

YOUR LEASE, RESPONSIBILITIES AND RIGHTS

FOR HOME OWNERS



THAMES VALLEY HOUSING

Your lease, responsibilities and rights

This leaflet gives you information about:

- The contents of your lease
- Your responsibilities
- Our responsibilities
- Sub-letting your home
- When you pay your rent/service charge
- Information we hold about you

Your Lease

This is a legal document that sets out:

- Details of your rent and how it is increased
- Arrangements for buying a further share in the property
- Service charges and buildings insurance
- Your responsibilities
- Our responsibilities

You are required to abide by the terms of your lease and each lease is different. **We strongly recommend that you read the one for your home carefully.**

Your responsibilities

As the leaseholder you are responsible for:

- Paying rent, service charges, and in some cases, ground rent
- Maintaining and repairing all internal parts of your home including fixtures and fittings

- Maintaining and repairing all external parts of your home if you own a house
- Allowing our contractors access to carry out necessary repairs
- Getting our written permission before carrying out any structural changes or alterations
- Not keeping a dog, cat or any other animal if your lease prohibits it

Your lease also requires you to:

- Be considerate of neighbours. This may include putting carpets in flats to protect against noise
- Take care of your own rubbish by leaving it in a bin or refuse store for collection. Larger items can be taken by the Council but there may be a charge for this service
- Not use the communal areas of your home as a storage area e.g. for prams, bikes, rubbish, etc
- Keep to your own parking bay or designated space if you have one
- Not leave any abandoned or untaxed vehicles anywhere on the estate

Our responsibilities

These vary according to the property and the lease/transfer document, but usually include:

- The delivery of estate services that include cleaning, cutting grass, clearing litter and gardening on a regular basis
- Holding a buildings insurance policy which covers the structural elements your home (but not your belongings)
- Allowing you the right to the quiet enjoyment of your home
- Monitoring rent and service charges to make sure these are paid
- Maintenance of communal areas including regular decoration
- Providing responses to sales enquiries by your solicitor
- Providing information on general lease enquiries

NB Some of the above, such as estate services, refuse etc, may be the responsibility of a management company and delivered by their management agent.

Estate Services Standards

We will:

- Make freely available all specifications for services provided
- Involve customers in the tendering process and be transparent in the way we deal with contractors and customers
- Consult you on the nature of the services provided
- Visit the site as part of a visiting schedule
- Arrange site meetings (with the contractor if desired)
- Charge only for services provided
- Review charges annually, to ensure we only charge for actual costs
- Provide statements which are clear and easy to understand

Sub-letting

You are not allowed to sub-let your home without our consent. We may give permission for up to 12 months under certain circumstances.

If you sub-let you are still responsible for making sure the terms of the lease are complied with and that all rent and service charges are paid. You are also responsible for the behaviour of your tenants.

You must tell us your address if you are not living in the property, so that we can contact you.

If you own 100% of your home you are free to sub-let without our permission. However, you should still let us know where we can contact you.



Paying your rent and service charges

If you own a share of your home, you have to pay rent to us for the share that you do not own. Rent is usually paid a month in advance, on the first day of the month, by direct debit. Your rent is reviewed every year in accordance with your lease.

If your home is part of an estate with communal internal or external areas, you may have to pay a share of the cost of services being provided.

More information about paying your rent and service charge can be found in the leaflet 'Your rent and service charge'.

Do-it-Yourself-Shared-Ownership (DIYSO)

This scheme was introduced in the late 1980s and enabled people to buy a home on the open market with assistance from housing associations. DIYSO leases are quite different to other shared ownership leases, and therefore it's a good idea to be familiar with what's in your lease. The scheme ceased some years ago but we still have some DIYSO customers.

Service charges (DIYSO)

If you live in a house, you will usually only have to pay insurance or a management fee but please check your lease.

If you live in a flat, TVH has a 'head lease' with the landlord/freeholder, and sub-leases the home to the DIYSO customer. We pass on to you the charges we pay on your behalf, via the service charge.

Information about you

We keep information on you and your household which is collected from the forms you fill in. It is protected under the Data Protection Act 1998.

The information we keep may include:

- Name, address and telephone number
- Your previous address
- Your next of kin (if provided)
- National Insurance Number
- Date of birth
- Details of your work and income
- Your bank account, details of your rent account and any arrears
- Any correspondence between us
- Details of family living in the property
- Your ethnic origin
- Any complaints that have been made about you
- Any criminal convictions that are relevant to the lease

Confidentiality

The information we hold is kept confidential. Sensitive information, such as your ethnic origin or medical details, will be used only for purposes for which you have given your explicit consent, or in an emergency.

Other information will be used to help us provide our services for your benefit. For example, we may provide details of your rent and service charge account to a local authority Housing Benefit department if you have made a claim.



Banks and building societies

We will only give banks and building societies a reference if you give us your signed permission.

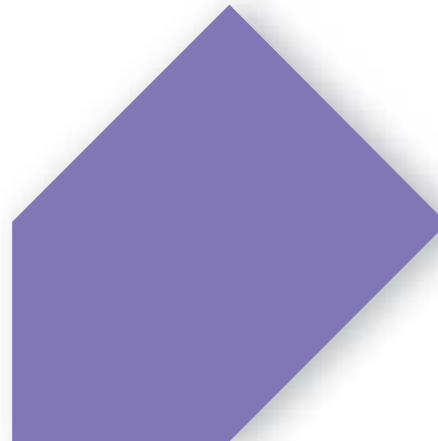


Your right to see information

You are entitled to see any information we have about you, to check it is accurate and, if necessary, correct it.

We aim to show you information within four weeks of your request. There may be a small administrative charge for this service.

If you wish to see this information, please contact the Customer Service Centre on 0800 358 7767.





Thames Valley Housing

Premier House,
52 London Road,
Twickenham, TW1 3RP

- Customer Service Centre:
0800 358 7767
- Opening hours:
8am - 6pm Mon-Fri
- Fax: 020 8607 9923
- Email: info@tvha.co.uk
- Web: www.tvha.co.uk

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Translations and Interpretation

If you need to contact us about anything and need an interpreter, call 0800 358 7767 and tell us your language.

We can also provide a large print or an audio version of this document

إذا رغبت بالاتصال بنا بخصوص أي امر وتحتاج لمترجم، اتصل على 0800 358 7767 واخبرنا ما هي لغتك. أيضاً بإمكاننا توفير منشور بطباعة ذات احرف كبيرة او تسجيل صوتي لهذه الوثيقة.

اگر به هرذیلی لازم دارید که با ما تماس بگیرید و نیاز به مترجم دارید، لطفاً با شماره 0800 358 7767 تماس بگیرید و زبان مورد نظر خود را اعلام کنید. ما می توانیم چاپ با حروف درشت یا نسخه صوتی این سند را برای شما تهیه کنیم.

Si vous avez besoin de nous contacter, quelle qu'en soit la raison, et avez besoin d'un(e) interprète, appelez le 0800 358 7767 et indiquez-nous votre langue. Nous pouvons aussi vous fournir une version audio ou imprimée en gros caractères de ce document.

Jeśli chciałbyś o coś zapytać a wymagasz pomocy tłumacza, zadzwoń na numer 0800 358 7767 i powiedz nam, w jakim mówisz języku. Powyższy dokument dostępny jest również w formie dużej czcionki oraz w wersji audio.

Se precisar de nos contactar e necessita de um intérprete, telefone para: 0800 358 7767 e diga-nos que língua fala. Também podemos providenciar este documento em letras de tamanho grande ou em audiocassete.

ਜੇਕਰ ਤੁਸੀਂ ਸਾਡੇ ਤੋਂ ਕੋਈ ਗੱਲ ਪੁੱਛਣੀ ਹੈ ਅਤੇ ਇਸ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ (ਦੁਬਾਸ਼ੀਏ) ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ 0800 358 7767 ਤੇ ਫੋਨ ਕਰੋ ਅਤੇ ਆਪਣੀ ਬੋਲੀ ਦੱਸੋ।
ਅਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਨੂੰ ਵੱਡੀ ਲਿਖਾਈ, ਟੇਪ ਜਾਂ ਸੀ ਡੀ ਤੇ ਵੀ ਦੇ ਸਕਦੇ ਹਾਂ।

Hadii aad u baahatid inaad mala soo xiriirtid una baahan tahay turjumaan, soo wac 0800 358 7767 adigoo noo sheegaya luqadda aad ku hadashid. Waxa kalood heli kartaa dokumentigan oo maqal ah ama far waaweyn ku qoran.

اگر آپ کو کسی بھی مسئلے میں ہم سے بات کرنے اور اردو زبان کے ترجمان کی ضرورت ہے تو اس نمبر 0800 358 7767 پر ہم سے رابطہ کریں۔ یہ دستاویز کو آپ کو اپنی زبان سے ترجمان یا آواز کی صورت میں آڈیو ٹیپ یا کسی میسجنگ سروس کی جاسکتی ہے۔