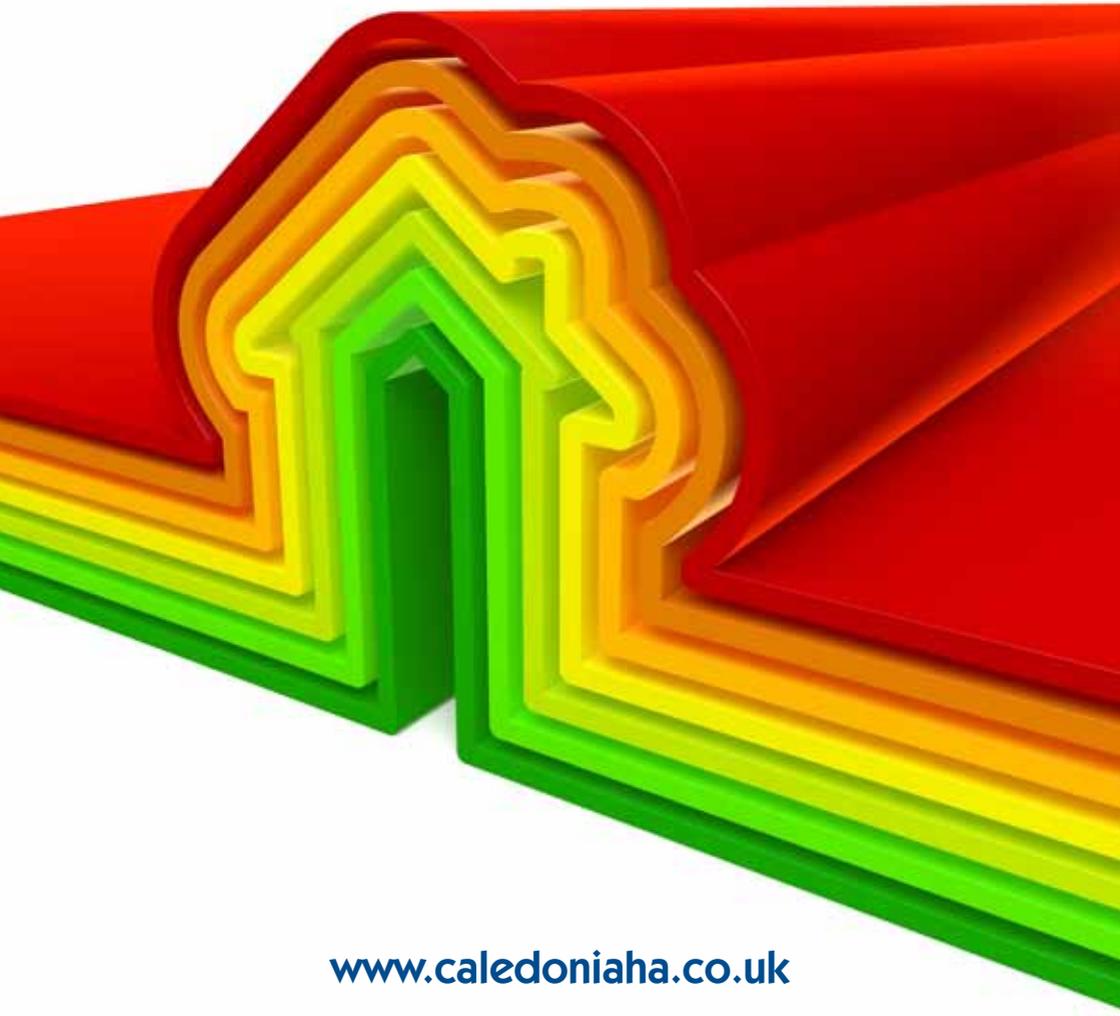




# Shared Ownership Handbook



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# Data Protection

## **Your Right to Privacy and Confidentiality**

We collect and hold a range of 'personal information' about our tenants, residents and other service users. This is necessary for us to carry out our everyday business and provide high quality services. There are strict laws however, regarding how we collect, store and use such information. In particular, the Data Protection Act 1998 requires us to ensure information is:

- Fairly and lawfully collected and processed
- Only used for limited, clear and well explained purposes
- Adequate and relevant to our needs and not excessive in detail
- Accurate and up to date
- Not kept longer than necessary
- Processed in accordance with your rights
- Securely stored

Importantly, this means:

- Wherever we ask you for information we will tell you why we need it.
- We will only share information about you with other organisations provided we have a valid, legal reason for doing so. This might include for example, where the other organisation is providing a service directly to you on our behalf. We will normally have told you about this in advance.
- We will sometimes ask you to confirm the information we hold about you is accurate and up to date. You should tell us whenever any of your personal details change.
- Where we ask you to provide "sensitive personal information" – for example, about your racial background or health – we will ask you to specifically confirm you are happy to provide this.
- We will not pass your information to companies that are involved in any form of marketing activity or to others who cannot demonstrate a reasonable and valid need to obtain it.

The Data Protection Act gives you some specific rights. This includes a right to ask us for a copy of information we hold about you. We may charge a fee for providing this information. You also have a right to ask us to change, block, erase or destroy any inaccurate information we hold about you.

We are happy to provide further details about how we handle your information – and your rights in relation to this – on request.

# Equalities for All

*"Everyone who is a tenant or other customer of Caledonia is different and an individual in their own right."*

This simple statement is the basis on which we build and provide all our services. It helps us make sure we try to meet the needs of those from all walks of life, and show respect, fairness and understanding in everything we do.

In practice, it means as a landlord and service provider we try to treat everyone fairly regardless of their personal characteristics – including for example, their age, sex, sexual orientation, disability, race, religion or belief; or their marriage and civil partnership, gender reassignment, or pregnancy and maternity status.

We also firmly oppose all forms of unlawful discrimination, harassment and victimisation. We do this not only because of our legal responsibilities, but because it is a vital part of who we are and what we are trying to achieve as an organisation. It also helps us become better at what we do.

We always try our best to find out what our tenants and customers individual needs are, and understand how we can meet them.

If you have particular needs or preferences – in terms of how you access our services or information, or about how we contact you – please let us know.

We can provide the following services:

- Interpretation and translation service to tenants and customers whose first language is not English.
- Service to tenants and customers who have a hearing or sight impairment.
- Services to tenants and customers who have difficulty reading standard English print and require information in accessible formats.

To help meet the needs of tenants and customers we can:

- Arrange for a community language interpreter – through our Happy to Translate partnership.
- Arrange for a British Sign Language Interpreter.
- Translate written material such as leaflets, posters and letters.
- Translate written material into Braille, Large Print and Audio tape and CD.

We also have portable loop systems available and ramped entrances at our offices. We aim to provide accessible offices however, home visits may be arranged if you cannot visit our offices.

Our full Equalities and Diversity policy provides further details on our approach to providing accessible information and services, visit [www.caledoniaha.co.uk](http://www.caledoniaha.co.uk) for more information.

# Happy to Translate



## Information in Other Formats

If you have difficulty in reading or understanding English and require help in translating or interpreting any information that Caledonia Housing Association provides, or if you have other special requirements and need further help, please ask at reception or contact us on 0800 678 1228.

**BENGALI** যদি ইংলিশ পড়তে বা বুঝতে আপনার অস্বীকা হয় এবং Caledonia হাউসিং অ্যাসোসিয়েশন থেকে প্রদান করা যে কোন তথ্যের অনুবাদ বা দোভাষীর সাহায্য প্রয়োজন, অথবা আপনার অন্য কোন বিশেষ প্রয়োজন আছে এবং আরো সাহায্য চান তাহলে অনুগ্রহ করে রিসেপশানে বলুন অথবা ফোনে যোগাযোগ করুন না. 0800 678 1228

**CHINESE** 如果你在閱讀或明白英文方面有困難，需要翻譯或傳譯Caledonia 房屋協會提供的任何資訊，或者你有其他特別的要求，需要進一步的支援，請到服務查詢問或者致電0800 678 1228 與我們聯絡。

**HINDI** यदि आपको इंग्लिश पढ़ने या समझने में कठिनाई है और आप Caledonia हाउसिंग एसोसिएशन से प्रदत्त की गयी किसी जानकारी को समझने के लिए अनुवाद या दोभाषी की मदद चाहते हैं, या फिर आपकी अन्य विशेष जरूरतें हैं और मदद चाहिये, तो कृपया रिसेप्शन पर कहें या टेलीफोन से सम्पर्क करें. 0800 678 1228

**PUNJABI** ਜੇਕਰ ਤੁਹਾਨੂੰ ਇੰਗਲਿਸ਼ ਪੜ੍ਹਨ ਜਾਂ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਿਲ ਹੁੰਦੀ ਹੈ ਅਤੇ Caledonia ਹਾਊਸਿੰਗ ਐਸੋਸੀਏਸ਼ਨ ਵੱਲੋਂ ਪ੍ਰਦਾਨ ਕੀਤੀ ਗਈ ਜਾਣਕਾਰੀ ਸਮਝਣ ਵਿਚ ਟ੍ਰਾਂਸਲੇਸ਼ਨ ਜਾਂ ਇੰਟਰਪਰੈਟੇਸ਼ਨ ਲਈ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ ਜਾਂ ਤੁਹਾਡੀਆਂ ਕੋਈ ਹੋਰ ਲੋੜਾਂ ਹਨ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਰੀਸੇਪਸ਼ਨ ਤੇ ਪੁੱਛੋ ਜਾਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ 0800 678 1228

**URDU** اگر آپ کا انگلش پڑھنے یا سمجھنے میں مشکل پیش آتی ہے اور Caledonia ہاؤسنگ ایسوسی ایشن سے دی جانے والی معلومات کو سمجھنے میں تھوڑا سا مشکل ہے تو براہ کرم ریسپشن پر ہمیں مطلع کریں۔ 0800 678 1228 پر رابطہ کریں۔

**POLISH** Tłumaczenia: Jeżeli masz trudności w czytaniu bądź rozumieniu języka angielskiego i potrzebujesz pomocy w tłumaczeniu jakichkolwiek informacji, które oferuje Związek Mieszkaniowy Caledonia (Caledonia Housing Association) lub jeżeli masz inne, szczególne wymagania i potrzebujesz pomocy- należy pytać w recepcji lub skontaktować się z Nami na numer: 0800 678 1228.



[enquiries@caledoniaha.co.uk](mailto:enquiries@caledoniaha.co.uk)  
[www.caledoniaha.co.uk](http://www.caledoniaha.co.uk)

**Dundee Area Office**  
118 Strathern Road  
Broughty Ferry  
Dundee DD5 1JW  
Tel: 0800 678 1228

**Perth Area Office**  
5 South St. Johns Place  
Perth  
PH1 5SU  
Tel: 0800 678 1228

# Useful Contacts



# How to Contact Caledonia



## By Post or Visit

Area Office, Perth  
5 South St.John's Place  
Perth, PH1 5SU

Area Office, Dundee  
118 Strathern Road  
Broughty Ferry, Dundee  
DD5 1JW



## Website

[www.caledoniaha.co.uk](http://www.caledoniaha.co.uk)



## By Phone

**0800 678 1228**

Customer Services Team  
available Monday to  
Thursday, 9am – 5pm  
and Fridays, 9am – 4pm



## By Email

[info@caledoniaha.co.uk](mailto:info@caledoniaha.co.uk)

## **OUT OF HOURS EMERGENCY SERVICE – 0800 783 7937**

### **PERTSHIRE, ANGUS, FIFE & TAYSIDE**

Available outwith our office hours (see above). Our out of hours calls are handled by one call handler BR24. When contacted BR24 will make arrangements for contractors to attend to emergency repairs. BR24 will also contact Caledonia Housing Association staff if the situation is serious. **PLEASE NOTE: DO NOT CALL THIS NUMBER TO REPORT A ROUTINE OR OTHER NON-EMERGENCY REPAIR.**

### **ALL REPAIRS – INVERNESS AREA**

All repairs for our residents in Inverness are reported to Cairn Housing Association on 0800 990 3405 (free from landlines) & 0300 456 1245 (local rate from mobiles).

# Other Useful Contacts

## **Angus Council**

Visit your local ACCESS Offices or contact:  
Angus House, Orchardbank Business Park, Forfar DD8 1AX  
Telephone: 08452 777 778 or visit [www.angus.gov.uk](http://www.angus.gov.uk)

## **Dundee City Council**

Visit your local office or contact:  
50 North Lindsay Street, Dundee, DD1 1QE  
Telephone: 01382 434000 or visit their website:  
[www.dundee.gov.uk](http://www.dundee.gov.uk)

## **Fife Council**

Visit your local office or contact:  
Fife Council, Forth House, Abbotshall Road, Kirkcaldy, KY1 1RU  
Telephone: 08451 55 00 33 or visit [www.fifedirect.gov.uk](http://www.fifedirect.gov.uk)

## **Highland Council**

Visit your local office or contact:  
The Highland Council, Glenurquhart Road, Inverness IV3 5NX  
Tel: 01349 886602 or visit [www.highland.gov.uk](http://www.highland.gov.uk)

## **Perth & Kinross Council**

Visit your local office or contact:  
Perth and Kinross Council, Pullar House, 35 Kinnoull Street, Perth, PH1 5GD.  
Telephone 01738 475000, email: [housinginfo@pkc.gov.uk](mailto:housinginfo@pkc.gov.uk) or  
visit [www.pkc.gov.uk](http://www.pkc.gov.uk)

## **Home Owner Housing Panel**

HOHP, Europa Building, 450 Argyle Street, Glasgow, G2 8LH  
Telephone: 0141 242 0175, email: [hohpadmin@scotland.gsi.gov.uk](mailto:hohpadmin@scotland.gsi.gov.uk)

## **Utilities**

Gas Leaks: National Grid Gas Emergencies 0800 111 999  
Scottish Power Emergency Service: 0845 272 7999  
Scottish Hydro-Electric and S&SE: 0800 300 999  
Scottish Water: 0345 601 8855

Welcome to Your  
New Home!



# 1. Introduction



# 1. Introduction

We are a registered social landlord and our main aim is to provide high quality affordable housing. We also deliver care and support services. We operate throughout Dundee, Angus, Perthshire, Fife, West Dunbartonshire, and in the Highland Council area. With around 4,000 properties in our ownership and management, we provide homes for rent and also low cost home ownership opportunities. We are also a registered Scottish Charity.

## 1.1 About this guide

This is your Shared Ownership handbook. It is issued to everyone who purchases a shared ownership property with Caledonia Housing Association, and is intended to provide general advice and guidance and to help answer any questions you may have about shared ownership. Whilst we hope it is helpful for you, it is not a legal document and the actual terms and conditions of your occupancy are set out in your Occupancy Agreement, and in our Factoring Terms and Conditions.

## 1.2 What is shared ownership?

You will know that there are some important differences between sharing owners and tenants. Sharing owners buy a share of the property – 25%, 50% or 75%. Your rights and responsibilities are more similar to those of outright owners than tenants renting their homes. It is important to note that sharing owners are NOT tenants of the Association, no matter what percentage of your home you own. After the first year, you will have the option to purchase further shares (although you don't have to) until eventually you can own the whole property outright.



## 1.3 How We Are Run & Managed

Our work is controlled and directed by a voluntary Management Board. It has the important task of making sure we are properly run and managed, as well as a range of other responsibilities.

The Board sets our overall aims and priorities and ensures we are delivering what tenants, residents, service users and various other stakeholders expect of us. The Board is elected by our members.

## 1.4 Membership of the Association

We are accountable to our shareholding members. We encourage all tenants, residents and service users to become members and welcome applications from anyone, over the age of 16, who is interested. Membership is also open to members of the wider community as well as local groups and organisations who share an interest in our aims and activities.

Members are able to attend our Annual General Meeting, stand for election to the Management Board, and also vote on the election of the Board Members.

If you would like to become a member, we ask that you complete our short Membership application form. Call our Customer Services Team or visit our website for more information. Completed application forms must be returned to us with £1. This £1 will represent your share in Caledonia. It is not possible to buy more than one share. The Management Board will consider your application at its next meeting, and if it is approved, you will receive a share certificate shortly after as confirmation of your membership.

### 1.5 Our Business Strategy

Achieving excellence in everything we do is at the heart of our business strategy.

<b>Mission</b>	<b>Sustainable homes, flexible services, vibrant communities</b>			
<b>Guiding Principles</b>	<b>Excellence</b>	<b>Customer Service</b>	<b>Respect</b>	<b>Integrity</b>
<b>Vision</b>	<b>To achieve excellence in everything we do</b>			
<b>Strategic Objectives</b>	<b>Customer Excellence</b>	<b>Business Growth</b>	<b>Business Sustainability</b>	<b>Investment in People</b>
	We will deliver excellent services that are valued by our customers, aim to meet their needs and provide value for money	We will continue to provide new homes for our diverse customer group and will develop the range of services that we can offer to them	We will make our Association stronger for the future through effective governance, sound financial and risk management, investing in our homes and striving for continuous improvement	We will invest in the skills and knowledge of our staff team and Management Board to enable them to do their best for the Association

### 1.6 Regulation and Ensuring Quality Services

Like all Scottish social landlords our activities are monitored and scrutinised by the Scottish Housing Regulator. Its purpose is to protect the interests of tenants and service users by assessing and reporting on how housing services are performed, and on financial well-being and standards of governance. Where necessary, it can become involved to make sure social landlords make improvements in these areas. The Scottish Housing Regulator has the power to ensure we make improvements and changes to our services where necessary.

For more information visit: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

# 1.7 Customer Service Standards

We aim to provide a high quality service by providing our services in line with the following standards.

#### Our Staff Team

We will...

- Greet customers politely and say who we are
- Deal with your enquiry in a professional and friendly manner
- Organise an interpreter, signer, translation or alternative format if you need this
- Keep you informed of the progress being made with your enquiry
- Contact you no later than the next working day if you need to arrange a home visit
- Deal with your enquiry in a confidential manner and ensure your personal privacy

#### Contact by telephone

We will...

- Aim to answer your call within 30 seconds
- Try to deal with enquiries there and then without passing you on to someone else
- Tell you the name of the person who will contact you if we need to refer on your enquiry
- Contact you again no later than the next working day if we cannot answer your enquiry immediately
- Provide direct dial telephone numbers wherever possible and appropriate

#### Contact in writing, by email and through social media

We will...

- Acknowledge emails, social media enquiries and letters that require a response by the next working day (that's not counting Saturdays and Sundays)
- Reply to emails and social media enquiries within 3 working days
- Reply to letters, that require a written response, within 10 working days
- Provide clear responses that avoid the use of jargon
- Provide a contact name and details on all correspondence



### Visiting our offices

We will...

- See you within two minutes of your appointment time
- Provide a separate interview room if you wish to discuss your enquiry in private
- Try our best to deal with your enquiry if you call in without an appointment
- Arrange an appointment with the relevant staff member if they are not available when you call in
- Ensure as far as possible that our offices are fully accessible to those with physical disabilities or other mobility difficulties

### Visiting you at home

We will...

- Display official identity badges
- Introduce ourselves and explain the reason for the visit
- Let you know if we will be delayed beyond the appointment time
- Leave a visit calling card if we were unable to speak to you

### Service complaints

We will...

- Provide advice and assistance on how to make a complaint if you are unhappy with any aspect of our service
- Fully investigate and respond to all complaints in line with our Complaints Handling Procedure

### Involving you

We will...

- Provide clear up to date information on the services that we provide and our decisions on these
- Involve customers in regular reviews of our service activities and standards
- Provide opportunities for customers to provide feedback on our services and how well we deliver these
- Let you know what we have done in response to customer feedback and complaints

### How you can help us

It is very important to us that all customers are treated with fairness, courtesy and respect. Likewise, please be patient, courteous and polite when you talk to us – it will be appreciated by our staff team.



# 2. The Exclusive Occupancy Agreement



## 2. The Exclusive Occupancy Agreement

When you purchased the share in your home it was a condition of the sale that you enter into an Occupancy Agreement with us. Full details of your rights and responsibilities as a sharing owner are contained in your Occupancy Agreement. We have tried to include the main points in this handbook, but you should consult your Occupancy Agreement or title deeds for anything you are unsure of.

Your Occupancy Agreement is a legal document and we cannot stress enough that when you become a sharing owner you sign legal papers. The obligation for making sure you understand the Occupancy Agreement is your own, and you should ensure that you receive the correct legal advice.

The Occupancy Agreement lasts for 20 years unless you end the agreement earlier, for example by selling your share or by buying the remaining shares. Once the 20 years are up, you have several options, such as buying the remaining share of your home or starting a new Occupancy Agreement. We will contact you in plenty of time, to enable you to make your decision.



## 3. Housing Costs



## 3. Housing costs

### 3.1 Main costs

Several elements go into making up your total housing costs and some of these are detailed below:

- Your mortgage payment or loan – you pay this directly to the bank or building society for any loan you took out to purchase your share of the property.
- The Occupancy Payment – as a sharing owner you pay an occupancy charge to us on the part of the property that we own. This allows you to have exclusive occupancy of the whole property, even though you only own a share of it. Your Occupancy Payment is reviewed annually and you will be given at least four weeks notice of any proposed change.
- Management charges – if you live in a development with any shared facilities, such as communal landscaping, or in a flat, we will be your factor, and you will have to pay management charges to allow us to maintain these areas.
- Council tax – this is a local tax on all domestic properties. You pay this direct to your Council to help fund local services such as schools, libraries, refuse collections, etc.



### 3.2 Debt management

Non-payment of occupancy and management charges is a serious matter and could lead to you losing your home. If you fall into difficulties with your payments, you must contact us as soon as possible. We want to help you, so when you contact us to discuss arrears, we can arrange for you to pay off what you owe in regular manageable amounts. These amounts will depend on how much you owe and how much money you have coming into the house after you have paid essential bills and housing costs.

If you do not contact us, or if you do not keep to your agreement for repayment, we will take legal action against you. The Association enters into a co-operation agreement with your lender which obliges us to act together if there are serious arrears of either your occupancy payment or mortgage. This could lead to repossession of your home, and you would be responsible for all legal expenses incurred, in addition to the arrears balance.

At Caledonia we have a Benefits Advice Service which is free to all of our sharing owners and can help you claim any benefits to which you may be entitled. To discuss any benefit issues or queries, please contact our Customer Services Team on 0800 678 1228.



# 4. Repairs & Maintenance



## 4. Repairs & Maintenance

### 4.1 Factoring

In most developments, a factor is appointed who is responsible for looking after the communal areas of the development such as common landscaping or stair cleaning. In most of our developments, the Association itself will act as factor, and we comply with the Property Factors (Scotland) Act 2011 and the Property Factor Code of Conduct.

All the services provided by us are charged back to the owners and shared through the management charge. When you move into your home, you will be given a copy of our Factoring Terms and Conditions which sets out the services we provide for your development. If you ever need another copy of the Factoring Terms and Conditions, contact us on 0800 678 1228. Caledonia charge an annual Factoring fee, which is included as part of your monthly management charge. The services we provide, and the costs of these are discussed at your annual factoring meeting.

### 4.2 Repairs – your responsibilities

It is important to remember that, as a sharing owner, you are fully responsible for all internal and external repairs to your property and for your share of the maintenance and upkeep of the environment around your home. We will arrange communal repairs reported to us, and recharge the cost back to you. We will not authorise a repair over the delegated limit without further consultation, unless the repair is an emergency, or on the grounds of health and safety. The delegated limit was agreed with the owners and sharing owners when we were appointed as your factor and is detailed in our Factoring Terms and Conditions.

### 4.3 Reporting a repair

To report a repair, you should phone our Customer Services Team on 0800 678 1228, or call in to one of our offices. Please give us as much information as possible so that the tradesmen have an idea of what is required before they visit. Owners in the Inverness area should call 0800 990 3405 or 0300 456 1245 (local rate from mobile).

### 4.4 Out of hours service

We operate an 'out of hours' service but this is only for use in the event of emergency repairs and runs on the basis of 'making safe', rather than a full repair provision. You should call our emergency response provider, BR24, on 0800 783 7937, but please remember that they will only attend to communal repairs, and only if they are considered an emergency.

### 4.5 Maintenance & renewal fund

In most developments, we operate a Maintenance & Renewal fund which is used to pay for repairs and cyclical painterwork. The balance of the fund is managed carefully and is designed to build up over time, so that when works are required, there is money available without having to invoice you separately for each repair.

### 4.6 Alterations/improvements

If you wish to carry out alterations or improvements to your house – such as putting up a shed or fence or installing a shower – you must contact us in writing to request permission before commencing any work. You should also consult fully with any neighbours affected and get their approval. It is your responsibility to ensure work carried out is compliant with planning regulations, and that planning permission is obtained if required. Please contact us if you need advice on carrying out improvements or alterations to your home.



# 5. Selling & Subletting Your Home



## 5. Selling & Subletting Your Home

### 5.1 Sales procedure

If you wish to sell your share in your home, you should first of all notify us in writing. We can offer general advice and assistance to sharing owners but ultimately, we will pass any information to our solicitors to deal with on our behalf. It is not our policy to buy back shares and you will have to sell your share on the open market. We will need to know details of your estate agent and solicitor and, where possible a forwarding address. You will be responsible for all costs associated with the marketing and selling of the property, and this includes Caledonia's legal costs.

When you have identified a buyer, you must let us know as soon as possible as we will need to interview your buyer to ensure that they are eligible to buy your home. We must be satisfied that the new sharing owner will be living in the property as their sole residence and they must meet all criteria which exist for your development – for example age restrictions. You will not be able to complete your sale until we have confirmed to your solicitor that we have no objection to the sale proceeding.



### 5.2 Staircasing

After you have been in your property for one year, you can buy further shares in your property. This is sometimes referred to as 'tranching up' or 'staircasing'. You will not be allowed to purchase further shares if your account is in arrears. Shares can be bought in multiples of 25% and you can work your way up in stages or go from 25% to 100% in one transaction.

You should notify us in writing of your intention to tranche up. We will then advise you to instruct a market valuation of the property, which you should send to us with a letter confirming the share you wish to purchase. You will be responsible for settling the Chartered Surveyor's invoice for the valuation and also all legal fees, including those of the Association.

Once the sale is settled, we will write to you to let you know how much you will now need to pay for your Occupancy Charge – this will be £0 if you have bought 100%. Your Management Charge and buildings insurance premium will still be due.



### 5.3 Death of a sharing owner

If you die, the value of your share becomes part of your estate. A new Occupancy Agreement will have to be entered into with your successor, or we can jointly sell the property on the open market. Any new owner will have to satisfy the criteria required for your development/property.

### 5.4 Subletting

The terms of your Occupancy Agreement allow you to sublet your property if you have to be away from your home. However, you must seek permission in writing from us to do this, and there are conditions you must observe. You will also require permission from your lender if you took out a mortgage to help you buy your share.

The following conditions will normally apply:

- A formal tenancy agreement should be used if you decide to sublet your property. You should seek legal advice regarding the most appropriate form of tenancy agreement and we will want to see a copy of the proposed lease agreement prior to signature.
- The period of consent will normally be for six months, but this may be extended subject to prior approval by us.



- If your circumstances change and you are unlikely to return to your property, we will encourage you to sell your share.
- As a sharing owner, you retain sole responsibility for ensuring that occupancy payment and service charges are paid during the period of sublet.
- You are responsible for ensuring your tenant keeps to the terms laid out in your Occupancy Agreement.
- You will have to register as a landlord with your local authority.

If you wish to take in a lodger, you must also seek permission from the Association and your mortgage company.

### 5.5 Separation/divorce

In the case of separation or divorce, one of the most important things you will have to agree on is what happens to your home. If you have reached an agreement about who is to stay in the property you should contact Caledonia and your mortgage company – any proposed changes will require the approval of both. Your solicitor will then be able to formalise any agreements. We have no powers to get involved in a relationship breakdown between joint sharing owners, so if you cannot come to an amicable agreement, you are advised to contact your solicitor as soon as possible.



## 6. Insurance



## 6. Insurance

The structure of your home is covered by a block buildings insurance policy arranged by Caledonia. We re-charge you for this by including the cost in your Occupancy Charge. If you buy your home outright and therefore have no occupancy charge, we add the cost of buildings insurance into your management charge. Caledonia does not provide contents insurance to cover your personal possessions, and for your own peace of mind we strongly recommend that you take out adequate contents insurance.

It is important to remember that we only arrange the buildings insurance on your behalf and take no part in the claims procedure. When you make a claim against the buildings insurance policy, you will pay an excess charge directly to the insurance company.



## 7. Living in Your Home



# 7. Living in Your Home

## 7.1 Safety

There are many things you can do to ensure that you are safe in your home and you should take every precaution necessary for your safety and that of others around you. We urge you never to leave your home unlocked when you are away from it, even for only a few minutes, and do not let anyone into your home that you don't know, until you have checked their identification. If you live in a flat with a secured main door, do not leave the door propped open.

### 7.1.1 Gas safety

If you have a gas central heating system, or if you use a gas cooker or gas fire, we would remind you that it is your responsibility to ensure the safety and maintenance of these appliances. We would strongly recommend that you have your system serviced annually by a qualified Gas Safe Engineer. If you smell gas, act quickly:

- Put out cigarettes and do not light matches
- Do not use electricity switches or mobile phones in case of sparks
- Open windows/doors
- Call the national gas emergency service on 0800 111 999 at any time, day or night
- Switch off all gas appliances
- Turn off the pilot light and the main gas supply
- Keep people away from the area
- If you live in a flat with a secure door entry system, open the door into the common close

**Find out now where the mains gas valve is in your home. It is usually near the meter.**



## 7.1.2 Electricity

Misuse of electricity can be hazardous. The dangers can be avoided if you remember to:

- Switch off all appliances when not in use
- Never take any electrical appliances in the bathroom
- Never run an electrical appliance from a light fitting
- Check flexes for wear and tear and do not run them under carpets
- Avoid using multiple adapters and follow manufacturer's instructions
- Have your electrical appliances serviced regularly

It is illegal and extremely dangerous to tamper with the electricity supply to your home, or the electricity meter.

### 7.1.3 Fire safety

To reduce the risk of fire in your home, it is important to remember the following key rules:

- Never hang clothes around fires/heaters or cookers
- Be careful not to position fires/heaters too close to furniture or curtains
- Don't carelessly discard cigarettes
- Never smoke in bed
- Ensure electrical appliances are switched off when not in use

Ensure you check your smoke alarm regularly and replace the batteries as necessary.



# 8. Complaints Procedure

## 7.2 Parking

Where your title deeds specify particular parking spaces for each house, no-one can park in your space without your permission. In other instances parking is usually on a 'first come, first served' basis and in these cases, we ask you to be considerate to your neighbours, and only park in designated spaces.

## 7.3 Neighbourhood disputes

Our ability to manage issues such as neighbour disputes or anti-social behaviour is very limited. Unlike our tenants, there is nothing in your Occupancy Agreement that allows us to consider court action or repossession of property in cases of serious anti-social behaviour. It is up to you to try and resolve any issues or disputes with your neighbours.

## 7.4 Pets

You are allowed to keep domestic pets, unless your Deeds say otherwise. You must first ask for our permission in writing. Some blocks are designated 'pet free' and permission will not be granted here under any circumstances. We do reserve the right to withdraw permission if your pet causes a nuisance to other residents, so you must keep all pets under control.



# 8. Complaints Procedure

We are committed to providing quality services that meet the individual needs of all of our customers – and we set high standards to try and make sure we achieve this. We also know our customers have similarly high expectations of us.

We know there can be occasions where we fall short of our standards or do not fully meet these expectations. We have a detailed Complaints Handling Procedure that is designed to help us resolve any customer dissatisfaction quickly and as close to the point of service delivery as possible. It is based on a two stage approach:

## Complaints Handling Procedure: The 2-Stage Process

### Stage 1

- Straightforward complaints are handled quickly at this stage.
- Stage 1 complaints should take no longer than 5 working days to resolve.
- We would hope, for example, to be able to resolve many Stage 1 complaints by offering an 'on the spot' apology or explanation of why an issue occurred and what we will do to stop it happening again.

### Stage 2

- Complaints not resolved at Stage 1.
- Complaints at this stage are more complicated or need further investigation than Stage 1.
- 20 working day target applies to Stage 2 complaints. In practice, we will always aim to take less time than this.



You can make a complaint by phone, letter, email, or through speaking to a member of staff in person. Alternatively, complete our complaints form or contact us through our website. We have a leaflet that explains our Complaints Handling Procedure. Ask us for a copy or download it from our website.

Anyone who remains dissatisfied at the end of our complaints process can ask the Homeowner Housing Panel (HoHP) to investigate the matter.

The HoHP provides the possibility for issues between homeowners and property factors to be impartially resolved.

Applications can be made to HoHP where a homeowner believes that the property factor has failed to comply with their factoring duties or the Property Factors' Code of Conduct.

## HoHP Contact Details

The HoHP's contact details are:

Homeowner Housing Panel  
 Europa Building  
 450 Argyle Street  
 Glasgow  
 G2 8LH

Telephone: 0141242 0175

Website: [hohp.scotland.gov.uk](http://hohp.scotland.gov.uk)



## Comments, Suggestions and other Feedback

We welcome all other feedback – and use comments and suggestions to help us improve.

You can share your views with us in many ways.

Send us an email or letter; speak to a member of staff or call our Customer Services Team. You can also contact us through our website or social media (see the front of this handbook for all our contact details).





[enquiries@caledoniaha.co.uk](mailto:enquiries@caledoniaha.co.uk)

[www.caledoniaha.co.uk](http://www.caledoniaha.co.uk)

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