joists		•
Shared drainage		•
Shared external water, soil and vent pipes		•
Shared external doors		•
Shared internal load bearing walls		•
Shared chimneys and flues (not sweeping)		•
Communal electrical supply		•
Shared entrances		•
Shared stairways		•

Type of repair	Your responsibility	Our responsibility
Communal lifts		•
Communal gas pipe work		•
Communal heating and communal water supply		•
Communal TV and radio aerials and equipment		•
Communal drying areas		•
Communal/emergency lighting		•
Fire extinguishers		•
Door entry systems		•
Communal handrails		•
Communal cleaning		•
Parking spaces, parking bays		•

Gas and electrical safety

Gas leaks require your immediate attention. If you smell gas or have any suspicion that gas is leaking, follow these simple steps:

- Put out cigarettes, turn off gas cookers and fires and anything with a naked flame.
- Turn off the main gas supply.
- Open windows and doors, this will allow for the dispersal of any built up gases.
- Do not turn any lights/sockets on or off or light any matches.
- Telephone your gas supplier from outside the property.

Annual gas safety checks

Gas safety checks are to ensure that gas installation pipework, gas appliances and their flues are maintained in a safe condition. Please remember it is important to have a gas service and gas safety check once a year. The maintenance and servicing of all gas appliances and supply in your property is the responsibility of the homeowner.

Electrical safety

New Building Regulations (part P) is intended to increase the safety of householders by improving the design, installation and inspection and testing of electrical installations for work undertaken in a kitchen or special location.

Altering or selling your home

When do I need permission to make changes to my home?

Under the terms of your Lease you need to obtain the written consent of East Devon District Council to change the external appearance of your home or erect any additional buildings, including garages, hard standings and extensions.

Home improvements

As a Leaseholder you may want to alter your home by carrying out improvements such as:

- installing central heating
- putting in new windows
- erecting a satellite dish
- disconnection from a communal (shared) heating or TV aerial system
- building a conservatory or porch.

Before you carry out any alterations which may affect the structure or outside of the building, or will affect communal services, you must get our written permission. You must write to us and tell us about the work you would like to do. To help us decide if we can allow your improvements, please give us as much information as you can. If we don't give permission we will tell you the reason why. You will need to consider whether you need planning or building regulation permission before you start the work. If you carry out any improvements without our permission, you will be breaking the terms of your Lease. Please call our Housing Programmed Works Officer on **01395 516551** (ext: **2408**) for further information.

Disabled adaptations

There may come a time when you need adaptations to your home if you or someone living with you has a disability. You may be able to apply to the Council for a Disabled Facilities Grant (DFG). This grant is means tested in certain circumstances. It can cover adaptations such as: stair lifts, ramps and improvements to kitchen and bathrooms. If you require any further information please contact Devon Care & Repair on **01395 514790** or in writing at Council Offices, Knowle, Sidmouth, EX10 8HL.

What happens if I want to sell my home?

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If you want to sell your home you may have to pay back some of the discount you were granted at the time of your Right to Buy purchase. The amount to

repay depends on when you bought and when you sell your home. For sales under the Right to Buy Scheme made before 18 January 2005 the following applies:

- If you sell the property during the first year – you must repay all the discount.
- If you sell during the second year – you must repay two thirds of the discount.
- If you sell during the third year – you must repay one third of the discount.

For sales relating to Right to Buy/Right to Acquire purchases made after 18 January 2005:

- If you sell the property during the first year - you must repay all the discount.
- If you sell during the second year – you must repay four fifths of the discount.
- If you sell during the third year – you must repay three fifths of the discount.
- If you sell during the fourth year – you must repay two fifths of the discount.
- If you sell during the fifth year – you must repay one fifth of the discount.

Discount is not repayable if:

- You bought your home from a private seller, not us.
- Your home has changed hands following a divorce settlement.
- Your home has changed hands following the death of an owner.
- You have become a joint owner.
- Your home has a compulsory purchase order on it.

Before selling your property you will need to check that there are no special conditions in your Lease which will apply if you sell your home. You or your Solicitor must advise East Devon District Council when you have accepted an offer from a prospective buyer. You will need to advise East Devon District Council of the address of the prospective buyer and their Solicitor. You will need to make final arrangements to pay any service charges or major works costs you owe before you leave your home. If the sale goes through before we issue the annual Service Charges Bill, we may have to provide you with an estimated bill. Please do not enter into any agreement with your prospective buyers regarding service charges. They are due to be paid by the person in occupation at the time.

We may need to make a charge for supplying certain information in the future, such as rent and estate management references to mortgage companies; repairs, maintenance sewerage and programmed works information to solicitors and retrospective planning consent letters to leaseholders/solicitors.

Do I have to offer to sell my home back to East Devon District Council?

Some Leaseholders, who have purchased properties in areas identified as outstanding natural beauty, or in a designated rural area, are required to offer the property back to East Devon District Council before selling it on the open market. We have one month to respond to this offer, otherwise you can then offer the property on the open market.

From January 2006 every Lease issued by East Devon District Council has a requirement to first offer the property back to East Devon District Council before selling on the open market. This applies wherever the property is located. You are recommended to take independent legal advice before selling your home or offering it for sale.

For further information please contact our House Sales Administrator on **01395 517533**. As well as the Section 157 residency restriction for sales of flats in rural areas and areas of Outstanding Natural Beauty, since 2006, sales of flats in urban areas contain a restriction giving the Council the right of first refusal for a sale within the first 10 years after the date of the Right To Buy sale.

Rented garages

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If you rent a garage from us you will need to give seven days notice before you leave. You will also need to hand in the garage keys to our Housing Needs Office. You cannot automatically pass the garage onto the new owner, as there are often long waiting lists. The buyer can join the waiting list if he or she wishes to.

Advice, money management and benefits

You can contact the Citizens Advice Bureau for guidance on many matters, including legal issues, and debt management. Your Citizens Advice Bureau gives free, independent and confidential advice. They can help you work out repayments for your bills and help negotiate with your creditors.

Income Support

If you are aged between 16 and 59, and unable to secure paid employment or don't have enough money to live on, you may be able to get Income Support benefit. To find out if you qualify for Income Support, contact your local Jobcentre Plus office (sometimes called a Social Security benefit office).

Council Tax Benefit

You can claim Council Tax Benefit if you are eligible to pay Council Tax on your property, and your income and capital (savings and investments) are below a certain level. You can apply for Council Tax Benefit with East Devon District Council. For more information phone the Benefits and Council Tax Helpline on **01395 517446** or email **benefits@eastdevon.gov.uk**.

Other benefits

There are other benefits you may be able to apply for if any of the following apply to you:

- you are on a low income (employed or looking for working)
- you have dependent children
- you are sick or disabled
- you are caring for someone
- you are aged 60 or over
- you have been bereaved
- you are pregnant or have recently had a baby.

Keeping pets

Before keeping a pet, please refer to the terms and conditions of your lease as you may need our consent. We will not unreasonably withhold consent.

Resident involvement

There are a number of ways Leaseholders can communicate their views and opinions to us:

- **Tenant and Leaseholder Customer Panel**
The role of the Panel is to give Tenants and Leaseholders a voice and a way of communicating issues and ideas to East Devon District Council. Tenants and Leaseholders can have a say in the maintenance and management of their properties, and can be involved in consulting on our housing policies and procedures. The current constitution allows for two leaseholder representatives to join the Panel.
- **Residents' Associations**
We have a number of Resident Associations operating in East Devon. If you would like to become involved, then please contact our Tenant Participation Officers on **01395 517453** or email **tenantparticipation@eastdevon.gov.uk**. They will be able to advise you about a Residents Association or a Leaseholder meeting in your area.

Leaseholder newsletters

We issue two housing newsletters. The Tenant and Leaseholder Customer Panel newsletter is called 'Partnership News' and is sent to all tenants and leaseholders twice a year. This contains lots of information about residents associations, training opportunities and news. The Housing Standard' is also sent out twice a year and this contains lots of information about our housing services and performance, as well as specific events such as the garden competition.

Useful contacts

Leaseholder rights

Leaseholder Advisory Service
31 Worship Street, London EC24 2DX
Telephone: 020 7374538
www.lease-advice.org

General leaseholder enquiries

Housing Asset and Business Development Officer
East Devon District Council
Telephone: 01395 516551
email: businessunit@eastdevon.gov.uk

Out of Hours emergencies

East Devon District Council
Telephone: 01395 516854

National Debtline

Telephone: 0808 8084000
www.nationaldebtline.co.uk

To report a repair which is our responsibility

Telephone: 01395 517458
email: repairs@eastdevon.gov.uk

Insurance claims

Insurance Officer
Financial Services
East Devon District Council
Telephone: 01395 517491

Contents Insurance

Tenant Participation Officer
East Devon District Council
Telephone: 01395 517453
email: tenantparticipation@eastdevon.gov.uk

Home improvements

(For information about any major work scheduled to take place, or if you plan to carry out work that may affect the structure or outside of the building)

Programmed Works Officer
East Devon District Council
Telephone: 01395 516551 Ext. 2408

Estate Management

(To report estate/grounds maintenance problems or anti-social behaviour)

Estate Management

East Devon District Council

Telephone: 01395 516551 Ext. 2396

email: estatemangement@eastdevon.gov.uk

Adaptations

Devon Care and Repair

Telephone: 01395 514790

Terminology

Listed below are some words and phrases we use in this Handbook together with brief explanations.

Arrears

Any debts, including rent and/or service charge which remain un-paid.

Cyclical maintenance

This work is carried out to communal areas, normally to flats (external and internal) such as decoration (usually every five/six years).

Communal areas

The parts of the building or estate or services shared with others – more fully described in your Lease.

Excess

An amount of money you will pay towards the cost of a claim.

Freeholder

A person or company who is granted full ownership of land and building.

Home or property

A flat, maisonette, bungalow or house including any private garden, outbuilding or garage.

Insured perils

'A peril' is an event that causes a loss, such as fire or flood. The insured perils are those you're covered for under the policy.

Lease

A Legal Agreement, which sets out the rights and responsibilities of both Leaseholder and Landlord.

Leaseholder

Someone who lives in a flat and/or has purchased the lease.

Re-sales

Term used to describe the procedure when you sell your home.

Legal words used in your Lease

Common parts

The parts of the building, which you share with other residents in the building, e.g. entrance hall and staircases.

Covenants

A legally binding promise.

Demised premises

The part of the building that has been sold to you and is your responsibility.

Exemptions and rights

Reservation we keep as Landlord over your home.

Landlord or Lessor

The owner of the land, entitled to receive rent (ground rent) & service charges and who will eventually own the property when the lease comes to an end.

Tenant or Lessee

The person who owns the Lease and has the right to live in the property.

Change of address form

Property address	

Outgoing Occupiers

Full names (or Solicitors' name)	
Forwarding address (or Solicitors' address)	

Incoming Occupiers

Full names (or Solicitors' name)	
Forwarding address (or Solicitors' address)	

Date of completion	
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Please return this form to:

Income and Payments
East Devon District Council
Knowle
Sidmouth EX10 8HL

DX 48705 Sidmouth



