LEASEHOLDER'S HANDBOOK



DEVELOPING HOMES AND CREATING OPPORTUNITIES
FOR PEOPLE WITHIN WEST NORFOLK

Freebridge
COMMUNITY HOUSING

CONTENTS

TITLE	PAGE
WELCOME TO FREEBRIDGE COMMUNITY HOUSING	3
ABOUT THIS HANDBOOK	3
OUR SERVICE STANDARDS FOR LEASEHOLDERS	4
TREATING EVERYONE FAIRLY	4
COMPLIMENTS, COMMENTS & COMPLAINTS	5
LEASE	6
LENGTH OF LEASE	6
TERMS OF LEASE	6
YOUR RIGHTS UNDER THE LEASE	6
YOUR RESPONSIBILITIES UNDER THE LEASE	7
FREEBRIDGE RESPONSIBILITIES UNDER THE LEASE	7
ANNUAL SERVICE CHARGE STATEMENTS	7
HOW IS A SERVICE CHARGE SET?	8
HOW CAN I PAY MY SERVICE CHARGE?	8
HOW CAN I CHECK THE BALANCE ON MY SERVICE CHARGE ACCOUNT?	9
WHAT HAPPENS IF I CANNOT AFFORD TO PAY MY SERVICE CHARGE?	9
WHAT HAPPENS IF I IGNORE MY SERVICE CHARGE?	9
GROUND RENT	9
INSURANCE	10
CONSULTATION FOR REPAIRS & MAJOR WORKS	11
CONSULTATION ON MAJOR WORKS OR REPAIRS	11
CONSULTATION ON LONG-TERM AGREEMENTS	12
CONTRACTS REQUIRING ADVERTISING IN THE EUROPEAN UNION (EU)	12
URGENT WORK	12

TITLE	PAGE
PAYMENT FOR MAJOR WORK	12
REPORTING A REPAIR	13
EMERGENCY REPAIRS	13
RESPONSE TIMES AND TARGETS	13
HOME IMPROVEMENTS	13
REMOVAL OF GRAFFITI AND DUMPED RUBBISH	14
ANTI SOCIAL BEHAVIOUR	14
SELLING YOUR HOME	14
REPAYMENT DISCOUNT	15
RIGHT OF FIRST REFUSAL	15
LETTING YOUR HOME	15
SAFE & SECURE	16
GAS LEAK	16
FIRE	17
WATER BURST	18
CONDENSATION	18
USEFUL CONTACTS	19
TERMINOLOGY	20

WELCOME TO FREEBRIDGE COMMUNITY HOUSING

Freebridge Community Housing was set up in April 2006 following the transfer of ownership and management of the housing stock of the Borough Council of King's Lynn and West Norfolk.

Freebridge manages nearly 7,000 properties across the whole of West Norfolk, with our main office premises in central King's Lynn.

Our vision is 'Developing Homes and Creating Opportunities for people within West Norfolk.'

Customer engagement is at the heart of what we do and we are committed to involving customers in all aspects of our business, and in any decisions which significantly affect the services we provide to our customers.

ABOUT THIS HANDBOOK

This handbook is produced as a guide to the services we provide to our leaseholders, whether you bought your home under the Right to Buy or Right to Acquire scheme or on the open market.

The handbook describes your rights and obligations as a leaseholder, and our responsibilities to you as your landlord.

The handbook is not a legal document nor is it intended to provide a comprehensive guide to your lease. We would refer you to your lease in the first instance if you have a specific query.

*Please note that there is a guide to terminology on pages 20-21



OUR SERVICE STANDARDS FOR LEASEHOLDERS 4

Freebridge Community Housing is committed to delivering excellence in customer service at all times.

In order to achieve and maintain excellent customer service, we have developed a series of service standards specifically for leaseholders. If you feel that our service has ever fallen short of this standard please let us know.

Freebridge will:

- Provide an annual itemised service charge bill within six months of the end of the financial year, and explain any significant changes to costs between years
- Ensure that service charges are reasonable
- Offer a wide range of service charge payment options
- Provide all new leaseholders with a handbook which clearly explains their rights and obligations
- Collect service charges through a firm, proactive and personal approach to managing arrears, taking legal action as a last resort.

TREATING EVERYONE FAIRLY

We treat everyone fairly. We promote equality of opportunity and value the differences amongst our customers and everyone who works for Freebridge Community Housing. All our staff, contractors and consultants must treat colleagues and customers with politeness, tolerance and respect, regardless of their age, colour, disability, ethnicity, sex or gender identity, marital status, nationality or national origin, race, religion or belief, sexual orientation, caring responsibilities or any other unjustifiable reasons.

We will not tolerate unfair discriminatory behaviour of any kind and we encourage the reporting of any such behaviour. We will act upon all complaints appropriately.

We have a diverse range of customers and colleagues and provide appropriate services to suit different needs and preferences, for example:

- Providing accessible information
- Arranging translation and interpreting facilities such as Sign Language and minority languages
- Making reasonable adjustments in the workplace so that colleagues with diverse needs, such as a disability or caring responsibilities, can continue to work for us.

A copy of our Equality and Diversity policy can be found on our website.

COMPLIMENTS, COMMENTS & COMPLAINTS 5

At Freebridge we want you to be happy with the service you receive from us, and to help us understand how we are doing we would like your feedback. We want you to tell us when we do something well, when we get something wrong, or any ideas you have for how we can improve what we do.

We monitor compliments, comments and complaints so that we can learn and improve and provide you with high quality services that you are happy with.

Customers can contact us in the following ways:

- In person at any of our offices.
- By phone 03332 404 444.
- By e-mail enquiries@freebridge.org.uk.
- By writing to us at Juniper House, Austin Street, King's Lynn, Norfolk, PE30 1DZ.
- Via the Tenant Web Portal - once they have registered tenants will be able to send a comment/ complaint directly to us from here as well as report a repair and view their rent statement.
- Via our social media accounts.

When complaints, comments and compliments are made to us via social media we will move the matter offline as soon as we are able to ensure privacy is maintained.

In addition to making contact with Freebridge you can also contact the Housing Ombudsman Service direct at any time and speak to their dispute support advisors who will provide assistance throughout the life of a complaint.

We define a complaint as follows:

An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.

Further information about our making a compliment, comment or complaint can be found in our leaflet 'Compliments, Comments & Complaints' which is available from all of our offices and through our website.

LEASE 6

Your lease is a legal contract between you and Freebridge Community Housing.

The lease sets out the rights and obligations of both parties.

For leaseholders, the lease gives you the right of possession to a flat or a maisonette for a set period of time, usually 125 years. When this periods runs out, the property reverts back to us. Alternatively you may apply for an extension of the lease.

LENGTH OF LEASE

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

TERMS OF LEASE

Not all leases are the same but the following items will usually apply:

- The main sections of your lease gives you details of the following
- A description of the property, defining the boundaries and areas you are responsible for and those that we are responsible for
- A description of any common / communal parts
- Ground rent and service charges you must pay and how they are reviewed
- The items that may be included within your service charges
- An explanation of the legal responsibilities for you and Freebridge Community Housing.

YOUR RIGHTS UNDER THE LEASE

Your main rights are:

- To live in your home for the length of the lease
- The right to live in your home without interference from the landloard
- For repair and maintenance of the structure and communal areas to be carried out by Freebridge Community Housing.

YOUR RESPONSIBILITIES UNDER THE LEASE 7

Your main responsibilities are:

- To pay your ground rent and service charges on time
- To pay the costs of major works and any long term maintenance and service contracts
- To maintain and repair the internal parts of your home including services solely used by your property
- To allow us, or contractors employed by us, access to carry out work to adjoining flats or common parts of the building
- To allow us, or contractors employed by us, access to carry out essential work to your home, which you have not done (we will charge you for doing this work)
- Not to alter the exterior or interior structure of your home without our written permission
- Not to cause a nuisance or annoyance to other people living in the vicinity
- To notify us of any change in ownership and pay us the appropriate fee
- To inform us in writing of your correspondence address and contact numbers if you are not living in the leasehold property.

FREEBRIDGE RESPONSIBILITIES UNDER THE LEASE

Our main responsibilities are:

- To repair and keep in good order the structure, exterior and common / communal parts of the building or complex
- Maintain buildings insurance
- To keep the communal areas clear and well lit.

ANNUAL SERVICE CHARGE STATEMENTS

In September each year we will send you an annual service charge statement for the service charge year for the previous year. This statement will show the actual costs incurred during the year and compare them to the estimated costs. It will also show whether there will be a refund or whether you will need to make an extra payment.

A refund will be applied to your account immediately. An extra charge will added to the service charge invoice that will be sent out in the following March.

HOW IS A SERVICE CHARGE SET? 8

The service charge year runs from 1st April to March 31st each year. By the end of March in each service charge year we will send you a service charge invoice for the following year which will show the following:

- An estimate of the costs we expect to have to pay
- The total amount you need to pay based on the above breakdown.

You can discuss your service charge account with us by calling 03332 404 444.

WAYS TO PAY YOUR SERVICE CHARGES AND GROUND RENT?

- Direct Debit is the easiest way to pay your rent. Simply call 03332 404 444 and ask for the Income Team. You will need to provide us with your account number and sort code. It can be set up for any day of the month and payments can be made weekly, fortnightly, every four weeks or monthly. If you pay monthly the 48 weeks for which you pay rent are divided into 12 equal monthly payments.
- By phone please call 03332 404444 during office hours
- At any Post Office. You can make payment using your Freebridge payment card. You can pay by cash, debit card or cheque.
- At any PayPoint outlet. You can make payment using your Freebridge payment card. You can pay by cash, debit card or cheque.
- Send a cheque made payable to Freebridge Community Housing – Juniper House, Austin Street, Kings Lynn PE30 1DZ.
- If you wish to pay by Standing Order our bank details are as follows, you will also need to include your tenancy reference with any instruction to your bank.

Account name: Freebridge Community Housing

Account number: 66560683

Account sort code: 53-61-38

HOW DO I CHECK THE BALANCE ON MY SERVICE CHARGE ACCOUNT? 9

You can check your service charge account balance at any time by calling Freebridge Community Housing on 03332 404 444.

WHAT HAPPENS IF I CANNOT AFFORD TO PAY MY SERVICE CHARGE?

Your lease says you have to pay your service charge promptly on demand.

If you are having a problem with payment for whatever reason, please contact us without delay on 03332 404 444. We will be able to offer advice and guidance, and will deal sympathetically with leaseholders who are in genuine financial difficulty. We will need to understand your financial circumstances to help you.

WHAT HAPPENS IF I IGNORE MY SERVICE CHARGES?

It is important that you pay your service charges in full and promptly wherever possible.

If payments are not received and we are able to satisfy the First Tier Tribunal (property Chamber) that the charges are properly due and reasonable, then we can begin forfeiture proceedings by applying for a court order. The court has wide discretion where forfeiture is concerned, but if approved it may lead to us repossessing your property.

Alternatively we may seek a county court judgement for payment. If the court grants us judgement, payment can be enforced in a number of ways. These include enforcement by an attachment of earnings through your employer or seizure of goods by the court appointed bailiff.

You may be required to pay legal costs and any court fees. If you ignore the order of the court, you and your family could lose your home or possessions and may have difficulty being housed by a social landlord in the future.

Non-payment of service charges may also affect your ability to obtain credit.

GROUND RENT

The ground rent is an annual payment that is set out in your lease.

The charge is made because your property is built on land owned by Freebridge Community Housing.

The ground rent is £10 per year. You will receive the notice of ground rent due in February each year, this should be paid on 1st April.

Buildings Insurance

Freebridge Community Housing is responsible for arranging buildings insurance cover for your property.

Buildings are defined within the policy as the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, and terraces at your home.

The policy does not cover or include contents insurance. This is your responsibility.

If you would like a leaflet that summaries the key features, benefits and limitations of the insurance cover provided please contact Freebridge on 03332 404 444.

How to make a claim

Contact our insurers (Zurich Municipal) for a claim form on 0800 335500 during office hours to report the claim. When you contact them about a new claim you will need to tell them your name and address, the place where the loss occurred and what caused the loss or damage.

Tell the police if something has been stolen or maliciously damaged.

Zurich Municipal will contact the building services provider to contact you to arrange the necessary repairs, subject to validation that the claim is covered.

If someone is making a claim against you for any injury or damage to their property, you must send the insurers full details as soon as possible. Any letters regarding the claim should be sent to them, unanswered without delay. You should not become involved in correspondence with the other person – you must leave the insurers to deal with the matter on your behalf.

24 hour emergency repair service: (0800 0280336)

In the event of any unforeseen emergency affecting your premises which causes damage or potential danger, Zurich Municipal's emergency claims service will arrange for a suitable repairer or contractor to visit as soon as possible to provide emergency assistance or to provide emergency repairs to be carried out to prevent further damage occurring.

Please note that all costs of assistance provided are your responsibility, although please keep the bills as they could form part of a valid claim.

Insurance cover – Summary of key areas

Buildings and permanent structures are insured against damage caused by fire, storm, flood, collision, malicious damage, subsidence, escape of water / frost damage

If you would like a copy of the insurance policy, please contact 03332 404 444.

Making an insurance claim

If at any time you wish to make a claim on the buildings insurance, all you need to do is ring our insurers. They are Arthur J. Gallagher, and their phone number is 01245 3412222.
The policy number is 15/RSL/10170A.

CONSULTATION FOR REPAIRS & MAJOR WORKS 11

The Landlord and Tenant Act 1985 and the Commonhold and Leasehold Reform Act 2002, require us to consult you before we carry out any major works, maintenance or repairs for which you have to pay a share and which will cost a leaseholder more than £250.

We must also consult you on long term agreements or contracts longer than 12 months, which we intend to enter into and will cost you more than £100 per year.

We do not consult you when the amount is less than £250 per annum for a single major works item or £100 for a long-term agreement or contract.

How we will consult you

We will write to you individually. The consultation process varies slightly according to the type of work that we propose to do.

We aim to procure services and repairs which provide good quality service in a cost effective way.

CONSULTATION ON MAJOR WORKS OR REPAIRS

We will send you a notice (Section 20) of intention detailing the work we propose to carry out and say when and where you can see details of it. It will explain why the work is needed and allow 30 days for written comments.

You will also be given the opportunity to nominate a contractor of your choice. If your nominated contractor is not included on our approved list of contractors we will ask them to make an application to be admitted to the list.

We will take into account any comments we receive and will obtain three estimates from contractors including the most nominated contractor if applicable.

We will send you a second notice setting out the three estimates for the work and say when and where you can see details of them, together with the summary of the comments we have received and our responses to them.

We will allow 30 days for written comments about the estimates. We will consider any comments we receive and advise you of the outcome before awarding the work.

If the work is awarded to a contractor who is not a nominated contractor or not the contractor with the lowest estimate, we will write to you again within 21 days, together with our reasons for the award, any comments we have received and our responses to them.

CONSULTATION ON LONG-TERM AGREEMENTS 12

We will consult you if we wish to enter into a long-term agreement with a contractor or service provider, to provide works or services where the cost to any one leaseholder in the block is more than £100 during the year.

Examples of long-term agreements, or contracts lasting for more than 12 months are:

- Lift maintenance
- Maintenance of communal boilers
- Maintenance of door entry systems
- Grounds maintenance
- Energy contract for communal lighting
- Cleaning of communal areas.

We will send you a notice of intention detailing the work or services to be provided, and say when and where you can view the details concerning it.

It will explain why the agreement is needed and will allow 30 days for written comments. You will also be given the opportunity to nominate a contractor of your choice. If your nominated contractor is not included on our approved list of contractors then we will ask them to make an application to be included.

We will consider any comment we receive and will obtain an estimate from one or in some case two contractors nominated by leaseholders. We will send you details of our proposal and allow 30 days for written comments.

We consider any comments we receive and advise you of the outcome before awarding the work.

If the work is awarded to a contractor who is not a nominated contractor or not the contractor with the lowest estimate, we will write to you again within 21 days, together with our reasons for the award, any comments we have received and our responses to them.

CONTRACTS REQUIRING ADVERTISING IN THE EUROPEAN UNION (EU)

If the contract sum for major works, repairs or long-term agreements is at a level that EU procurement rules apply and must be advertised by public notice, we will not be able to give you the opportunity to nominate a contractor of your own choosing.

URGENT WORK

First Tier Tribunal (Property Chamber) can allow work to go ahead without us consulting you, if they think it is reasonable not to follow the usual procedures. This may apply in cases of very urgent work needed to protect health and safety, or for specialised work where it is difficult to get more than one estimate.

PAYMENT FOR MAJOR WORK

We will give you the option to pay for major work or repairs over a longer period. The length of term we offer will depend upon the cost you will have to pay.

REPORTING A REPAIR 13

You can report a repair 24 hours a day 7 days a week.

Our dedicated First Contact Centre is open between 8:45 am and 5:15 pm Monday to Thursday and 10:00 am to 4:45 pm on Friday to make appointments and coordinate repairs with our Property Services Department.

Telephone: 03332 404 444.

EMERGENCY REPAIRS

Repairs affecting your health and safety can also be reported to our out of hours service 5.15pm to 8.45am, Monday to Thursday (until 10.00am on Friday, and then from 4.45pm on Friday), and 24 hours at the weekend and bank holidays.

You can report a repair by telephoning: 03332 404 444.

RESPONSE TIMES AND TARGETS

When you report a repair, we will tell you what category it falls into and the estimated time for us to respond.

Please do not call us out of working hours if the repair is not urgent as our out of office service can only deal with emergencies. We aim to carry out repairs within the following times.

Emergency Repairs - we respond within 4 hours

Definition: Repairs to remedy any defect which puts the health, safety or security of a tenant, leaseholder or third party at immediate risk or which affects the structure of the building.

Urgent Repairs – we respond within 24 hours

Definition: Repairs to remedy a defect that does not cause immediate risk to the health, safety or security of a tenant or third party and although therefore not an emergency, still needs to be carried out quickly to ensure that the risk does not increase.

Routine Repairs – we respond within 28 days

Definition: Repairs carried out to remedy a defect which can be deferred without causing discomfort, inconvenience or nuisance to the tenant or a third party or the long term deterioration of the building.

HOME IMPROVEMENTS

You must get our permission in writing before you carry out certain works. Examples of the type of alterations requiring written consent include:

- Erecting conservatories, sheds and garages
- Replacing fencing and boundary walls
- Removing or altering walls
- Altering windows and door openings.

You would not normally need our consent to replace a bathroom suite or kitchen cupboards.

REMOVAL OF GRAFFITI AND DUMPED RUBBISH

To arrange for graffiti on a property owned by us to be removed or rubbish on our land to be disposed of, call our Customer Services Team on: 03332 404 444

Graffiti is removed on a priority basis, with offensive and racist graffiti being the highest priority and normally removed within 24 hours.

ANTI SOCIAL BEHAVIOUR

People have different ideas of what is acceptable behaviour. One person's enjoyment of music can be another person's unbearable noise. We need to try to live together and accept that there will be differences in what we enjoy.

Sometimes a neighbour's behaviour or that of their visitors can cause great distress and spoil your ability to live happily in your own home.

The most common types of problem are:

- Playing loud music, particularly at unacceptable times, or making lots of noise entering or leaving the property
- Noisy children and dogs barking
- Dumping rubbish in shared areas
- Aggressive and threatening language and behaviour
- Actual violence against people and / or property
- Disagreements about car parking.

If you are experiencing problems or are a victim of such behaviour, we will work sympathetically with you to provide support, help and advice as quickly as possible as well as taking fast and effective action against the perpetrators.

Making a complaint about anti-social behaviour

If you have a problem you have been unable to resolve yourself, please call us on 03332 404 444 and we will work with you to resolve it, which will, if necessary, include taking action against the person/s causing the problem.

If you would like more information about how we work to tackle anti-social behaviour, please either visit our website or contact us.

SELLING YOUR HOME

You do not normally need permission to sell your property, although you must inform us in writing of any change of ownership, within one month of the sale.

If you live in a rural area your lease may contain a restriction on selling the property only to people who have lived and worked in West Norfolk for three years. Our consent is required to sell to someone who does not meet these criteria.

REPAYMENT DISCOUNT

If you bought your home from us under the 'Right to Buy' scheme and sell it within the first five years, you may have to repay some or all of the discount that we gave to you, when you purchased the property, together with a percentage of the increase in value.

The amount of discount to be repaid will be reduced by one fifth (20%) for each year that elapses after the date you first purchased the property.

You will not have to pay the discount back, if the sale is to your spouse, or another member of your family who has lived with you for at least 12 months.

RIGHT OF FIRST REFUSAL

If you wish to sell your home within the first ten years of buying it from us, the property must be first offered back to us as we will have the right to buy it from you or nominate someone who will.

We will pay you the market value for your property if we choose to buy it back. If we have not accepted your offer within eight weeks you are free to sell it on the open market.

For details about how to offer your home back to us, call 01553 667771 or 01553 667772.

Solicitor's pre-sale enquiries
We will make a charge to your legal advisor for any enquiries they make in respect of your proposed sale and for providing the information required.

Assignment
It is the responsibility of your purchaser's legal advisor to ensure that we receive a copy of the notice of assignment once completion has taken place. We make a small charge for processing this notification.

Notice of charge
Your mortgage lender will normally send us a notice of charge advising us of their interest in this property. We make a small charge for processing this notice.

Service charges
You are responsible for paying your service charge (where applicable) for the whole of the financial year. When you sell your property, your legal advisor will usually apportion the service charge between you and your purchaser.

LETTING YOUR HOME

Unless you live in a rural area we have no objection to you letting out your property and becoming a landlord providing you:

- Let us know you are letting the property and provide us with details of your new address or correspondence address
- Make sure your tenants keep to the conditions of your lease, as you are responsible for their actions
- Notify your mortgage lender of your intention
- If you live in a rural area your lease may contain a restriction on letting the property only to people who have lived and worked in West Norfolk for three years. Our consent is required to let to someone who does not meet these criteria.

By law, as a landlord you would be responsible for making sure that all gas appliances and boilers are kept in good order and checked for safety at least every 12 months. You must keep a record of these checks, which must be carried out by a Gas Safe registered contractor.

You would also be responsible for all electrical appliances and ensuring that all furniture and furnishings comply with fire safety regulations.

We strongly recommend the fitting of a smoke alarm if not already fitted.

Dealing with emergencies
We want you to feel safe and secure at home and we will do all we can to help make sure that your home is a safe place to live. If however you are faced with an emergency here are some simple steps to take to avoid a major disaster.

GAS LEAK

If you smell gas call the Cadent emergency service immediately.

Telephone number: 0800 111 999

Do:

- Open doors and windows
- Check to see if the gas has been left on unlit or if the pilot light has gone out
- Leave the property until the gas engineer arrives
- Tell your neighbours and our customer service centre (using your mobile phone outside of the property)
- Only use a Gas Safe registered contractor to fit and service your gas cooker and any other gas appliances you have.

Don't:

- Smoke
- Turn electrical switches on or off or use your mobile phone in the property
- Use naked flames

FIRE

Freebridge have a duty to ensure fire safety in the communal areas of our residential buildings, and we all have a responsibility to minimise fire risk and to take reasonable steps to ensure fire safety during our day to day activities. By responding positively and embracing fire prevention, particularly in blocks of flats, we all have a crucial role to play in reducing the number of fire related incidents.

Your Tenancy Agreement

The Freebridge Tenancy Agreement highlights the obligations and responsibilities of customers in relation to potential fire risk and prevention.

In relation to the use of a home and use of communal areas the tenancy agreement states that you are:

- Not to store flammable or explosive material in your home, other than items stored for normal household use.
- To report to us promptly any repair or defect for which we are responsible in your home or the common areas.
- To allow our employees or contractors acting on our behalf access, at reasonable times and subject to reasonable notice, to inspect the condition of your home or any installations or to carry out repairs or other works to your home or adjoining property.
- Regardless of whether a caretaking or cleaning service is provided, to keep clean (together with other residents) communal areas (including stairs, landings, entrance halls, lifts, bins areas, communal paths and similar shared areas) and keep these areas tidy and free of litter, rubbish, obstruction and hazards.
- You are advised to insure the contents of your home, your possessions and, in particular, any items you are responsible for under this agreement (such as internal redecoration following fire, flood or similar)
- To inform us in writing, and if possible in advance, if you are, or expect to be, absent from your home for four weeks or more.

Testing your smoke alarm

For your safety please always allow us prompt access to your home to check and test your smoke detectors.

Freebridge have an annual programme for testing and servicing smoke alarms, both in your home and any communal areas. However you should also ensure that you:

- ☑ Dust your smoke alarm regularly
- ☑ Check your smoke alarm weekly to make sure it is working by pressing the test button
- ☑ Replace the battery if the alarm bleeps for any reason other than smoke or fire in your home
- ☑ Contact us if you have any problems with your smoke alarm
- ☒ Never remove a working battery from your smoke alarm
- ☒ Never paint over, deliberately damage, disconnect or remove the smoke alarm. It could cost you or your family your life

Your home should have a working smoke alarm fitted on each floor. If not, let us know straight away and we will fit them for you.

Fire Prevention and Safety Advice

For more information on how to prevent fires, as well as what to do in the event of a fire, please see our 'Fire Safety' booklets available on our website or from our office.

WATER BURST

If we have a long spell of cold weather you could have a burst pipe. If this happens:

- Turn off the main stopcock
- Switch off the immersion heater if you have one
- Switch off the time clock on the boiler
- Turn on all your taps to drain off as much water as possible making sure all the sink plugs are out
- Try to find out where the water is coming from and contain it if possible using rags or a bucket under it
- Report the problem to us if communal areas are affected or the damage affects property owned or let by Freebridge Community Housing.

It is vital that you do not use your lights if water is dripping through a light fitting.

You can help prevent pipes freezing by:

- Keeping your home fairly warm at all times, even if you are not there. Leave the heat on a low thermostat setting
- Know where your stopcock is and make sure you can turn off the main water supply if you need to
- If you have an outside tap, make sure it is lagged. If it has a separate stopcock turn it off over the winter period.

CONDENSATION

It can be easy to confuse condensation in your home (caused by warm, moist air coming into contact with colder surfaces) with rising damp (caused by water penetrating the property from the ground upwards often due to the property's damp course barrier failing) or water penetration from leaking pipes, gutters or roofs.

Condensation can produce mould growth on walls and other surfaces. This can be a particular problem in properties occupied by large families who, just by normal daily activities, such as washing, cooking, etc, can produce large amounts of moisture. An average family of five can produce up to 14 litres of water vapour every day.

You can help to minimise and prevent condensation, and as a result mould, by taking some basic steps.

Reduce the amount of moisture you are creating by:

- Covering pans when cooking
- Not drying wet clothes on radiators or dryers indoors
- If you have a tumble dryer make sure this is vented to the outside of the property.

Properly ventilate your home to remove moisture by:

- Opening windows to allow air to circulate through the property, especially in the kitchen and bathroom when in use
- Keep internal doors within the property open to allow the circulation of air
- Avoid placing large amounts of furniture directly against walls so that air can circulate.

Properly heat your home:

- Try to ensure that your home is kept warm, at a reasonable temperature, as warmer surfaces within the property will prevent water from condensing upon them.

The Leasehold Advisory Service (LEASE)

The Leasehold Advisory Service provides free advice on the law affecting residential long leasehold property and commonhold.

They can be contacted at:

31 Worship Street

London

EC2A 2DX

Phone: 020 7383 9800

e-mail: info@lease-advice.org

Web: www.lease-advice.org

TERMINOLOGY 20

Listed below are some useful words and phrases which we have used in this handbook or may use in our communications with you:

ARREARS	Any leaseholder debts, including service charges, any ground rents, which remain unpaid after the due date
ASSIGNEE	The person buying the lease i.e. the purchaser
ASSIGNMENT	The term used when you sell your lease
ASSIGNOR	The person selling the lease, i.e. the leaseholder
BLOCK	The building described in your lease in which your property is situated
COMMON PARTS / COMMUNAL	The parts of the building or complex which you share with other residents, for example, entrance hall and staircases, lifts, paths, communal gardens and drying areas
COVENANTS	Legally binding obligations and responsibilities contained within your lease
EXCEPTIONS AND RESERVATIONS	Rights we keep as landlord over your home
FIXTURES AND FITTINGS	The fittings in your property that you are responsible for maintaining and replacing, for example kitchen units, bathroom suite, central heating system, but not including a communal boiler
FORFEITURE	The process whereby we can lawfully terminate your lease and repossess your property, usually for non-payment of service charge and ground rent or for breaches of covenant
FREEHOLD	Outright ownership of the property and the land upon which it stands

GROUND RENT	An annual payment to the landlord, usually £10 per year
LANDLORD (OR LESSOR)	The person who owns the freehold of the property and who grants a lease to the leaseholder
LEASE	A legal agreement which sets out the rights and responsibilities of both the leaseholder (you) and your landlord (Freebridge Community Housing)
LEASEHOLDER (OR LESSEE)	Someone with the right to possession of a flat or maisonette, for a fixed period of time, usually 125 years
LEASEHOLD	Ownership of a property in a building subject to the payment of service charges and ground rent for a fixed period of time, usually 125 years
LEASEHOLD VALUATION TRIBUNAL	The body which makes decisions about service charge disputes, between landlords and leaseholders. It is made up of a panel of people with experience of property disputes such as solicitors and surveyors
MANAGEMENT AND ADMIN FEE	The fee charged by the landlord to cover the cost of managing your lease and the provision of services
MAJOR WORKS	Works to the building or complex resulting in a cost to individual leaseholders of more than £250
QUIET ENJOYMENT	The right to live in your home without interference from the landlord. This has nothing to do with noise
SERVICE CHARGES	Payments that you have to make to your landlord to cover the cost of maintaining, repairing and possibly improving the common areas and exterior of the structure
TERM	The length of the lease, usually 125 years.

IF YOU NEED ANY HELP TO UNDERSTAND THIS PUBLICATION, PLEASE GET IN TOUCH

Freebridge Community Housing
Juniper House
Austin Street
King's Lynn
Norfolk PE30 1DZ

Email: cxsupport@freebridge.org.uk
Main Switchboard Telephone: 03332 404 444.

Office Opening Hours:
8:45am - 5.15pm (Mon-Thurs)
8:45am - 4.45pm (Fri)
Bank Holidays, Saturday and Sunday Closed

Out of Office Hours:
The main telephone number (03332 404 444) will divert to our 24 hour emergency service.

DEVELOPING HOMES AND CREATING OPPORTUNITIES
FOR PEOPLE WITHIN WEST NORFOLK

Freebridge
COMMUNITY HOUSING