

HOME OWNERSHIP MATTERS

September 2023

Welcome to the Autumn edition of Home Ownership Matters. There are lots of changes happening in the Home Ownership Team and we hope that you are starting to notice improvements.

We have recently launched our Guide for Leaseholders, which explains all the different aspects of living in a leasehold property: from major works to service charges and guidance about pets. Please read this document carefully as you will find answers to most of your queries.

We have also developed customer guides for alterations, adaptations and our fees and charges. We are continuing to develop and improve guides, policies and procedures so that we can provide the best possible service to our customers.



Our service standards have now also been launched, committing the Team to:

- demonstrating that *Every Contact Matters*
- Getting things right, first time
- Keeping you safe and well
- Listening and improving and
- Being high performing

To help us deliver the best service we can, we ask that you:

- Respect our staff and contractors.
- Report any repairs and maintenance matters promptly. If you need to report an emergency, this must be done by telephone on **0300 555 0600**.
- Give us feedback on cleaning, window cleaning and grounds maintenance services.
- Address your emails to a named person where possible.
- Include the address your enquiry relates to & the subject in the subject line when you email us.
- Allow 10 working days before sending a follow up email.
- Send all enquiries to us at **homeownership@onward.co.uk** Your email will be picked up and assigned to the correct person.

If you have not received a copy of these documents, it is likely to be because we do not have your correct contact information on file. You can update your contact details by searching 'Leaseholder Contact Information' at **www.onward.co.uk**.



ENERGY COSTS

We have seen significant increases in energy costs over the past year and we are continuing to work closely with our Broker and energy provider to achieve the best value for money for our customers. In many cases, leaseholders will see considerably increased energy costs at year end compared to the estimates that were issued and we appreciate that this will be a concern. We would like to assure you of our continued efforts to keep prices under review.

If you are experiencing financial difficulties or are concerned about paying energy or other bills, you may be able to access support from a range of debt advice agencies, such as Citizens Advice (www.citizensadvice.org.uk) or StepChange (www.stepchange.org).

FINAL ACCOUNTS 2022/23

This year we have made our final accounts letters easier to understand and more customer friendly. Thanks to everyone who has given us feedback on our letters and to the Homeowners Forum for helping us improve the way we communicate the year end position.

This year you will receive a leaflet entitled: "Year End Account Summary Explained". We hope that this leaflet will make understanding your accounts easier.

Where necessary, we will also include account notes to explain any large variances between the budget set and the final figures. When you receive your year-end accounts, you will also receive

- Covering letter explaining any deficit or surplus and how we will recover, or refund, monies owed.
- Copy of the account statement.
- An assurance document which confirms your accounts have been checked by an accountant (where applicable).
- Year End Account Summary Explained
- Account notes (where applicable)
- Summary of Rights & Obligations

INSURANCE

At the point of re-tendering the insurance cover in 2022, many insurers had left the market, reducing the options available to us. We negotiated the best deal available from the options presented to us at the time, but some leaseholders will see increases in the cost of cover this year. We will shortly be reviewing insurance cover arrangements as the current cover expires in October 2022.

If Contour Property Services or Onward Homes provide insurance cover for your scheme a summary of cover will be sent out to you with your budgets in March 2023. If your scheme is insured separately by the Freeholder, they will provide your insurance information separately.

HEALTH & SAFETY

FIRE SAFETY NOTICES

All properties with a shared communal area will have received a fire safety pack over the last few months.

You will also notice new notice boards and signage being installed at your block over the coming weeks. This is all part of our commitment to keeping leaseholders safe in their homes. If you have sublet your property and you have told us about this, copies of this information will be sent to your correspondence address.

If you sublet your property, you are a landlord and are responsible for ensuring that this pack is shared with any tenant you have in the property. If that tenant changes you must issue a new pack to the new tenant. It is also your responsibility to check the domestic smoke/heat detectors every time you re-let the property and that your tenants carry out these checks regularly and notify you of any issues.



PERSONAL EMERGENCY EVACUATION PLAN

If you live in or own a flat in a high rise building and you or your subtenant will need additional help evacuating the building, you must complete a PEEP form. This form will be stored in a secure information box at the premises and will be accessible by the fire service in an emergency. This will ensure that in an emergency the fire service is able to get all occupants to safety.

If you sublet your property, you are responsible for ensuring that your tenant completes a PEEP and a new one is completed if the tenancy changes hands. To request a PEEP form, please email us and make sure you include your property address in the email.



DON'T LET YOUR MONEY 'GO TO WASTE'

Unless we can identify the owner of items left in communal areas, the costs of removing and/or storing these items is passed onto the scheme. To keep your costs low, please do not store items in the communal areas or dump rubbish.

You should use the bins provided to dispose of household waste or recycling and arrange for bulky items to be collected by the Council or charity shops. Items in communal areas, fly tipping and poor waste management can cost leaseholders thousands of pounds a year. We are committed to bringing these costs down but need your help. If you sublet your property, please ensure your tenants know how to properly dispose of waste and unwanted items.



NEW AND IMPROVED ENVIRONMENTAL SERVICES

Over the summer, our own Environmental Services Team took over from external contractors to carry out grounds' maintenance and cleaning in our buildings. From October, our Environmental Services Team will also take care of window cleaning.

By bringing the services in house, we can offer more flexibility and value for money, and have more opportunities to respond to your feedback. If you have any questions, please email us at homeownership@onward.co.uk or call us on 0300 555 0600.



ITEMS IN COMMUNAL AREAS – INCLUDING ELECTRIC BIKES AND SCOOTERS.

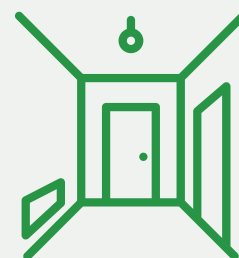
For your safety we have a zero-tolerance approach to items being left or charged in communal areas. We have recently relaunched our scheme inspection procedure and the team have received re-training.

When items are discovered in communal areas, we will attempt to identify the owner during our inspection. If we ask you to remove an item this must be removed straight away. If we cannot identify the owner of the item while on site, we will take action depending on the perceived value of the item.

Items which are low value will be photographed and may be removed immediately either by the person undertaking the inspection, or by our Environmental Services Team (EST). We will only do this if we cannot identify the owner while we are on site. These items will be disposed of.

For higher value items that do not cause an immediate health and safety hazard, we will place a sticker on the items and if they are not removed by the owner, we will return to remove them. For higher value items causing an immediate health and safety hazard, we may move the items and store them elsewhere immediately until they are claimed. Any associated costs will be charged to the scheme.

Please note that bikes, regardless of the type, must not be stored in communal areas.



THIS ITEM IS A FIRE HAZARD.

Leaving items in communal areas is a breach of tenancy/lease. Please remove within the next 7 days or we will remove and any costs will be recharged to you.

DATE:

TIME:

WELCOME TO THE TEAM MATT

I am pleased to welcome a new Home Ownership Specialist to the Team. Matt Walsh joined us in July and will be responsible for some of our Merseyside properties. He is currently getting out on site and meeting his new customers.

“I’m really excited about joining Onward, looking forward to what I can bring to the team and what I can learn. Everyone has been so welcoming and helpful especially through the buddy system with the help of Liam Bentley.”



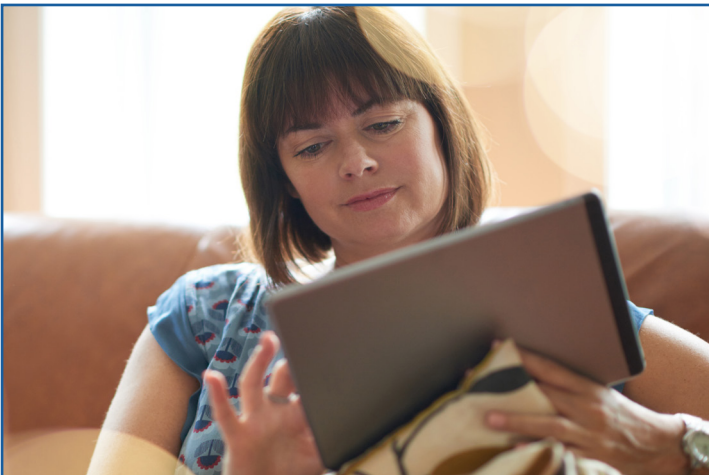
LEASE EXTENSIONS

Your lease gives you the right to occupy your property for a set number of years, known as ‘the term’, usually 99 years or 125 years. If you are not the first owner of the property, you take on the remaining term at the point of purchase. In theory, at the end of the term you will be required to hand back the property to the landlord. However, most leaseholders choose to extend their lease once the lease drops below 80 years to avoid any difficulties with sales or re-mortgaging.

Under leasehold legislation, leaseholders have a statutory right to extend their lease for an additional 90 years, e.g., if your lease has 70 years left to run and you extended your lease, it would be extended to 160 years.

If you are interested in extending your lease, please email us at homownership@onward.co.uk, including the property address and the subject ‘Lease Extension’ in the subject line of the email. We offer an informal method, or you can follow a statutory route, details of both can be provided.

Shared owners do not have a statutory right to a lease extension, however, Onward allows shared owners to extend their lease on a discretionary basis via the informal route. All costs associated with a lease extension will need to be met by the leaseholder.



GOING DIGITAL

We are committed to reducing our carbon footprint, which is why future editions of this newsletter will be sent digitally to leaseholders and made available on our website.

To continue receiving your copy, please make sure we have an up-to-date email address for you on file. You can update your contact details by searching ‘Leaseholder Contact Information’ at www.onward.co.uk



HOMEOWNERS’ FORUM

The now well-established forum is continuing to work closely with our Home Ownership team, improving our services and ensuring that our customers’ voices are at the heart of what we do. There are still places available on the forum, so if you would like to get involved, please contact Sam Amis at customerengagement@onward.co.uk