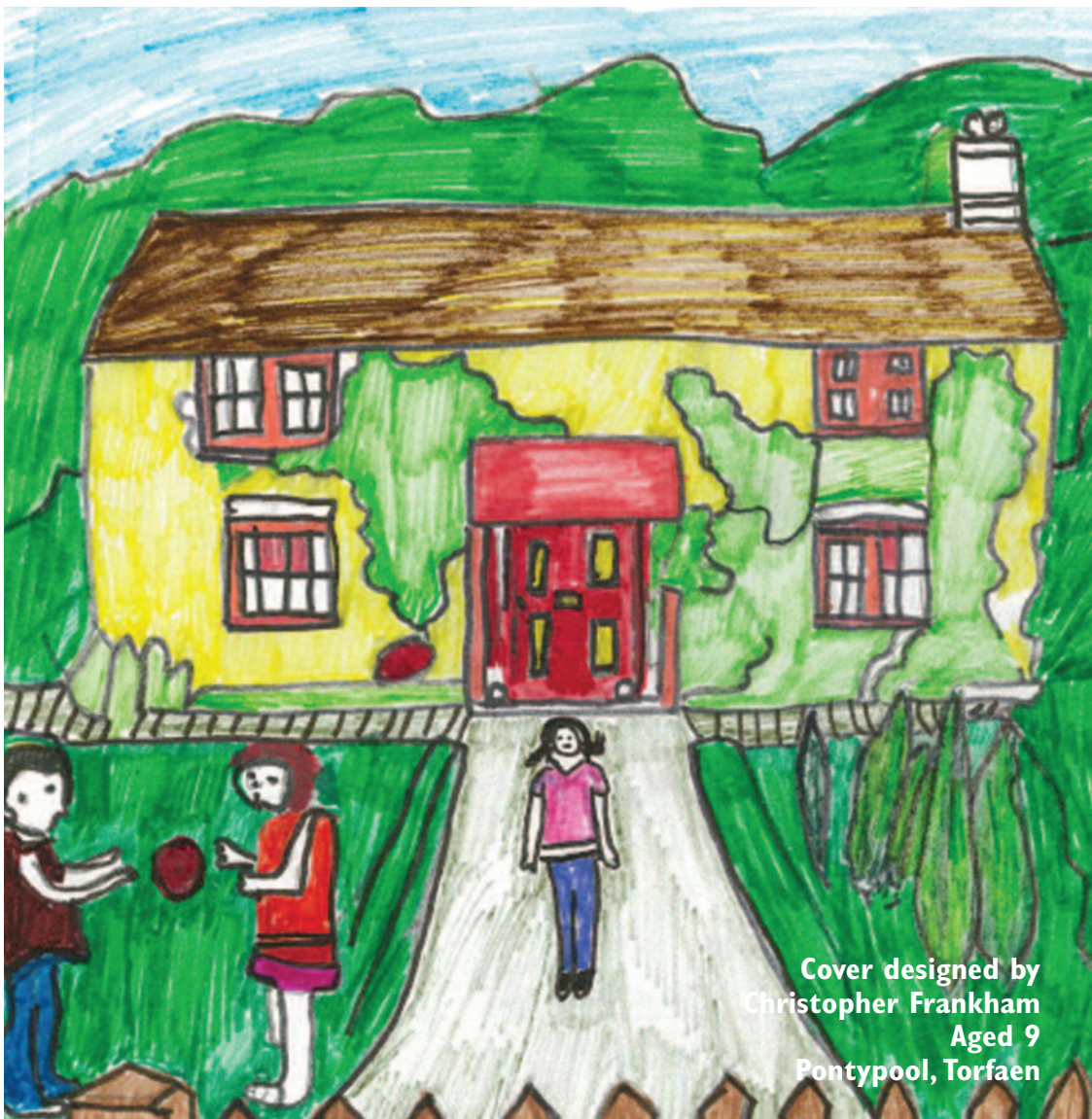


Linc-Cymru Tenants Handbook



Cover designed by
Christopher Frankham
Aged 9
Pontypool, Torfaen

Welcome to your new home

We are pleased that you have chosen to live in one of our properties and hope that you will enjoy your new home.

We have designed this handbook to give you some useful information about your home and surroundings, and contacts that we think you will find useful. It is divided into six colour-coded sections, with each one providing information about a different aspect of living in your home. Inside the front cover of this handbook you will also find a sheet that gives all our contact details and other useful telephone numbers, as well as a Repairs Handbook that is designed to help you to report a repair to us.

It is only a guide so if you want more information about anything to do with your home or us, or if there is something you are not clear about, please contact us and we will be only too happy to help.

As your landlord, we aim to give you a good quality service. We will also welcome your involvement in making decisions that affect your home, environment and community. Further on in this handbook, you will find details of residents' associations and how we encourage you to give us feedback on different issues that affect your home.

If you would like this handbook provided in another format, such as on audio, in Braille, in large print or translated into another language please ask us. We will do our best to meet your request.

Translation Service

If you would like this document in another language or format or if you prefer the services of an interpreter please contact us.

Welsh

Os hoffech gael y ddogfen hon mewn iaith neu fformat gwahanol neu dderbyn gwasanaeth cyfieithydd cysylltwch â ni

Arabic

إذا أردت هذه الوثيقة بلغة أخرى أو بطريقة أخرى، أو إذا كنت بحاجة إلى خدمات مترجم، فنرجو أن تقوم بالاتصال بنا.

Bengali

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান অথবা যদি আপনার একজন ইন্টারপ্রেটারের প্রয়োজন হয়, তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

Cantonese

本文件可以翻譯為另一語文版本，或製作成另一格式，如有此需要，或需要傳譯員的協助，請與我們聯絡。

Farsi

اگر این مدرک را به زبانی دیگر یا در فرمتی دیگر می‌خواهید و یا اگر احتیاج به سرویس مترجم دارید، لطفاً با ما تماس بگیرید

Hindi

यह दस्तावेज़ यदि आपको किसी अन्य भाषा या अन्य रूप में चाहिये, या आपको अनुवाद-सेवाओं की आवश्यकता हो तो हमसे संपर्क करें

Mandarin

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

Polish

Jeżeli chcieliby Państwo otrzymać ten dokument w innym języku lub w innej formie albo jeżeli potrzebna jest pomoc tłumacza, to prosimy o kontakt z nami.

Punjabi

ਜੇ ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਾਂ ਜੇ ਤੁਹਾਨੂੰ ਗੱਲਬਾਤ ਸਮਝਾਉਣ ਲਈ ਕਿਸੇ ਟਿੰਟਰਪ੍ਰੀਟਰ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਤੁਸੀਂ ਸਾਨੂੰ ਦੱਸੋ।

Somali

Haddii aad ku rabtid dokumentigaan luqado kale ama daabacaad kale, ama haddii aad u baahan tahay turjibaan, fad ian nala soc xiriiir.

Tamil

இந்த ஆவணம் வேறொரு மொழியிலோ அல்லது வேறு வடிவத்திலோ தேவை என்று நீங்கள் விரும்பினால், அல்லது உங்களுக்கு மொழிபெயர்ப்பாளரின் தேவை இருந்தால், தயவு செய்து எம்மைத் தொடர்பு கொள்ளவும்.

Urdu

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو براۓ مہربانی ہم سے رابطہ کیجئے۔



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Welcome to Linc-Cymru

1

About us

We were set up over 30 years ago and provide homes for rent and affordable housing across South Wales. Before we were called Linc-Cymru we used to operate under the name of Glamorgan and Gwent and before that SHAW Housing Association.

We are a non-profit making business which is registered and supervised by the Welsh Assembly Government. Our aim is to provide good-quality affordable homes that people choose to live in.

We provide a variety of different properties. There are flats and houses for families, single people and those with support needs, as well as sheltered and **extra**Care accommodation for older people. We also have a small number of shared ownership properties to help people get onto the housing ladder as well as a number of properties that are rented at a 'market rent' for people who are on moderate incomes that live or work in the area.

Our Board of Management

Linc-Cymru is controlled by a Board of Management. The Board meets regularly and is responsible for all aspects of our work. The day-to-day running of the organisation is managed by the Corporate Executive Team and staff who carry out Linc-Cymru's policies as approved by the Board. The staff are accountable to the Board and report their activities to them. The Board is made up of voluntary members, some of whom are tenants of the Association. (See section 2, on Customer Involvement –Having your Say on pages 20 to 21 for more information).

Equal Opportunities

Linc-Cymru provides homes and services to a wide range of people with various needs and requirements. We are committed to providing high quality services to all of our customers. We will treat all people equally and with respect regardless of their race, religion, gender, age, disability, cultural belief or sexual orientation.

Translation services

We are able to provide a telephone based translation service for customers who wish to talk to us in their own language. We can provide leaflets and information in other languages, large print or on CD by request. Our offices are equipped with a hearing loop system.

How to contact us

We have one main office situated on Newport Road, Cardiff. We are open from 8.30am to 5.00pm every weekday.

Our Housing, Maintenance, Community Involvement Team and Community Safety Officers are usually out and about on estates.

In the office we have a professional team of Customer Service Advisors to deal with most initial enquiries and queries.

- You can telephone us on **freephone 0800 072 0966**
- You can also e-mail us on **info@linc-cymru.co.uk**
- Find out more from our website **www.linc-cymru.co.uk**

If we cannot help you or do not have the information you need, we will put you in touch with the right people who can.

For more detailed telephone numbers and contacts see the contact sheet at the front of this handbook.

Our Services

Linc-Cymru has a number of teams that work in the organisation to ensure that the best possible service is provided to you our customers.

In general these are:

Housing Services

This team deals with:

- Managing the Housing Waiting List
- Transfer and Mutual Exchange requests
- Housing advice and assistance

- Allocating properties
- Taking repair calls and arranging contractor appointments
- Help and advice in paying your rent, arrears recovery and prevention management
- Consulting and involving tenants and residents to improve services and promote community involvement and activities
- General information on Right to Buy and Right to Acquire and Shared Ownership schemes
- Estate inspections
- Neighbour nuisance and anti-social behaviour

Care and Support

This team deals with:

- Management of sheltered and **extra**Care properties
- Supported housing projects
- Care homes
- Advice and assistance

Property Services

This team deals with:

- Cyclical and Planned Maintenance contracts (for example, planned painting programmes, replacement kitchens and bathrooms)
- Maintenance Officer visits and appointments
- Gas and other health and safety matters
- Meeting Welsh Housing Quality Standards
- Managing empty properties
- Estate inspections
- Disabled adaptation requests

Land and Development

This team deals with:

- Sourcing and acquiring land opportunities
- Working with Developers, Agents and The Welsh Assembly
- Progressing Right to Buy and Right to Acquire applications and Shared Ownership sales



Customer involvement

2

Our Service Standards for Customer Care

We are committed to deliver a high quality service to all our customers. Our Service Standards set out the standards that you have a right to expect from us. These were set after consultation with our customers in 2006.

What you can expect from us

Our Service Standards statement

Customer service is ensuring that we give our customers the personal service and response that we would want, if we were in their place.

Our customers have the right to expect from us a good standard of personal service. They should be treated with equal respect, listened to and responded to in a manner which is polite, helpful and timely.

Customer Service commitment

Our promise to you is that we will:

- listen to you and make every effort to help;
- be fair, responsive and courteous; and
- provide a service that is polite, friendly and professional.

How we will achieve this

If you phone us we will:

- answer your phone call promptly and let you know who you are speaking to;
- respond to your phone message by the next working day at the latest;
- seek to deal with your enquiry immediately or arrange to call you back;
- aim to minimise the number of people you need to speak to;
- use answerphones and voice-mail as little as possible; and
- arrange to use Language Line if you have difficulty speaking English.

If you write to us or e-mail we will:

- acknowledge receipt of your enquiry within one working day; and
- reply to your e-mail, fax or letter within seven working days.

If we write to you we will:

- respond using plain language;
- provide a translation service for you if English is not your first language, if requested; and
- provide large type, or CDs if requested.

If you visit us we will:

- always try to have someone available who can answer your question when you call to the office. If this is not possible, we will contact you with an answer to your question as soon as we can;
- provide a friendly, comfortable and accessible reception area and offer private interview facilities;
- keep the reception area clean, tidy and adequately staffed from 8.30am until 5.00pm; and
- ensure our reception centre is accessible to everyone, particularly people with disabilities.

If we visit you we will:

- come prepared and arrive at the time we say we will or inform you if we are going to be unavoidably delayed;
- carry identification badges;
- treat your home with respect; and
- leave a calling card if you are not in, giving the name and phone number of the person to contact.

At all times we will:

- treat you with respect, be polite, patient and honest;
- not discriminate against anyone irrespective of sex, race, age, cultural belief, religion, sexual orientation or disability;
- be responsive to the special needs of any of our customers; and
- contact you by your preferred method (visit, letter, phone, or e-mail), therefore, please let us know what this is.

Please help us to help you by:

- having any reference numbers to hand when contacting us;
- telling us what the problem is and what needs to be done;
- allowing reasonable access for repairs, including gas servicing inspections;
- keeping appointments with us or our contractors and let us know, with as much notice as possible, if you need to change the appointment;
- keeping to the terms of your tenancy agreement;
- completing your Housing Benefit applications on time and include all documentation requested;
- being polite when telephoning or writing to us, even if you feel we have done something wrong;
- advising us of any changes to your circumstances or household so we can update our records and be able to communicate effectively with you; and
- advising us of your e-mail address or mobile phone number, so we can communicate with you through e-mail or text.

We will achieve this is by:

- investing in appropriate and relevant staff training;
- providing a wide range of service leaflets;
- providing information in a range of formats and languages;
- producing a twice-yearly newsletter;
- encouraging customer feedback;
- ensuring staff and contractors abide by Linc-Cymru's Customer Service Standards;
- advising you of any changes to our business hours;
- undertaking regular, relevant and focused reviews of service provision; and
- involving users in setting and reviewing standards.

We will know how we have achieved this by:

- analysing feedback provided through satisfaction surveys;
- monitoring data collected from the telephone system;
- monitoring the number and type of complaints received; and
- monitoring customer service calls.

Putting things right

We aim to provide an excellent service, but if you feel we have fallen short of our standards, we want to know how things have gone wrong so we can put them right.

How to make your views known – comments and complaints

What to do if you have a complaint

We aim to ensure that the customer always comes first. Sometimes we make mistakes, but we are committed to providing a positive and understanding approach when receiving and handling complaints.

If you are not happy with any aspect of our work or you consider that we failed to do something that we should have done, we want to hear about it.

How you can complain

Please give us the opportunity to sort out your complaint in an informal way at first. Talk to our staff about your complaint and see if they can sort it out. If they can't, you can complain formally to us in person, by letter, over the phone, by e-mail, or by using the complaints form.

If you have any difficulty in putting your complaint into writing, you can ask us for help, ask a friend or go to the Citizens' Advice Bureau or a Housing Advice Centre.

You can get a copy of the complaints form and detailed guidance on how to complain to us by contacting our office, from any of our visiting Officers, Scheme Managers, or from our website www.linc-cymru.co.uk.

How we deal with complaints

We aim to deal with complaints promptly and to resolve them at the earliest possible stage. The complaints process has three stages.

Stage 1 – Informal

We encourage staff to find solutions to problems. In the first instance, try speaking to the person you have been dealing with for example, your Housing Officer, Maintenance Officer or Scheme Manager. Let them know what the problem is and how you would like to see it resolved.

They will keep you informed about what action is being taken and update you regularly. We record these as informal complaints.

Stage 2 – Formal

If the problem has not been resolved informally to your satisfaction you should make your complaint to us, generally through our Customer Contact Team. Your complaint will be reviewed by a senior manager.

Stage 3 – Appeal

If you are still not satisfied, you may ask for your complaint to be heard by the Appeal Panel. These are complaints which have not been resolved after consideration by senior staff.

Timescales

At every stage, a complaint received will be acknowledged within two working days, a full response sent within five working days, or within ten working days where a more complex investigation is required.

Public Services Ombudsman for Wales

This service aims to provide a fair and effective way of resolving complaints against a landlord such as Linc-Cymru. There is no charge for the use of the Ombudsman Service.

You can complain to the Public Services Ombudsman for Wales once you have had a first stage response to your complaint or if the Ombudsman determines it is reasonable in the circumstances.

Generally, they will normally expect you to have contacted us first so that we have a reasonable opportunity to investigate and respond to your complaint.

Further information on the Ombudsman service can be found at **www.ombudsman-wales.org.uk**.

Compensation

We aim to ensure that tenants receive a quality and timely service. Unfortunately, there may be occasions where for one reason or another, this has not been achieved and you feel dissatisfied.

In some circumstances you may make a claim for compensation. All claims will be dealt with in accordance with the Association's Compensation Policy and examples of when compensation might be paid include:

- Where you have suffered a significant material loss of property arising from negligence on the part of the Association or its agents.
- Where there has been no material loss but you have suffered severe inconvenience as a result of the failure of the Association to meet its Customer Standards. A good-will gesture such as an ex-gratia payment, flowers or similar token can be made.

Please remember that it is your responsibility to adequately insure the contents of your home and your personal possessions.

Full details of our Complaints Policy and our Compensation Policy are available on request.

Feedback

Complaints are an important source of information on how we are performing. We record all complaints whether these are informal or formal. We will provide feedback on service improvements through our Tenants' Newsletter, on the website, through our Tenant Focus Groups and the I34 Club.

Comments and compliments

Don't forget, you can also give us compliments when we provide a particularly good service. You may feel that we've done something well, or that a member of staff has been particularly helpful. If so, we'd like to hear about that too. If you want to give us some positive feedback it helps us to know when we've done things right.

Having your say

We want to make sure all our residents have opportunities and encouragement to be involved in decisions about their homes and communities.

Opportunities for you to get involved

We are committed to encouraging your involvement in our services and will support this by providing information, training, financial assistance, advice and practical help. Set out below are the opportunities that exist for you to become involved.

Resident Board members

20% of places on our Board of Management are available for residents and gives residents a say at the highest level of decision making.

Surveys and questionnaires

We often use surveys to ask for opinions about different issues. Survey questions may be asked in a face-to-face interview, telephone interview or by a postal questionnaire.

Residents' magazine

Our newsletter, Grapevine, gives information and asks for feedback about a range of housing issues. We also produce an annual report as well as other information leaflets or fliers from time to time, for example, changes to service and information on events.

Website

Linc-Cymru's website – www.linc-cymru.co.uk – includes a range of information about our services and provides an extra way for you to contact us.

I34 Club

This is a group of tenants who have said they want to get more involved with the Association. This includes being involved with focus groups, completing questionnaires or surveys, or giving direct feedback on the Association's plans and ideas.

Focus groups and the I34 Club

We hold focus groups where between 8 and 12 people from the I34 Club are invited to discuss specific issues, for example, Customer Service Standards or maintenance. Focus groups are normally one-offs and do not need long term commitment. Feedback from the groups is used to help us develop our services.

If you would like more information on the I34 Club please contact us for our leaflet. New members are always welcome.

Area Representatives

Area Representatives work with contractors such as our Landscaping Contractor to ensure that work on your estate is carried out to your satisfaction.

Local Resident Groups or Associations

A Residents' Association is a group of people who want to get involved in managing their homes or promoting their communities. They may choose to meet informally and occasionally or they may have an elected committee.

Roadshows and Fun Days

During the summer months, we hold Roadshows and Fun Days in the heart of the communities in which we have homes. Residents are invited to come along and receive information and give their views on a wide range of services. Our staff are on hand to help and assist with general questions. We provide entertainment for the children, refreshments for all and the days are fun as well as being informative for both you and us.





Starting your tenancy

3

About your tenancy

By signing your tenancy agreement, you have agreed to become a tenant of Linc-Cymru and have entered into a legal contract with us.

Your tenancy agreement

Your tenancy agreement is a legal document between you and Linc-Cymru Housing Association. This agreement also outlines the rights and responsibilities that you have as a Linc-Cymru tenant and that we have as your landlord. You should keep this agreement in a safe place and refer to it if you have any questions about your tenancy.

Types of agreement

The type of agreement you will have will be one of the following:

Secure tenancy

Until 15 January 1989, all our tenants were 'secure'. As a secure tenant you have a series of legal rights which are contained in the Housing Act 1985. These rights include the right to succession, the right to repair, the right to carry out improvements, the right to take in lodgers and the Right to Buy. Also, you will be charged a fair rent which is set by the Rent Officer Service, an independent organisation.

Assured tenancy

All tenancies issued after 15 January 1989 are assured tenancies, unless they were issued as a starter or probationary tenancy (see page 24). As an assured tenant, you do not share the legal rights contained in the Housing Act 1985, however we have made sure that assured tenants receive the same rights and services as secure tenants wherever possible. There are some differences which cannot be changed. Assured tenants pay assured rents, which are generally set following guidance from the Welsh Assembly Government. An assured tenant also does not have the Right to Buy. You do, however, have the Right to Acquire your home in certain circumstances (see page 28).

As an assured tenant, we can only end your tenancy if we have a court order and one of these will only be issued for a number of reasons.

For example, if you have broken one of the conditions of your tenancy, such as causing a nuisance or not paying your rent. In all other circumstances you have the right to stay in your home for the rest of your life and this is known as security of tenure.

Assured Shorthold tenancy (starter or probationary tenancy)

Since 1998 nearly all new tenants have had this type of tenancy for their first 12 months. At the end of this period your tenancy will convert automatically to a standard assured tenancy, so long as you have not broken the terms of the agreement.

Your shorthold tenancy contains fewer rights than the normal assured tenancy. In particular it can be brought to an end without a court hearing.

Very few tenancies end in the first 12 months and the majority of new tenants complete the probationary period successfully, so there is no need to worry about this difference. We believe that most tenants welcome the added peace of mind that this type of tenancy brings to the whole community.

Demoted tenancy

If you are an assured tenant or a secure tenant and we have determined that you, your household, or visitors to your property have been responsible for causing anti-social behaviour, we can apply to the court for a demotion order. This has the effect of ending your tenancy and replacing it with a demoted tenancy. Although many of the conditions of your tenancy will stay the same, you would lose certain rights, including the right to exchange and the Right to Buy (secure tenants only).

A demoted tenancy lasts for 12 months. If during these 12 months you have continued to cause a nuisance we can apply to end your tenancy. It is also easier to evict you if you have a demoted tenancy as the process is the same as that described in the section on assured shorthold tenancies above.

If during these 12 months you have conducted your tenancy satisfactorily your tenancy will go back to a full assured tenancy.

Please remember – If you have a secure tenancy and we apply for a demotion order you will not go back to a secure tenancy after successfully completing the 12 month demotion period but will be given an assured tenancy. This is important as you will then lose the Right to Buy.

The Tenants' Guarantee

This is issued by the Welsh Assembly Government and contains safeguards for assured tenants. The Tenants' Guarantee requires the Association to inform tenants of its obligations and also the way in which it deals with certain issues. You will receive a copy of the Guarantee when you sign your tenancy agreement.

Other tenancy information

Joint tenancies

Joint tenancies are usually created when two or more people apply for housing together. Each joint tenant will then be jointly and individually responsible for keeping to the conditions of the tenancy agreement.

While your name is on the tenancy agreement you are responsible for all the tenancy conditions, including paying the rent, even if you no longer live at that address.

This means that if one tenant breaks a tenancy condition, the other can also be held responsible.

A joint tenancy has clear legal status and can only be changed to a sole tenancy in certain specific circumstances. They are:

- in accordance with a court order made during divorce, separation or guardianship proceedings;
- following the death of one of the joint tenants;
- if one party gives written notice of his or her intention to voluntarily give up his or her interest in the tenancy; and

- if one party leaves and is absent from the property for over 12 months. In this case (and only in certain circumstances), we will arrange with the remaining tenant to create a sole tenancy. We will only do this if the remaining tenant can clearly show that every effort has been made to contact the absent tenant.

We may require a new sole tenant to move if a change in circumstances means that the property is significantly too big for his or her needs (more than one spare bedroom), or the accommodation has special features that he or she does not need, such as a bungalow adapted for someone with disabilities.

If you are currently a sole tenant and are considering forming a joint tenancy with your partner, please consider the consequences carefully. If your relationship breaks down, getting your sole tenancy back could be very difficult.

If you do wish to create a joint tenancy with a partner, or another qualifying member of your family, we will be willing if:

- you can show that person has been living with you in your Linc-Cymru home for last 12 months;
- they are over 18 years of age;
- you are a sole tenant who has married or gone through a civil ceremony and you wish to make your partner a joint tenant;
- your rent account is clear of arrears; and
- the property will not be overcrowded as a result.

Your rights as a Linc-Cymru tenant

As a Linc-Cymru tenant, you have a number of legal rights although these vary depending on what type of tenancy you have. The main ones are summarised below and where they do not apply to all tenants, this is stated in brackets.

The Right of Succession

If you die, the tenancy will pass to your husband, wife, partner or other close relative, as long as they were living with you at the time of your death.

For a partner or close relative, they also need to have been living with you as their main home for at least the last 12 months. However, the law states that a tenancy can only be transferred once in this way, so if you have inherited your tenancy from a partner, spouse or close relative, you cannot pass the tenancy to a relative following your death.

A request for succession must be in writing and reach us within one month of the tenant's death. We will ask you to provide at least two separate items of proof that you have lived at the property for the last 12 months such as a Housing Benefit Claim, electoral registration or a council tax statement. We may require a successor to move if significant under-occupation results from the succession or the successor is left occupying accommodation with special features that the successor does not require.

In addition to the legal succession, we will in certain circumstances allow one further succession after the death of a second joint tenant. For example, we may allow a second succession to a son or daughter if the tenancy has already passed from one parent to another.

The Right to Exchange (Assured and Secure tenants only)

You have the Right to Exchange your home with another council or Housing Association tenant. Before doing this, you each need our written agreement to the exchange. We will only refuse permission on a small number of grounds, including if the property you want to move to is too big or too small for your needs, or if you have rent arrears.

Before any exchange takes place, we will inspect your home to make sure that it is in good condition and we will tell you if there are any items you need to repair or replace as a result of your misuse or neglect.

The Right of Assignment (Assured and Secure tenants only)

In some circumstances, you have the right to transfer your tenancy to someone else by assignment, as long as you get our written permission first. We will agree to this if:

- a court has ordered you to give your tenancy to your husband, wife or co-habitant (person you live with as if you are married); or
- you are exercising your Right to Exchange.

We can refuse to allow an assignment of your tenancy if it would be unreasonable, for example, if it would mean that your home would be under occupied or over occupied.

The Right to Buy your home (Secure tenants only)

If you were a secure tenant before 18 January 2005 you will need to have spent a minimum of two years as a tenant of the Association or another 'Right to Buy' landlord. For anyone else, you will need to have spent at least five years as a public sector tenant. You will only be able to purchase under the scheme if your house or flat is your only home and is self-contained. There are also some other exceptions to the Right to Buy your home.

If you are eligible for the Right to Buy your home you will be entitled to a discount based on how long you have been a tenant. The maximum discount set by the Government in Wales is currently £16,000. If you buy a flat, we will continue to own the freehold and be responsible for various items, such as repairs to the structure of the building or the door-entry system. You will have to contribute towards these items through an annual service charge (see section 6, 'Home ownership' for more information).

The Right to Acquire (Assured and Secure tenants only)

You have the Right to Acquire your home in certain circumstances and in accordance with Sections 16 and 17 of The Housing Act 1996. The property must have been built since 1997 using a Social Housing Grant and you must have been a Housing Association or public sector tenant for a minimum of two years (see section 6, 'Home ownership' for more information).

The Right to Compensation for Improvements (Assured and Secure tenants only)

If you have made improvements to your home, you may be able to claim for them when your tenancy ends. Compensation is payable for 'eligible improvements' that were started on or after 1 April 1994.

Examples of eligible improvements include:

- installing a bath, shower, wash-hand basin or toilet;

- installing a kitchen sink or work surfaces for preparing food;
- installing additional storage cupboards in the bathroom or kitchen;
- installing central heating, hot-water boilers or other types of heating; and
- rewiring or putting in new power sockets, lighting or other electrical fittings.

To qualify for compensation, you must have had our written permission to carry out the improvements and you must make a claim during the period 28 days before to 14 days after your tenancy comes to an end.

The amount of compensation you are entitled to will depend on how much the improvement costs you, its estimated life and how long ago it was done.

The Right to Information and Data Protection

As your landlord, we hold information about you in connection with your tenancy or tenancy application such as the names of household members and maybe health or special needs. The Data Protection Act 1998 gives you certain rights to see your personal information, about how and what information we hold about you, and requires us to use it fairly and properly in ways you understand.

In this guide we use terms that have special meanings under law on data protection. In summary, the main terms are:

Personal data – this includes information relating to an identifiable individual; personal data can be held on computer or in organised filing systems.

Sensitive personal data – this includes personal data relating to what may be sensitive matters such as physical or mental health, racial or ethnic origin, religious beliefs, sexuality, criminal offences or allegation of such offences.

Processing – this is a very wide term including obtaining, holding, disclosing or deleting information.

Why do we hold and process your personal data?

We may process your personal data for a number of reasons, including:

- Housing management
- Rent collection, including Housing Benefit
- Repair and maintenance of homes and other facilities
- Meeting the health and support needs of tenants
- Regulatory purposes such as meeting the requirements of the Housing Corporation
- Research
- Prevention of crime and crime reduction
- Equal opportunities monitoring

Sensitive personal data is normally only held if you or someone authorised by you (for example, a doctor or social worker or someone living with you) has given us the data. Typically, we hold and process such data in connection with managing your housing arrangements to meet your needs. Examples could include, a request to move home or to have special adaptations made to your home, or where processing is permitted by data protection legislation without us obtaining your consent (examples are ethnic monitoring and for medical purposes).

What do we do with personal data?

Linc-Cymru Housing Association is known as a data controller. What we do with data depends on particular circumstances and the needs of particular tenants and those living with them. Although it is not possible to list precisely what we do with data, we can only use it for purposes we have set out in advance. We have to comply with principles designed to protect the individuals on whom we hold data.

The principles include the requirement that data.

- Must be processed fairly and lawfully and only for specified purposes.
- Must be accurate, relevant and not excessive.
- Must be kept no longer than necessary.
- Must be protected against accidental loss and unauthorised use or other processing.

Who gets to see personal data?

Generally only Linc-Cymru Housing Association staff get to see personal data. But there are circumstances where we disclose data to others, including our contractors and agents such as our legal advisers; to other social landlords; to local authorities; government departments; and to the police. We would not disclose data for purposes other than those mentioned above. When we do disclose data, we do our best to ensure it is kept secure and used properly.

As with ordinary personal data, sensitive personal data is normally seen only by Linc-Cymru Housing Association staff. However, there may be circumstances where it is disclosed to others. Generally, this is done with your knowledge, for example, where we are confirming information with a doctor or social worker or giving it to another social landlord in relation to a request by you or those living with you to move home. We may also disclose sensitive personal data where processing such data is permitted by data protection legislation without obtaining your consent.

What information do we hold on you and how can you find out?

Most of the information we hold is fairly obvious and in most cases we hold it because you or others living with you have given it to us. Under data protection legislation you have a right of access to personal data held on you. There are certain exceptions to this right. In particular, we may not be required to give you access to personal data if this involves giving you information about another individual.

If you want to see the information we hold on you in our records, please contact our Customer Contact Team. We need to be careful that you are who you say you are and we will need information from you to check on your identity. There may be a small charge.

If any of the details that we hold are incorrect or misleading, you are entitled to apply to have these removed or altered or you can add a statement giving your own version of the facts. There are some reasons when we can refuse to let you see this information and, if this is the case, we will tell you the reason why.

The Information Commissioner

Further details on your rights in respect of protection of personal data are available from the office of the Information Commissioner's Office – Wales or on its website www.ico.gov.uk.

The Right to be Consulted (Assured and Secure tenants only)

You have the Right to be Consulted if we plan to change the way we manage your home and we will give you the chance to tell us what you think about our plans. We will ask for your comments in various ways, including letters, personal visits and public meetings. We will consider all the comments we receive before making a decision.

We also provide the opportunity for you to be involved in decisions about your home and community. (See section 2, on Customer Involvement – Having your Say on pages 20 to 21 for more information).

Your new home

Getting your home ready

Before moving into your home, we will ask you to sign a tenancy agreement.

This is a legal contract between you and the Association that sets out the rights and responsibilities that you have as a Linc-Cymru tenant and that we have as your landlord.

You should keep this agreement in a safe place and refer to it if you have any questions about your tenancy.

We will have prepared your new home for letting and you should find it in a condition where it is possible for you to move in straight away. Certain minor repairs may be needed. If so, we will tell you exactly what is to be done and when.

In preparing your home for letting, we will have made sure that it meets the following minimum standards:

- all decorations are in a reasonable condition. We do not decorate properties before letting unless it is necessary. This is different for

sheltered and **extra**Care schemes (see section 5, 'Sheltered and **extra**Care housing' for more information). Sometimes we give decorating vouchers or allowances to help with the cost of the decorating but only if the property needs a little attention. After this, you will be responsible for meeting the cost of decorating your home throughout your tenancy;

- the heating appliance will have been recently serviced or a safety check carried out before you move in;
- the electrical system will have been checked before you move in;
- the property is in a clean condition;
- all glazing is intact;
- all sanitary units are clean and intact;
- all kitchen units are clean and intact;
- the smoke detectors have been serviced in the last 12 months and any missing batteries have been replaced; and
- the garden has been cleared of any rubbish and is in a reasonable condition.

If the property does not match this standard, please contact us straight away.

From the start of your tenancy, you will be responsible for paying all charges in connection with gas and electricity supplies to your home.

If you want to install a gas cooker, this must be done by a CORGI/CAPITA registered gas engineer.

Please remember – this policy does not apply if you have moved to your new home by arranging an exchange or swap. We will have only carried out an electric and gas safety check at the start of your tenancy and you will not be eligible for an allowance to help you with decorating. So when you view a potential property, make sure that you are happy with the condition before you agree to the exchange.

Moving in

You must start living in your new home from the time that your tenancy starts. The only exception to this is if there are special circumstances and you have got our written agreement to this.

Soon after your tenancy starts, we will send you a rent swipe card that states your payment reference number for you to use when paying your rent (see pages 39 to 42 for more information on how to pay your rent).

If you did not fill in a Housing Benefit form when you signed your tenancy agreement and you think that you may qualify, you should fill one in.

Set out below and on the next page is a checklist that you might find useful to remind you of things that you should do and people that you should tell that you have moved.

Have you remembered ...	What to do ...	Tick
Tenancy agreement, Gas safety certificate or Electricity inspection – have you got a copy?	If not, contact us.	
Keys – have you been given keys for all doors or windows?	If not, contact us.	
Welfare benefits – tell the Department of Work and Pensions that you have moved.	Phone the number shown on the most recent letter you have received regarding your benefit.	
Gas and electricity supply – take meter readings and notify the current suppliers.	To find out which company currently supplies gas or electricity to the property, phone: Gas – 0870 608 1524 Electricity – 0845 601 5972	

Have you remembered ...	What to do ...	Tick
Water supply – advise supplier when you move in.	Contact Welsh Water on 0800 052 0145 . Provide meter reading if property has a meter or use online service at www.welshwater.com .	
Mail redirection – do you need to have your mail redirected from a previous address?	Get a form from your post office, phone 08457 740 740 or visit www.royalmail.com/redirections .	
Doctor, dentist, friends, family, bank, DVLA, employer, school(s), insurance company, credit card company, telephone provider – tell them your new address.	Let people know your new address. You may want to use Royal Mail's change of address service – for more information visit www.royalmail.com/changeofaddress .	
Heating and hot water – do you know how to heat the water and use the central heating system?	Contact us for advice	
TV licence – tell them your new address.	Phone 0870 241 6468 or update your details at www.tvlicensing.co.uk .	
Rubbish collection – do you know when rubbish is collected?	Ask the neighbours, or contact your local authority (see Useful contact information).	
Parking permit – is parking restricted outside your home?	For a resident permit, contact your local authority (see Useful contact information).	

Sheltered and **extraCare** schemes

If you live in one of our sheltered housing or **extraCare** schemes, you probably have already met the Scheme Manager. They will make sure that they visit you soon after you move in to explain how all the services in your home work.

You will also be asked to fill in a 'personal information' form when signing for your tenancy. This information is kept confidential by the Scheme Manager and used if we need to contact someone on your behalf in an emergency, for example, a family member or doctor.

Insurance

Think for a moment what you would do if you lost all your belongings as a result of a fire or flood. Would you be able to afford to replace them? Without insurance, the answer could be 'no'.

Some tenants believe we automatically insure their furniture, fittings and other belongings against fire, theft, vandalism and water damage. This is wrong. Unfortunately, they only realise this after the damage has been done.

As your landlord, we are responsible for insuring the structure of your home, which includes the provision of main services such as gas, electricity and water. This means that following an incident such as a flood or fire, our insurers would make sure these are returned to the condition they were in before the incident.

You are responsible for your belongings and in general, these will only be covered by our insurance if we are legally responsible for the damage. In any other circumstances, you would have to meet the cost of replacing your furniture, electrical equipment or other possessions. As well as this, if you had a chip-pan fire, for instance, and your neighbour suffered any losses, you could also be held financially responsible for these.

Having done these things, you should find moving into your new home straightforward. Nevertheless, if you have any difficulties please do not hesitate to contact us.

Your rent

How your rent and service charge are set

Rent setting for Assured tenancies (including assured shorthold or 'probationary' tenancies)

Most of our tenancies are 'assured'. If you have an assured tenancy your rent is set in line with the Welsh Assembly's guidelines. The aim is to make sure that rents for Housing Association and local authority homes are set at similar levels for homes of similar size, location and condition.

Your rent also takes into account our costs. This includes the expected cost of repairing, maintaining and managing your home and the loan repayments for the original cost of the homes we own.

Rents for assured tenancies are reviewed once a year. We will give you at least one month's notice of your new rent in writing.

Rent setting for secure tenancies (pre-1989)

If you have a Secure Tenancy Agreement your rent will have been set by the Rent Officer; at what is called a 'fair rent'. Once registered the rent remains the same for two years. Every two years we will ask the Rent Officer to re-assess your rent and register the new rent. This is to ensure that your rent reflects our current costs based on projected inflation, improvements to your home and to try to achieve consistency between secure and assured tenants.

Appeals against rent increases

If you are unhappy about your proposed new rent please contact us directly, whether you are an assured or secure tenant, and we will try to explain why it has changed. You should contact us within a month of the rent change. If you are still not satisfied, you can contact the Rent Officer Service and they will forward your appeal to the Rent Assessment Committee. They are an independent body that will assess if we have set your rent at an appropriate level, in line with current legislation and other factors, such as the size and location of your home.

Service charges

On some developments we provide some services that are not covered by the basic rent for people who live in flats or houses with common facilities. You pay for these by the service charge, which shares the cost out among all of the residents who benefit from the services.

The weekly cost of the service charge is written into your tenancy agreement and the charge is added to your rent, to give the total amount you should pay to us each week.

Service charges are made up by a number of different items and will vary from scheme to scheme. They can include the cost of:

- cleaning and gardening of any shared or open plan areas;
- lighting and heating in communal areas;
- bulk rubbish removal;
- electricity for lighting and lifts;
- window cleaning; and
- maintenance contracts on services such as door entryphones, aerials and lifts.

Please remember – service charges are generally reviewed on a yearly basis.

Consultation

We must inform you of any changes to your service charges.

We will therefore:

- give you an accurate service charge schedule, which shows you how the service charge has been spent;
- monitor service contracts for quality and cost effectiveness; and
- not add extra items without consultation and agreement from you where the additional charge exceeds £50.

Questions about service charges

We are happy to discuss any enquiries you have about the level of your service charge. It is your right under the Landlord and Tenant Act 1985 (amended by the Commonhold and Leasehold Reform Act 2002) to be given reasonable facilities to inspect or make copies of all receipts and other documentation that support the accounts.

Review

If you want to request a review into the level of your service charge or are unhappy about the services you are receiving, you can use our complaints procedure or contact your Independent Rent Assessment Panel.

The request must be put in writing and we will make the facilities available within 21 days. Copies of supporting information can be sent in the post. A reasonable charge may be made for the cost of providing this information.

How to pay your rent

It is very important that you pay your rent on time, whether you pay it yourself or are claiming Housing Benefit. Your rent is due each Monday for the week ahead and we will have sent you a swipe card with your reference number a few days after you signed for your tenancy. When you signed your tenancy agreement, you agreed to pay your rent weekly but you can pay this fortnightly, monthly or any frequency you choose, provided you agree this with us first.

If you do not pay your rent we may take action against you that could lead to you losing your home.

There are a number of ways you can pay your rent.

■ Linc-Cymru swipe card

You can pay using your swipe card at any post office or any shop, garage or convenience store displaying the Paypoint or Payzone sign.

To pay your rent this way:

- Give your card and payment to the cashier or shop assistant.
- Your payment will be entered on their computer and automatically sent to us.
- You will get a receipt to show you have paid – keep it safe, just in case.
- Paypoint and Payzone are available throughout Wales.

- Direct debit

If you have a bank or building society account you can pay by direct debit. This is the easiest option if you are responsible for paying your full rent, as any changes to your rent payments will be made automatically. If you decide to pay this way we will make the arrangements with your bank or building society and they will pay us direct.

- Standing order

Your bank or building society can make payments direct to us by this method; you will need to advise them of any changes to your rent.

- Housing Benefit

If you are unemployed or on a low income, you may be able to get Housing Benefit to help you pay your rent. For advice on how to claim, please contact us.

If you are claiming Housing Benefit this will be paid to you four weeks in arrears. You can ask your Council Housing Benefit department to pay this direct to us. Most of our tenants pay their rent this way. You may need to chase the Council to process your claim as soon as possible.

You will need to tell the Council if your circumstances change during the period they are paying you, failure to tell them could lead to you losing benefit.

Listed below are some of the main changes that are likely to affect your benefit.

- Your income increases or reduces.
- You stop or start claiming income support.
- Somebody moves into or out of your home.
- You start or stop working.
- Your savings increase or reduce.

If you do not tell the Housing Benefit Department as soon as your circumstances change and you receive too much benefit, you will have to repay it.

■ Telephone

Pay by phone through the allpay.net Interactive Voice Response Telephone Payment Service using your debit or credit card. To do this you will need your 19 digit payment number found on your plastic rent swipe card as well as your debit or credit card.

If you want to pay by phone please call **0844 557 8321** and follow the easy-to-use instructions to make your payment. This payment option is **free** for you to use and is available 24 hours a day, seven days a week.

■ Internet

By going to www.linc-cymru.co.uk you can pay your rent online using your debit or credit card. To do this you will need the 19 digit number found on your plastic rent swipe card as well as your debit or credit card. This payment option is **free** for you to use and is available 24 hours a day, seven days a week. Enter the allpay.net website through our internet payment facility, and follow the easy-to-use online instructions to make your payment.

■ Post

You can send your payment to us at 387 Newport Road Cardiff, CF24 1GG.

Cheques should be crossed and made payable to Linc-Cymru H A Ltd. Please make sure you write your name and address on the back of the cheque. Do not send cash by post.

■ In Person

You can pay in person at the above mentioned office, your Scheme Manager or to any member of our staff using cash, cheques or postal orders. You will be given a receipt – keep it safe.

■ Post Office

You can pay at any Post Office using cash, cheque or postal orders and a Post Office Giro book or slip or your swipe card.

■ Girobank

You can pay at any Post Office using cash, cheque or postal orders and a Post Office Giro book or slip or your swipe card.

■ Bank Giro Credit

You can pay at any bank using cash, cheques or postal orders and a Bank Giro book or slip. Some banks may charge for this service.

If you need a new swipe card or you would like more information on how to pay your rent, please contact our Customer Contact Team on **0800 072 0966** and ask to speak to someone from Rent Management.

Trouble paying your rent?

It is your responsibility to make sure your rent is paid on time, but we know that sometimes people have difficulty making their rent payments. Our main aim is to help prevent you getting into debt as this benefits you and us. However, paying rent is ultimately your responsibility.

If you are having problems paying, the first thing to do is to contact us. We will be able to advise you about Housing Benefit and any other benefits you may be able to claim. We may put you in touch with other agencies that may be able to help such as the Citizens' Advice Bureau or Shelter Cymru.

If you are in arrears we can arrange for you to repay your debt by manageable instalments that suit your budget. If you keep to the arrangement to reduce your arrears we will not take any further action against you.

We cannot accept persistent non payment of rent and we may take court action to sort out arrears problems. If you do not make an agreement or you fail to keep to an arrangement then we will go to court to make sure the rent is paid. If necessary we will ask the court to give us possession of your home which could eventually lead to your eviction. If we do have to take court action against you we will add our court costs to your debt.

Please remember – your home is at risk if you do not pay your rent. Even if your rent is paid by Housing Benefit, it is still your responsibility to make sure your rent is paid.

We have produced a leaflet about paying your rent and coping with debt problems. If you would like us to send you one please contact us.

Rent statements

We will send you a rent statement every three months. The statement will show details of all rent payments received and the balance of your account. If you do not agree with the final balance or you have any general questions about the statement please contact us straight away. If you would like a statement at any other time please let us know.

Debt management

Are you in debt?

While many people are able to manage their finances even when money is tight, debt will affect a number of people at some time in their lives. It can be a distressing time and put a strain on even the strongest relationships as it causes feelings of isolation and shame. This section of the handbook is relevant to anyone who may find themselves in this position.

It is important to remember that if you are in this situation you are not alone. Help and advice is available. Make time to take control of your debts to ensure they don't control you. If you are finding it difficult to seek help, for whatever reason, then the following steps will guide you through the debt process.

Moving home costs

Moving home can be very expensive, whether you are moving to your first home or to another property. Don't fall into the debt trap before you have even moved in (see section, 'Moving home' for more information).

What should you do if you are in debt?

Write down all your incomings and outgoings so you have a clearer idea of your finances.

Once you have written down your current payments for rent and utilities (for example, water) you will see what money you have left to make offers towards priority payments.

What should you pay first?

It is important to make sure that you are paying your essential living costs. These are called 'priority payments' as any of these creditors can take action against you (see table below).

Creditors	Effect of non-payment
Rent	Loss of home
Council Tax	Removal of possessions or loss of liberty
Gas and electric	Disconnection
TV licence	Fine or loss of liberty
Car hire loan	Loss of vehicle
Court fines	Removal of possessions or loss of liberty

Please remember – your priority creditors would rather make a sensible repayment plan with you that you can afford, than unrealistic payments that you are not able to make and will fall behind with.

What about credit cards and unsecured loans?

Credit cards, store cards, unsecured bank loans and overdrafts, to name but a few, are all regulated under the Consumer Credit Act and are unsecured debts. These creditors cannot take your rented property or cut your utilities off like a priority creditor can, and can only send a bailiff if you have received a county court judgement for that debt and ignored it. Even at this stage you can still apply to vary and stop the bailiff coming.

The only action available to these creditors is through the county court, which is a hearing dealt with by correspondence and you can at this stage make an offer however small (these are called 'nominal payments' and can be between 1p and £1 a month).

If you have any extra income after you have made offers to priority creditors, only then can you make offers to non-priority creditors.

If you have excess income (that is money left over) after your priority payments then the offer you make is a 'pro rata offer', which means the creditor who is owed the most receives the highest amount of your excess income. This is a fair and recognised system that will normally be accepted by creditors.

Court judgements can be enforced in a number of ways. The court bailiff or 'attachment to earnings' are the most common methods used by creditors.

What about bailiffs?

Please seek advice if a bailiff has contacted you to collect a debt, as the law about bailiffs may differ depending on what type of debt you owe.

With most debts, a bailiff is involved only if you cannot come to an arrangement to pay a creditor, and then only after your case has been to court. However, this does not apply to an Inland Revenue bailiff and VAT bailiff.

A bailiff usually works by threatening to take your possessions to persuade you to pay what you owe, or taking and selling things you own to repay your debt.

Although you may believe a bailiff is allowed to force their way into your home, and some may give you this impression, this is not normally the case. They may force their way into your home only if they have been inside your home for the same debt on an earlier occasion.

If you do let a bailiff into your home, they will usually take 'walking possession' of some of your belongings. This means that if you cannot negotiate acceptable payments with the bailiff, or you miss payments that you have agreed with the bailiff, they can legally force entry into your home and take those items away.

A bailiff will be able to take belongings outside your home, for example a car. For most types of debt, 'basic household items' cannot be taken away by a bailiff. This includes a bed, cooker, fridge and most furniture, but not a television or other less necessary items.

Please remember that a county court bailiff can carry out eviction after possession. This is the main situation in which you cannot physically stop a bailiff from coming into your home, but you can ask the court to temporarily stop them by filling in a form at your local county court and paying a court fee.

What about debt collectors?

A debt collector is not the same as a bailiff. They cannot take any direct action against you, apart from asking you to pay. If you believe a debt collector is harassing you or putting undue pressure on you to pay, contact the Trading Standards Department at your local council. If you are being physically threatened, contact the police.

If your problem is with an illegal lender or 'loan shark' you can still get help from The All Wales Illegal Money Lending Unit on **0300 123 3311**. Your call will be strictly confidential and they will make sure you get the help you need.

What about bankruptcy?

Many people who are in debt decide that bankruptcy is the only option. Bankruptcy is a legal remedy to clear your debts by declaring that you are insolvent (unable to meet your financial commitments). There will be a court hearing at which the district judge will appoint an official receiver to the case. The receiver will be responsible for all your financial matters for the period the court determines you are bankrupt (usually between one and five years).

The bankruptcy period is determined by the level of debt that you have, and during the period you will usually be expected to pay your creditors an agreed amount from your income. At the end of bankruptcy you will then be debt free with certain exceptions: some liabilities are not subject to bankruptcy and will still be owed and payment will be required, for example, rent arrears, Council Tax and maintenance (this list is not exhaustive).

The official receiver has full power over your finances and will regularly look at your bank account. Any monies you receive, over and above the agreed amount that has been determined you can live on, will be taken by the receiver to pay your creditors. Bankruptcy may seem on the surface to be the answer to the debt trap that you are facing, but there are implications and it is not a decision that should be taken lightly.

Please remember – bankruptcy is not an easy option. Much thought should be given before going down this route and more importantly, advice should be sought.

What about Administration Orders?

If you are in financial difficulties and not able to pay your creditors, an Administration Order may help you.

Administration Orders are decided by the county court who will manage your debts and deal directly with your creditors. The court will allow you to pay a sum you can afford each month to cover all your debts; they will divide this between your creditors.

While the Order is in place none of the creditors can enforce the debt or try to make you bankrupt.

There is no fee to pay up front, the court will take a small amount each month to cover costs, this is currently 10p in each £1.

In some cases, if you are not able to pay your debts in a reasonable time, the court may decide that you pay less than the total you owe.

To qualify you must have at least two outstanding debts, one of which must be either a high court or county court judgment and the total outstanding must be no more than £5,000. If you think an Administration Order may be what you need, contact your local county court for an application form or speak to your Housing Officer for advice on how to do this.

Talk to Payplan, the free debt experts

Payplan helps people with all kinds of financial problems to get back on track without money worries. Their aim is to give you a realistic and affordable way of paying back what you owe – and help to make money go as far as possible. They have a comprehensive range of solutions under one roof, so we can offer impartial advice on the course of action that best fits your circumstances.

Expenditure reduction programme

A vital part of Payplan's service involves helping people on a restricted budget to make savings and boost their available income. You can call them for free and confidential advice and they can help you to improve your finances in all key areas of your life:

- Competitive prices for home utilities, phone and internet
- Low cost insurances for home occupiers and drivers
- Budgeting advice for everyday living
- Avoiding the pitfalls of credit and spending
- Mortgages – they can search the whole of the market to find the very best deal
- Expert advice to ensure people are receiving all their entitled benefits

By helping to boost your available income and providing expert guidance on credit and spending, they can make you far better equipped to stay out of debt and manage your money effectively in the future.

Free debt solutions

Payplan are one of the few organisations in the UK to offer free Debt Management Plans (DMP). A DMP is an informal arrangement you make with the organisations you owe money to. They will demonstrate that you cannot afford your contractual payments and agree upon a reduced sum so that you can repay your debt in full over a long period. This arrangement can be flexible enough to accommodate a change in your circumstances, such as job loss or illness, so you have the best chance of becoming debt-free.

They can also offer advice on Individual Voluntary Arrangements (IVA), if this is an appropriate solution for you. This is a legally binding agreement between you and the creditors involved. A percentage of the debt is agreed to be paid back over a period of usually five years. The remaining debt is then effectively written off. Both solutions allow you to make a single affordable monthly payment which they will send to your creditors.

Payplan deals with your creditors on your behalf, easing the considerable stress for you. They also offer one-to-one support throughout your plan, to help you through any issues which may arise.

Payplan will always offer you the best advice for your particular circumstances.

Talk to Payplan today for free, confidential advice on your finances on 0800 71 6239 or visit their website – www.payplan.com.

Where can I get help and advice in relation to my debts?

It is sensible to seek advice, but do not be tempted by a fee charging debt advice agency as the money that you pay them could be going direct to your creditors.

The following are some of the agencies that can offer you help and advice:

Housing Officers at Linc-Cymru

The Housing Officer Team can help you with debts and other issues and give you advice on where to go to get more information.

National Debt Line

Telephone **0808 808 4000** Website: www.nationaldebtline.co.uk.

Consumer Credit Counselling Service

Telephone **0800 138 1111** Website: www.cccs.co.uk.

Citizens' Advice Bureau

Website www.citizensadvice.org.uk.

Community Legal Service

Telephone **0845 345 4345**

Shelter Cymru

Telephone **0808 800 4444**

Remember you are not alone... seek help now.



Living in your home

4

Living in your home

Decorating your home

We decorate the outside of your home and communal shared corridors and staircases. You are responsible for decorating inside your home and should make sure that you do this as often as is necessary to keep your home in good order. We will not decorate the inside of your home unless we have accidentally damaged your decorations during repair work.

If we have to do repairs or maintenance work that damages your decorations, we will repair and make good the affected area (see page 65 for more information).

Home improvements

You have a right to make improvements to your home, but first you must get our written permission. Improvements to your home cover a wide range of additions, alterations and installations. They include straightforward tasks like laying a patio, erecting a fence and installing a satellite TV dish, to major work such as installing gas fires, constructing walls and altering the layout of rooms.

We will not unreasonably refuse an improvement request, but can insist on certain conditions and a certain standard of work. We will refuse your request if, in our opinion, the work would reduce the value of your home, or if you were not prepared to agree to our conditions or the standards required.

Please remember that you should not start any improvement work until you have been given our written permission. We will only refuse permission if we have a good reason for doing so and we will tell you.

Please remember – even if you have our permission as landlord, you still need to get any necessary planning permission or building regulations approval for the work.

We reserve the right to remove or put right any defective improvement work that has been done without our permission, or which has not been completed in accordance with our conditions, and to charge for this work.

In some circumstances, we will be prepared to take responsibility for servicing appliances such as gas fires free-of-charge, provided they have been installed as agreed with us.

Please remember – any improvements you make to your home are your responsibility, not the Association's, so you must maintain them.

Protecting your home

Smoke detectors

All our properties have been fitted with smoke detectors. Protect yourself and your family by using your smoke detectors sensibly.

We will service your detectors and where applicable replace the batteries every year; but the following day-to-day precautions are your responsibility:

Do

- press the test button weekly;
- keep the cover of the detector free from dust and dirt;
- make sure your family know what to do if the alarm sounds; and
- always turn off the power at the mains before cleaning or changing the batteries.

Don't

- open the detector or tamper with the alarm – the system may be connected to the electrical supply, making it an electric shock hazard; or
- remove the batteries from the detector unless it is time to change the battery.

Always contact us if you have any problems with the alarms.

Annual gas servicing

We will carry out an annual service and safety check on your gas boiler, fire and anti-scald valve if applicable. By law, all landlords must have certificates showing that their gas boilers have been checked by a CORGI/CAPITA registered engineer every year.

By servicing your heating regularly, we make sure it is safe and working properly, so you will find it keeps your home warm and is less costly to run. Yet every year some tenants break appointments with our service engineers or simply will not let them in. This puts all their neighbours at risk. If you refuse to allow the service engineers in to do the safety check we will have no choice but to take you to court to gain entry.

Protect yourself and those around you from danger by helping us complete our safety work efficiently and on time. Remember, this is not a free service, you are paying for this in your rent.

The annual checking of the gas installation is a legal requirement and you **must** give access to allow this to be done.

General safety

Each year many injuries and deaths are caused by accidents in the home. You can reduce the risk of these accidents by:

- keeping floors and floor coverings in good condition;
- replacing used light bulbs as soon as possible;
- keeping stairs well lit;
- using non-slip polishes and mats;
- keeping children away from cookers and turning pan handles away from the front of your cooker; and
- keeping medicines, cleaning products, matches and lighters out of the reach of children.

Household security

To reduce the risk of your home being burgled, please remember:

- to lock all doors and windows before you go out;
- not to leave keys hidden under door mats or behind letterboxes – if they are convenient for you they will be for thieves too;

- not to make it obvious that your home is empty (for example, by leaving curtains closed in the daytime or by leaving notes for callers);
- to cancel milk and newspaper deliveries if you are going away for any length of time;
- not to leave cash or valuables on display;
- to lock all doors and windows before going to bed at night, particularly ground floor windows or those near a drainpipe or flat roof;
- never allow strangers into your home unless they can prove their identity – this includes the Association's staff and contractors, all of whom will have official identification;
- to keep sheds and outside buildings locked; and
- to let your neighbours know if you are going to be away from home, so they can keep an eye on it for you and report anything suspicious to the police.

Fire precautions

Although your home is built to fire safety standards, you should always safeguard against the risk of fire.

For instance:

- make sure all fires are guarded;
- avoid putting mirrors above fires, as they encourage people to stand close to the fire and clothes easily catch alight;
- always turn down gas fires and close the door when leaving the room;
- never overload electrical sockets, and do not run electrical appliances from light fittings;
- make sure all appliances have the correct fuse fitted; and
- never use electrical appliances in the bathroom except an infrared wall heater.

Security lights and cameras

We understand that you may want to protect your home. This could involve installing security services. You must get our written permission before installing equipment and consider your neighbours and surrounding properties.

You must make sure that any security lights do not shine into neighbouring properties, causing a nuisance to them.

You must make sure that any fixed surveillance or security cameras are not directed at, or focused on, any neighbouring properties. We would consider this to be an invasion of privacy and we will ask you to take the cameras down.

Satellite TV

If you want to install satellite TV at your home, you should first check with your local authority's planning department. In some areas, satellite dishes are not allowed or there are restrictions on where they can be put up. If your planning permission is confirmed, you then need to get permission from us.

Saving energy

There are many things that you can do to save energy and cut your fuel bills. Apart from saving you money, you can make your home warmer and more comfortable. The best way to make your home warmer without turning up the heat is to stop heat escaping.

Here are some tips for you to follow

- Doors and windows can be made draught-proof with plastic foam strips or metal draught excluders.
- Rubber or brush seals can be fitted to the bottom of doors – they are cheap to buy and easy to fit.
- If your letterbox is draughty, fit a brush-type seal cover.
- Fill gaps between floorboards and skirting boards with newspapers, beading, mastic, or plastic wood.
- If you don't have double glazing, you can tape polythene or stretch cling film sheets across the window frames – this has almost the same effect and is easy to fit.
- Close your curtains at night to keep heat from being lost through your windows.
- Don't let your curtains hang over the radiators.

- Put aluminium foil behind any radiators that are fitted against an outside wall – ordinary kitchen foil will do but you can buy specially designed foil from DIY stores.
- Fit shelves above all your radiators – this will help to direct the heat into the middle of the room.

Taking in a lodger into your home

A lodger is somebody who, although they have their own bedroom, lives with the family. He or she will not have exclusive use of part of the property and will probably receive some service from you such as meals or laundry. If you want to take in a lodger, you will need to request our written permission. We would only object if it would result in the property being overcrowded.

The lodger cannot be entered on your tenancy agreement.

Subletting part of your home

A subtenant is a person who lives in your home but looks after themselves completely. You have the right to sublet part of your home provided you first have our written permission.

We would not unreasonably refuse your request, but will refuse if the subtenancy would cause overcrowding.

Remember, you can only sublet part of your home. If you sublet the whole of your property, you lose the right to security of tenure.

A subtenant cannot be entered on your tenancy agreement.

Keeping pets in your home

If you live in one of our houses, you may keep the usual family pets provided the animal does not cause a nuisance to your neighbours. We will generally not refuse permission to keep a pet if you live in a house, bungalow or a ground floor flat with your own entrance.

We may refuse to give permission if you live in a flat that has a shared hall or entrance or if the pet may be a source of nuisance to other tenants, for example, cockerels or pigeons. You must get our written permission first.

The following guidelines are intended to ensure that you and your pet live in harmony with your neighbours and the environment.

- Do not allow your dog to foul any public places; especially lawns, pavements, gardens or other spaces where children may play.
- Train your dog in basic obedience so it is under control at all times.
- Do not allow your dog to be noisy and disturb neighbours.
- Do not allow your dog to roam at will – not only is there considerable danger to others, but you may be legally liable for any damage caused.
- Make proper arrangements for the care of your pet if you are going away for a holiday.
- Keep dogs on a lead anywhere near roads, or where there are farm animals.
- If you do not want your pet to have a litter, seek advice from a vet in good time.

If you live in one of our sheltered housing or **extra**Care schemes, you will not be allowed to keep any cats, dogs, or other small animals other than a domestic caged animal, bird or small aquarium.

Running a business from home

You must get our written permission before you start running a business from your home or garage. Most domestic premises are not suitable for running a business. However, we will fully assess your accommodation with the type of work you plan to do from home. Your business must not cause a nuisance, annoy neighbours or interfere with the quiet enjoyment of their home in any way.

You may also need planning permission, or permission to display any advertising sign relating to your business.

Household rubbish

Please remember that you should only put your rubbish out on the day of collection. Check with your local authority for the time and date on which they collect (see 'Useful contact information' leaflet for more information).

Please remember – recycle wherever possible.

You are responsible for properly disposing of any large or bulky items which rubbish collectors are unable to take.

If you live in a block of flats, do not block stairways or fire passages with your plastic bags or bins and do not put them out too far in advance of collection as they will attract the attention of cats and dogs.

Gardens

If you have a garden, it is your responsibility to keep it tidy and well maintained. It must be free from rubbish, rubble, excessive weed growth and pet droppings as this may cause a nuisance or health risk for other residents.

If your garden becomes unsightly, overgrown or a nuisance to your neighbours, we will ask you to carry out the necessary work and may take action against you if you fail to do so.

If you have the use of a shared garden, we will maintain it on your behalf.

If you want to make any alterations to your garden, such as laying a patio or putting up a shed or conservatory, you must get our written permission first.

Parking

If your property has the use of an individual or shared parking area, we would ask you:

- to always park carefully and considerately when using this area;
- to keep noise and light levels to a minimum when you park late at night or early in the morning;
- not to park any caravan, boat, trailer, heavy-goods vehicle, or other commercial vehicle without our written permission;
- not to carry out or allow any vehicle repairs that may cause a nuisance to others or be unsightly or damaging to the local environment;
- not to park any unroadworthy, untaxed or uninsured vehicle without getting our written permission first. This will only be granted in special circumstances and for temporary periods only; and
- not to park in your garden unless you have our written permission, and have a proper hardstanding and dropped kerb to provide access.



Living in a flat

Your neighbours

You are much closer to your neighbours living in a flat, so you should take care not to cause a noise nuisance or disturb them in any way. You must make sure that any other person living in your flat, including children or any visitor to your flat, does not cause a nuisance or annoy anyone.

Communal areas

Shared hallways, entrances, gardens and drying areas are provided for all residents in a particular block to use. For this reason, it is important that you:

- keep landings, staircases and other areas in a clean and tidy condition;
- do not put any items in these areas that are likely to cause an obstruction or safety hazard; and
- do not put any fences, sheds or other similar structures within shared areas without asking our permission first.

As from 1 April 2007, it is now against the law for you to smoke in the communal areas of your block and we would ask for your co-operation in making these areas smoke free.

Fire safety

If you live in a house that has been converted into flats, the building has been designed with the following fire safety features.

- The walls and doors between flats, stairs and corridors are designed to resist fire and stop the spread of smoke.
- The doors are designed to close automatically – if the door-closer mechanism is removed, the door will not close and a fire will spread, so **do not** remove or dismantle the door-closer.
- In your flat you can get to your front door without passing through the rooms where the fire is most likely to start (the kitchen and the living room).

Do not block your route of escape or clutter your stairs. You may need to get out in a hurry.

If there is a fire:

- leave the room at once and close the door;
- alert other people in the flat;
- leave the flat and when everyone is out, close the front door;
- call the fire brigade by dialling **999**; and
- leave the building and use the staircase not the lift.

Please remember – if you live in sheltered or **extra**Care housing you must follow your fire procedure, which will be displayed on the back of your front door:

Door-entry systems

If fitted, door-entry systems are installed for the convenience of all residents in the block and to make the block more secure for you and your neighbours.

For this reason, please:

- do not prop open any shared entrance;
- do not let anyone you don't know into the block;
- make sure the door is closed properly behind you; and
- report any fault with the entrance door to the Maintenance Section.

If you lose your key for the communal entrance door, we will provide you with a replacement but we will charge you for this. If your keys have been stolen we will only give you a replacement free-of-charge if you have reported this theft to the police and can provide us with an incident number. If you live in sheltered or **extra**Care housing the door-entry system is also fitted with CCTV cameras. This will enable you to see who is calling by viewing a programme channel on your television.

Cleaning

We are responsible for cleaning communal spaces. You must not leave rubbish or cause any obstruction on the shared stairways, entrances or landings.

Lighting

If the shared lighting fails in the entrance halls, stairways or landings, please let us know immediately so we can arrange a repair.

Support in your new home

Help with mobility problems

If at any time you are finding it difficult to cope in your new home, support can be available to help you sort out your problems. The Association can assist you to find sources of help that may be beneficial to you, so please do not hesitate to contact us.

If you have difficulty in moving about, we may be able to help by fitting extra stair rails and grab-rails to walls. However, you may need a stair lift to allow you to go upstairs or a lift to help you bathe. We will not be able to help directly if the adaptations you need are extensive but you may qualify for a grant for the cost of such large scale work.

The Disabled Facilities Grant or Physical Adaptations Grant helps towards adapting and improving the homes of people with disabilities. The grant is run by the council and the Welsh Assembly Government and covers the total cost of many adaptations. Your occupational therapist will be able to advise you on the types of aids available to you.

If you are having any problems in your home, please let us know. If we cannot help directly, we will be able to assist by applying for the necessary grant on your behalf.

We may also be able to help you move to a purpose-built or specially adapted home where this is necessary.



Repairs

As your landlord, we are responsible for most of the repairs to your home. By law, we must make sure that some urgent minor repairs that affect your health, safety and security are carried out within a certain timescale.

Day-to-day repairs and maintenance

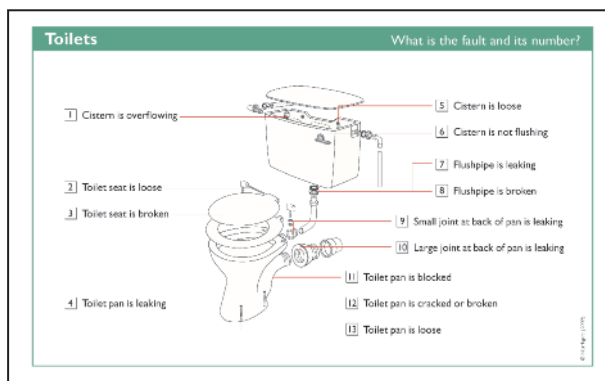
In the front cover of this handbook, you will find a booklet called “Repairs Handbook” which has easy-to-use diagrams and simple explanations of some common repair problems. If you use this handbook each time you report a repair, you can help us to identify and put right your repair as quickly as possible. All you have to do is find the item that you have a problem with and quote its reference number when you report a repair.

Some of the other contents of your repairs handbook include:

- how to report a repair;
- how to deal with emergencies; and
- contact telephone numbers.

We also have a function on our website that is designed to help you report non-urgent repairs to us through the same easy-to-use diagrams that are used in our repairs handbook. You can use this service by visiting Linc-Cymru's website www.linc-cymru.co.uk and choosing Customer Services from the menu list on our home page. Then choose Existing Customers and Report Repairs Online.

An example of the type of picture that is used on our website and in our repairs handbook.



Planned maintenance and improvement programme

As well as carrying out day-to-day repairs, we have an ongoing programme where we plan maintenance and improvement work in advance and include more than one home at a time. This is known as our planned programme and includes work such as:

- installing central heating;
- installing new windows;
- kitchen and bathroom improvements;
- annual service of gas heating appliances;
- rewiring;
- re-roofing;
- installing and maintaining smoke alarms; and
- major structural repairs.

We have targets set by the Welsh Assembly Government for improving the standard of homes and these help us to prioritise major repairs, maintenance and improvement schemes. We will use information we gather from tenant surveys and through working with our tenant focus groups to agree the work that we will put forward for inclusion in our planned programme each year.

We are committed to improving the condition of our properties but we have limited money and need to give high priority to some work, particularly that which contributes to the Welsh Housing Quality Standards.



Keeping you informed

Before we carry out any planned maintenance or improvement work, we will write to you or visit you to explain what we are planning. Unless the work is needed for essential maintenance or safety reasons, you will be able to choose whether or not you want to have it done.

Once we have awarded the contract for the work, we will write and tell you the name of the contractor and when the work is due to start and finish. We will also send you a copy of the contractor's code of conduct. This outlines the standards of behaviour and workmanship that you have a right to expect from our contractors. Once the work is finished, we will send you a customer satisfaction survey so that you can tell us what you think of the work.

Major works to individual properties

In some circumstances, we may need to carry out major repairs to your home that cannot be carried out with you living there. If this is the case, we will find suitable alternative temporary accommodation for you and provide you with advice and support. However, it will be your responsibility to arrange for meter readings to be taken and for arranging the disconnection of gas and electricity supplies, but we will be able to help you with the cost of this move.

Internal decoration

If we have to do repairs or maintenance work that damages your decorations, we will repair and make good the affected area. We will also make good any damp staining caused by leaks that are our responsibility to repair. Alternatively we may offer you a redecoration allowance.

Please remember – 'making good' does not mean that we will decorate the whole wall, ceiling or room. It simply means that we will redecorate the affected area so that it closely matches the existing surfaces.

Your Right to Improve your home

As an assured or secure tenant you have the Right to Improve your home, as long as you get our permission first. An improvement means an alteration or addition to your home and includes the following.

- Installing new or replacement fixtures or fittings such as heating or kitchen units;
- Installing satellite dishes or aerials; and
- Putting up fencing.

If you decide that you want to improve your home, please write to us giving full details of the work that you want to carry out and enclosing any plans or drawings. If necessary, a Maintenance Officer will then visit you to discuss your plans and decide whether we, as landlord, should give permission. We will only refuse permission if we have a good reason for doing so and we will tell you the reason for this.

Please remember – even if you have our permission as landlord, you still need to get any necessary planning permission or building regulations approval for the work.

You must not make any alterations until you have received our written permission, which will also tell you what conditions you need to keep to. Once you have made an alteration to your home, you are responsible for repairing, maintaining and servicing it, if applicable. You are responsible for replacing it when it wears out. If gas or electrical installations have been altered, you must have these serviced regularly by a qualified operative.

If you have made improvements to your home, you may be able to claim compensation for them when your tenancy ends.

Safety in your home

We will carry out an annual service and safety check on your gas boiler or smoke detector and anti-scald valve if applicable. Should your boiler need to be shut down you will be offered temporary heating in the form of electric fan heaters or radiators. The repair or replacement of the boiler will be given top priority.

If you are buying your home

If you have applied to buy your home, the Association will carry out limited repairs laid down by Section 11 of the Landlord and Tenant Act 1985. These are emergency and urgent works to:

- internal and external structures;
- wash-hand basins, sinks, baths and toilets; and
- central heating and water heaters.

Your home will be excluded from 'planned' and 'cyclical' programmes – except health and safety inspections.

The annual checking of the gas installation is a legal requirement and you **must** give access to allow this to go ahead.



Living with your neighbours and your responsibilities

How to be a considerate neighbour

Everyone is entitled to enjoy their home and community in reasonable peace and quiet. By showing consideration for others and by using the following useful tips, you can ensure you have a good relationship with your neighbours.

- Introduce yourself to your new neighbours – this can help to establish good relationships and make it easier for you to settle in.
- Avoiding noisy chores such as vacuuming, lawn-mowing, or DIY repairs early in the morning or late at night.
- If you are planning a party, tell your neighbours in advance and try to keep noise levels down.
- Try to avoid putting TVs and stereos against shared walls or directly on floors in flats.
- Try to avoid banging doors, especially in shared hallways, and ask your visitors to do the same and **do not** leave security doors open.
- Keep pets under control.
- Tell your neighbours if you work night shifts and need to sleep during the day. Similarly, find out if they work unusual hours and bear this in mind.

Noise nuisance is the most common form of anti-social behaviour.

You should make every effort to keep noise to a reasonable level at all times. Always consider the impact of noisy activities on neighbours. This includes everyday activities such as watching TV, listening to music and using the vacuum cleaner.

What are my responsibilities as a tenant?

Your tenancy agreement is a legally binding contract; you must therefore make sure you keep to the terms of this agreement. It sets out obligations, terms and conditions and has specific clauses that makes clear what behaviour is not acceptable and what you can be held responsible for.

You are responsible for the behaviour of everyone, including children, who live or visit your property. You are responsible for them in your home, on surrounding land, in shared areas and in the neighbourhood around your home. This includes any nuisance, damage, disturbance or annoyance they cause.

Please remember – your neighbours also have the same responsibilities as you.

Abuse, threats or violence towards staff

Linc-Cymru will not tolerate threats, abuse or violence towards any staff, whether employed directly or indirectly by the Association. If you display such behaviour you will be in breach of your tenancy agreement; we may enforce the tenancy conditions and will consider taking legal action against you.

Community responsibility

Encouraging community responsibility

Our aim is to provide an effective response to anti-social behaviour and to achieve safer, stronger communities, making your neighbourhood a good place to live. This will not stem from any one agency working in isolation; it will rely heavily on partnership-working between key agencies and responsible residents. Community responsibility relies on citizens who are aware of the impact of their behaviour on others, and tolerant residents who are prepared to come forward and work together with us to tackle issues that arise within their community. To help build a safer and stronger community, you should:

- report incidents of anti-social behaviour to us (and other relevant agencies) when they arise;
- be realistic about the action we can take;
- support us by taking action against people who cause anti-social behaviour;
- treat others as you would expect to be treated yourself;
- make sure you keep to the terms of your tenancy agreement; and
- understand and accept peoples differences (for example, cultural differences).

To help build a safer and stronger community, we will:

- carry out regular estate inspections;
- remove graffiti as soon as possible;
- identify issues of environmental concern for example, fly-tipping and work with other agencies to tackle the problem;
- take necessary action against anyone keeping an unroadworthy or untaxed vehicle or those carrying out constant vehicle repairs;

- repair damage caused by vandalism as soon as possible;
- work closely with residents to tackle community issues; and
- keep the community informed of what we are doing.

Community groups

A good way to tackle anti-social behaviour and crime in your community is to work as part of a 'community group'. These groups take different forms in different areas, such as resident associations, compact groups or neighbourhood watch schemes. For more information on schemes of this nature in your area or for information on setting up a specialist group within your community, please contact us on freephone **0800 072 0966**.

Dealing with anti-social behaviour

What is anti-social behaviour?

Anti-social behaviour can be defined as 'any behaviour that has caused, or is likely to cause harassment, alarm or distress to one or more persons not of the same household'. Anti-social behaviour comes in many different forms ranging from low-level nuisance to serious harassment. Anti-social behaviour toward an individual or group may or may not be motivated because of their colour, race, ethnic or national origin, gender, gender reassignment, sexual orientation, physical or mental disability, parental responsibility, marital status or religious belief. It can damage peoples quality of life and interfere with their ability to use and enjoy their home or community.

Examples of behaviour that are classed as anti-social include:

- noise nuisance;
- graffiti;
- abusive language;
- threatening behaviour;
- violence;
- abandoned vehicles;
- hate crime (including racial harassment);

- drug dealing; and
- animal nuisance.

What isn't classed as anti-social behaviour?

Examples of behaviour that are not usually classed as anti-social include:

- children playing;
- personal life style differences;
- normal living noises such as opening and closing doors and flushing WCs; and
- 'one off' issues unless of a particular serious nature.

It is also important to remember, particularly if living in a flat and experiencing problems with noise, no property is completely soundproofed, so you can expect to hear some noise from your neighbours.

In every case we will provide advice and assistance, and we will explain our reasons if we feel we cannot intervene in a case.

What can I do if I am experiencing anti-social behaviour?

If a complaint doesn't involve serious threats or violence, it may be best for you to discuss the problem with your neighbour. They may not realise their behaviour is upsetting you and an informal approach can often resolve the problem.

Remember to stay calm and think through what you're going to say before you approach the individual. Never approach them in anger or lose your temper.

Your safety is paramount; if you do not feel safe approaching the person involved, or you know them to be violent, please report the incident to the police and/or Linc-Cymru.

If you have tried approaching your neighbour and you are still experiencing anti-social behaviour, please contact us on freephone **0800 072 0966**. An officer will give you further advice and support and will explain what happens next.

How will Linc-Cymru deal with my complaint?

- We will take all reports of anti-social behaviour seriously.
- We will record your complaint and provide you with a unique reference number.
- We will respond to your complaint within three working days or one working day if we consider it to be urgent for example, violence or threatened violence, hate crime (including racial harassment) and domestic abuse.
- We will discuss with you what we will do next in relation to your complaint.
- We will investigate the complaint but will not give out your details to anyone without your permission.
- We may ask you to keep a diary or give a full witness statement if the case is serious or if the anti-social behaviour has been persistent.
- We will keep you fully informed.
- We will tell you if we stop investigating and close the case.
- We will put you in touch with other organisations that may be able to help for example, Environmental Health.

What if I don't want to give my name?

We will accept anonymous complaints of anti-social behaviour; however this will limit the action that can be taken. We will therefore encourage you to provide your details when reporting incidents; all information you provide will be treated confidentially and we will not reveal your details to the person you are complaining about without your permission.

Who else can help?

We believe that the most effective way to resolve anti-social behaviour is to work closely in partnership with other agencies. We may involve the police and local authority, including departments such as Environmental Health and Social Services or any number of other key agencies that have a part to play in tackling a case of anti-social behaviour.

What are the options for dealing with anti-social behaviour?

Prevention

Linc-Cymru aims to develop and support measures that prevent, deter or tackle the underlying causes of anti-social behaviour. We use a number of methods to try and prevent anti-social behaviour from occurring. These include:

■ Probationary tenancies

Probationary tenancies are used by Linc-Cymru in an effort to prevent incidents of anti-social behaviour. All new residents who have not previously had a tenancy with a social landlord will be given a 'probationary tenancy'. This lasts for a period of 12 months where it will automatically become an assured tenancy, providing the tenant has adhered to the terms of the tenancy agreement and possession proceedings have not been sought.

■ Community involvement

We have a dedicated community involvement team that actively promotes tenant participation. In partnership with other agencies, the Community Involvement Officers provide meaningful diversionary activities and projects that enhance opportunity and deflect individuals away from engaging in anti-social behaviour.

■ Support

In some instances it is recognised that a person may require support to maintain their tenancy. We will work closely with the tenant and support agencies to make sure mechanisms are in place to help anyone at risk of becoming involved in anti-social behaviour.

Early intervention (non-legal remedies)

Early intervention techniques are the most successful method of resolving a complaint of anti-social behaviour. During the initial stages of a complaint, we will work with partner agencies to utilise a number of early intervention techniques to try and resolve the problems. These include:

- Informal meetings.
- Warning letters.

- Mediation – an independent mediation service provides an informal method of two or more people with a dispute reaching an agreement to resolve the issues at hand.
- Acceptable Behaviour Contracts (ABC) – these are designed to stop anti-social behaviour on the basis of the perpetrator signing a voluntary agreement. Their flexible and informal nature allows them to tackle a wide range of anti-social behaviour and they can be used against any person of any age. They are intended to prevent the need for an Anti-Social Behaviour Order (ASBO).
- Good neighbour agreements – agreements put in place by residents for residents. The agreement states the conduct that must be complied with by residents and their visitors whilst on the estate.
- Parental agreements – similar to ABC, are put in place to determine how a parent or guardian will address their child's behaviour.
- Diversionary projects – meaningful activities that help address behaviour and deter individuals from engaging in anti-social behaviour.
- Multi-agency partnerships – agencies will work together, such as the police, Environmental Health and Social Services to address and tackle anti-social behaviour.
- Engaging support – support will be offered to help individuals from engaging in anti-social behaviour.

Enforcement (legal remedies)

Where anti-social behaviour is serious and persistent, we are committed to taking enforcement action when necessary. The legal action we may set up includes:

- Injunction – a court order that can be obtained to stop somebody from doing something. Injunctions can be used to prevent certain types of behaviour and they force perpetrators to change their behaviour rather than leave their home.
- Notice Seeking Possession (NSP) or Notice Seeking Demotion (NSD) – following continuous breaches of tenancy, a notice may be served on a tenant detailing the incidents that have occurred and outlining the action that we may take. The NSP and NSD will last for a period of 12 months from the date of the service. At any time during the 12 months after the short notice period has passed, an application

to the court can be made to obtain a demoted tenancy or a possession order.

- **Tenancy Demotions** – where continuous breaches of tenancy have occurred, a landlord can apply to the court to reduce the security of tenure for assured or secure tenants. The demoted tenancy lasts for a period of 12 months and if further problems occur during this period, possession of the property can be obtained without the need to return to the court.
- **Possession or Eviction** – where continuous serious breaches of tenancy have occurred, an application to the court can be made to obtain possession of the property. Evidence will be presented to the court and the tenant will be given the opportunity to defend the case. The judge will make the order if he or she feels it is reasonable to do so. This action is used as a last resort when all other methods have failed.
- **Anti-Social Behaviour Order (ASBO)** – used in a targeted manner to protect the public from behaviour that causes harassment, alarm or distress. An Anti-Social Behaviour Order is not intended to punish the offender; it contains conditions prohibiting them from specific anti-social acts or entering defined areas.

Witness and Victim Support

We have dedicated officers working solely on the prevention and management of anti-social behaviour. These officers will keep in regular contact and give as much advice and support to victims and witnesses of anti-social behaviour as they can. The officers will also refer them to other agencies that may be able to offer further support and assistance and they will also consider implementing any security measures considered appropriate to the case.

Policy and procedures

For further details on our policy and procedure for tackling anti-social behaviour, or for related policies, such as racial harassment and domestic abuse, please contact the Association on **0800 072 0966**.



Sheltered and *extra*Care housing

What is sheltered and **extra**Care housing?

As people get older their needs may change. We have accommodation specifically designed for people over 55 to help meet those needs.

Semi-sheltered and sheltered housing is generally for people over 55 who are able to lead an independent life. Some sheltered and senior housing is managed by a Scheme Manager Monday to Friday.

extraCare is housing for people over the age of 60 who have an assessed care and support need and are at risk of losing their independence. **extra**Care is also managed by a Scheme Manager Monday to Friday.

The accommodation in each of the above is a self-contained flat with the shared use of a communal lounge, garden and in some cases laundry facilities. The communal lounge is usually used for social events and you can choose whether or not to take part.

Our schemes are as follows:

Semi-sheltered	Park House, Port Talbot
	Llwyn Onn, Caerphilly
	Village Court, Oakdale
	Cwrt Cwm Derwen, Oakdale
	Cavendish Close, Cardiff
Sheltered	Aberdulais Crescent, Cardiff
	Tŷ Canol Court, Cwmbran
	Tŷ Scott, Tredegar
	Bill Harry Court, Tredegar
	Llys-Yr-Efail, Blaina
extra Care	Cwrt Gwalia, Ogmore Vale
	Aberavon Court, Port Talbot
	Wellwood House, Ringland, Newport
	Willowbrook, Bettws, Newport
	Capel Court, Pill, Newport
	Glyn Anwen, St Julians, Newport
	Plas Bryn, Pentreban, Cardiff

The role of the Scheme Manager

Linc-Cymru employs Scheme Managers to ensure your wellbeing, provide help and support when required and advice where necessary.

The list of services provided by a Scheme Manager is very extensive. The Scheme Manager is usually found in his or her office, but on occasions may be located around the building or at the Association's main office.

When you move in they will welcome you, show you around the communal areas, explain the 'emergency alarm system' and other facilities, and tell you about the local services and social activities.

They will ask you for the name, address and phone numbers of your relatives, doctor and any others that may need to be contacted in an emergency.

When is the Scheme Manager available?

The Scheme Managers hours of work vary as we operate a flexible system of working.

Normally Scheme Managers are on duty between the hours of 9.00am to 5.00pm, Monday to Friday. Sometimes their work may take them away from the scheme but you will always be linked to the emergency alarm system in their absence.

Support needs assessment

As part of the new Welsh Assembly Guidance on the implementation of Supporting People we need to carry out a support needs assessment of everyone living in supported accommodation.

The aim is to ensure that you are receiving all the support you need to live as independently as possible. The assessment will be carried out by your Scheme Manager within one month of you moving into your home. If it turns out that you need any additional support we will then be in a position to refer you on to specialists for help and advice.

Control centre

Each scheme is linked to a control centre who provide an out-of-hours service when the Scheme Manager is off duty. There is a pull cord in every room and you can be issued with a pendant if you need it. This service is provided 24 hours a day, 365 days of the year by operators trained to help, advise and arrange for assistance when necessary. This means you can live an independent life with the knowledge that help is at hand if you need it.

Door-entry systems

All our sheltered and **extra**Care schemes are fitted with a door-entry system that allows you to open the front communal door from your own flat to let in visitors. You will also be able to see who is visiting you through a programmed channel on your television. As these systems are for your security we strongly recommend that you only let in people you know. Special arrangements can be made to allow access for any carers you may have if you cannot open the door yourself. You should discuss this with your Scheme Manager.

Guest rooms

If you would like a relative or friend to stay, most schemes have a guest room that can be booked in advance with your Scheme Manager. There is a charge for using this room and bookings will normally be dealt with on a first come, first served, basis. The only exception to this would be if you become ill and one of your relatives wants to book the guest room so that they can look after you. A booking of this nature would then take priority over all others.

Pets

It is the policy of the Association that tenants in sheltered housing and **extraCare** are not permitted to keep dogs, cats or other small animals other than a small domestic caged animal, bird or small aquarium. You should discuss this with your Scheme Manager before you purchase any pets.

Television

A communal television aerial serves the TV socket in every flat so you do not need individual aerials. We also arrange for each scheme to have a group TV licence so you do not need to buy your own.

Supporting People

Supporting People is the way of funding the support services that tenants receive. This helps to pay for services such as the Scheme Manager and the alarm system. This support charge is separately identified on your tenancy agreement.

Moving to a different property

If you need to move to a more suitable property you should ask your Scheme Manager for a housing registration form to apply for a transfer. We will assess your need for a move using our allocations procedure. This gives priority to those in greatest need subject to a support needs assessment. As only a limited amount of properties become available for letting each year; the amount of time you have to wait for a move will depend not only on how urgently you need to move but also on how long it takes for a suitable property to become available.

Supported Housing

Linc-Cymru provides accommodation suitable for the needs of a range of client groups where support to live independently and maintain a tenancy is provided by an independent managing agent.

We currently work with 17 organisations that specialise in providing services to people with:

- a learning disability;
- physical disability;
- mental health problems; and
- drug and alcohol dependency.

Useful contact numbers

Age Concern

0800 009 966

www.ageconcern.org.uk

Alzheimers Society

0845 300 0336

www.alzheimers.org.uk

Shelter Cymru

0808 800 4444 (Helpline)

www.sheltercymru.org.uk

Disability Wales

029 2088 7325

www.disabilitywales.org



**Options for moving or
buying a home**

6

Moving out

Temporarily leaving your home

If you want to go away for longer than a month, it is a good idea to talk to us first. You only have security as long as you occupy the property as your 'only or main home'. If you stop using the property as your home then the Association is entitled to take steps to terminate your tenancy. If you do start to live somewhere else you must let us know immediately. You may fully intend to return, in which case please note the following.

- Tell us as soon as possible how long you are likely to be away.
- Give us your forwarding address.
- If you are staying away longer than you intended, please let us know as soon as possible.

If you leave your home unoccupied for more than a few days, you can help to protect it by doing the following.

- Turn off the mains stopcock.
- Turn off all gas appliances or immersion heater.
- Run all hot water and cold water taps until the flow of water stops.

Please remember – on your return, **do not** use your boiler or immersion heater until the stopcock has been turned back on and all taps, tanks, cisterns and cylinders are working.

If you leave your home for a long period of time and do not tell us, we may think that you have abandoned your home and will take steps to end your tenancy. It is therefore, essential that you keep us fully informed of all occasions when you are away for longer than a month.

Moving away – how to end your tenancy

If you decide that you want to end your tenancy, you must give us four weeks written notice (ending on a Sunday at 12.00 noon), and provide a forwarding address if possible. The notice period gives us time to find a new tenant. During the notice period, our staff will call on you to carry out an end of tenancy inspection.

The visit will have these main purposes.

- To note any repairs that we may have to complete before the new tenant moves in.
- To ensure that all fixtures and fittings for which you are responsible are intact.
- To check the property and garden to make sure they are in a reasonable condition.
- To gather feedback from you on your reasons for leaving – we use this to help us improve our services.
- To sort out any final rent payments.

If any repairs are needed that we are responsible for, please report them to us before you leave and make sure that you carry out any repairs that are your responsibility.

Please remember – that if you intend to take any of your own gas appliances with you, these must be removed by a CORGI/CAPITA registered gas engineer and the gas supply must be properly capped off.

When you move out of your home, you must leave it empty, clean and in a good state of repair. You should also leave any loft space, garden, garage, shed or other outbuilding or land allocated to you clean and clear of your belongings.

We will charge you if we have to:

- remove and dispose of any items or rubbish left in the property or garden;
- carry out any repairs because of your misuse or neglect of the property, or as a result of any unsatisfactory alterations you have made; and
- relocate any animal left in the property after you leave. We will contact an appropriate agency to remove the animal and you will have to pay all costs involved.

If you have made any alterations or improvements to the property you will have to decide if you intend to take them with you. If you remove any improvements or alterations you have made you will need to make

sure any damage caused by their removal is made good and where applicable the original fixture or structure, or one of similar quality, is put in its place.

Please remember – that the keys to your property should be returned to us before 12.00 noon on the Sunday at the end of the notice period. If you do not, we will charge you rent until the keys are received.

Checklist for moving

Moving out of a property is a busy time, so we have included a checklist to help you remember all the important things that need to be done. Forgetting to do some of these can cause delays or cost you money.

Have you remembered ...	What to do ...	Tick
Notice period – do you know how much notice you have to give your landlord?	Check your tenancy agreement to find out the notice period needed and give notice in writing.	
Keys – all keys should be returned to your landlord.	Arrange to hand back your keys to your landlord. Ask for a receipt.	
Gas, electricity and water – take meter readings and notify the suppliers.	Phone your suppliers with meter readings.	
Welfare Benefits – tell the Department of Work and Pensions your new address and the date that you are moving.	Phone the number shown on the most recent letter you have received regarding your benefit.	
Housing Benefit and Council Tax Benefit – tell them of your new address and the date you are moving.	Phone the Housing Benefit Department of your local authority (see Useful contact information).	
TV licence – tell them the date that you are moving and your new address.	Phone 0870 241 6468 or update your details at www.tvlicensing.co.uk	
Mail redirection – arrange direction to your new address.	Get a form from your post office, phone 08457 740 740 or visit www.royalmail.com/redirections	

Have you remembered ...	What to do ...	Tick
Doctor, dentist, friends, family, bank, DVLA, or employer – tell them your new address.	You can use Royal Mail's change of address service – for more information visit www.royalmail.com/changeofaddress	

Transferring to another Linc-Cymru home

If you are an assured tenant or a secure tenant, you can apply to transfer to another Linc-Cymru property.

We have a limited number of properties available and give priority to those who have the greatest need to move. This means that if you are overcrowded, or your present home is unsuitable for medical reasons, you are more likely to get a transfer.

The amount of time you have to wait for a move will depend on:

- how urgently you need to move;
- how soon a suitable property becomes available in the area you want to move to; and
- how long you have been a tenant in your property.

Before we approve a transfer, you have to meet certain conditions.

- Your rent account must be clear of arrears or you must have kept to an agreement to clear the arrears.
- Any chargeable repairs must be paid for unless you have kept to an instalment repayment arrangement with us.
- Your property must be in a reasonable decorative condition.
- Your tenancy must have been conducted satisfactorily.
- No member of your household must be made homeless as a result of the transfer.

If you want to apply for a transfer, simply contact us and ask for a transfer application form (see section 1, 'How to contact us' for more information).

Exchanging your home

If you are an assured tenant or a secure tenant, you have the right to exchange your home with another council tenant or the tenant of a registered social landlord (Housing Association), as long as you get ours and their landlord's written agreement first.

Many local authority council offices hold mutual exchange registers. These registers give details of people who want to move, and they are updated regularly.

If you find someone you would like to exchange with, it is up to you to contact them to see if they are interested in your home. If they are, you should arrange to view each others property.

If you then want to go ahead with the exchange, you should write and tell us:

- who you want to swap with;
- where they live; and
- who their landlord is.

When we get your request we will arrange to visit you to discuss the move and to carry out an inspection. We will not unreasonably refuse to allow an exchange and, in fact, most exchanges are trouble free. But we can, for specific reasons, refuse to allow an exchange – for example, if the incoming tenant would overcrowd the property or leave it under-occupied, or if you or they were in rent arrears.

When a tenancy is assigned (transferred) by mutual exchange, you accept responsibility for the condition of the property as left by the tenants you are exchanging with.

If we accept your application, we will write to tell you the date when the exchange can take place.

We are not responsible for any redecoration or any damage that may have been caused by the previous tenant or his or her family. It is therefore very important that you thoroughly check the condition of the property before you agree to move.

We will carry out an electric and gas safety check at the start of your tenancy but no other repairs or improvements except those we would normally carry out to the structure or exterior of the property.

Applying to another area and landlord

If you want to apply for housing to a different landlord, you should contact them and ask them to send you the relevant forms to join their housing register.

Homeswapper exchange scheme

This new online exchange scheme will be available free of charge to all Linc-Cymru tenants. You will be able to access it through the internet at **www.homeswapper.co.uk**. If you cannot access the internet we can agree to set up and manage an account for you. Homeswapper allows local authority and Housing Association tenants throughout Wales and the UK to advertise their current property for exchange.

When you have set up a Homeswapper account, you will be able to advertise your property for exchange and search for properties in the areas of your choice. You can also contact another exchange tenant directly and you can talk online about a possible swap. Homeswapper will also send you automatic updates when it finds an exchange property match for you, they will do this either through e-mail or text message.

To be eligible for a Homeswapper exchange you must be a Linc-Cymru tenant for a minimum of 12 months and hold an assured tenancy.

Moving home costs

Moving home can be very expensive, whether you are moving to your first home or to another property. People do not always take into account the expense involved during this time. You may be tempted to take out a loan to cover the expenses of the move and things you want in your new home, but remember you will then have to pay this money back plus interest. Some doorstep lenders operate on the basis that they will target those moving into a new home, and although it can be

tempting being offered money there and then, their interest rates can be very high.

It is always important to consider all the options and assistance that may be available to you when moving. For example:

- Do you know anyone who has a van or lorry who could help?
- Hiring a van and asking family and friends to help is often a much cheaper option than removal companies.
- You may be eligible for help from local charities, for example, if you need furniture or electrical appliances. Ask your Housing Officer for further information.
- If you are receiving income support and other associated benefits, you may be eligible for a grant from the Social Fund or an interest-free loan. Again, ask your Housing Officer for information.

It is important to remember that if you are moving to a larger house, your costs are likely to increase, for example, heating and lighting. It may be the case that if you are an existing customer with a telephone company you can take your number to the new property and save costs.

Don't fall into the debt trap before you have even moved in.

Home Ownership

Right to Buy

You may have the Right to Buy your existing home if:

- you are a secure tenant; and
- you have spent a minimum of two years as a tenant of the Association or another 'Right to Buy landlord', if your tenancy started before 18 January 2005.

If you are eligible, you will be entitled to a discount based on how long you have been a tenant. The maximum discount set by the Welsh Assembly Government is currently £16,000.

Please remember – you will need to have spent at least five years as a public sector tenant if your first tenancy started on or after 18 January 2005.

Right to Acquire

You may have the Right to Acquire if you are an eligible secure or assured tenant; and

- live in a property which has been bought, built or improved by the Association on or after 1 April 1997;
- have spent a minimum of two years as a tenant of the Association or another public sector landlord if your tenancy was created before 18 January 2005; or
- have spent at least five years as a public sector tenant if your tenancy started after 18 January 2005.

If eligible you will be entitled to a discount of 25% of the purchase price. The maximum discount set by the Welsh Assembly Government is currently £16,000.

General principles for Right to Buy and Right to Acquire

You must live in your property, which should be a self-contained house or flat, as your only home.

If you buy your house you may need to get a loan or mortgage to pay

for the purchase and will become responsible for all costs of maintaining your home, including insurances, routine and structural repairs and any improvements to it.

If you buy a flat, we will continue to own the freehold and be responsible for various items, such as structural repairs to the building or the door-entry system. You will have to contribute towards these items through an annual service charge. You are responsible for repairs to the inside of your flat.

Please remember – just like any other owner-occupier, you will be responsible for all insurance, repairs and maintenance to the property.

Homebuy Option (70/30)

Homebuy helps first time buyers to buy a home but is only available where the local authority decides that money should be allocated for it. It is not available on your existing rented property.

The Homebuy scheme is very simple. You find a home on the open market and pay for 70% of it. The Association pays the other 30%. You pay back 30% of the property value if and when you decide to sell the property or buy it outright.

You must be able to raise a mortgage or have the savings to pay for 70% of the price of the home you want to buy.

You will not qualify for Homebuy if:

- you are able to buy without the help of Homebuy;
- you are receiving Housing Benefit or have received it anytime in the last 12 months;
- you have an assured shorthold tenancy; and
- you are in rent arrears or in breach of your tenancy agreement.

Shared-equity

Shared-equity home ownership schemes are intended to help people who are struggling to get a foot on the property ladder.

They will be able to access a mortgage but are unable to purchase a property outright on the open market.

Warning – buying your home will probably be the biggest financial decision you will ever make, so take time to consider whether it is the right choice for you.

Shared Ownership

Shared Ownership doesn't mean that you will have to share your home with anyone, it allows you to get on the first rung of the housing ladder through buying a share in a home. This can vary between 40%, 50% or 60%.

The Association has built houses especially for first time buyers who could not otherwise afford to purchase a property on the open market. It is not available on your rented property.

As all of our properties are currently occupied, the percentage you buy will depend on what the existing occupier initially bought. You would pay a mortgage to a bank or building society on the share you buy and would also pay rent to the Housing Association for the rest. The two payments together should be less than you would pay if you bought the property outright.

If you wish you can buy further shares until you own the property outright. But you don't have to. You can live in your home for as long as you like without buying more than the initial share. The choice is yours.

People living in shared ownership homes have a long lease – usually for 99 years – which allows them to live in their own homes as if they owned it outright and just like other owner-occupiers, you are responsible for all repairs and maintenance to your property.

If you would like further information on any of the above schemes please contact us on (see section 1, 'How to contact us' for more information).



INVESTORS | BUDDSODDWYR
IN PEOPLE | MEWN POBL

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