

# intouch

Newsletter for Sanctuary Housing Homeowners

Summer 2018



## Page 3

Homeowners  
Forum Update

## Page 4

Thinking of selling?

## Page 5

Protecting  
your data



# SUMMER 2018

## Welcome

### Welcome to the latest edition of intouch magazine.

In this issue, we get the latest update from the Homeowners Forum including their recent discussions and recommendations. One request from the form was to provide more information about what to do if you'd like to sell your property, we have included some useful information about this on page four.

Elsewhere in the magazine there are some handy tips and reminders about keeping communal areas safe and how to dispose of a bulky item. We also look at some more sensitive subjects including dealing with debt and tackling antisocial behaviour.

I hope you enjoy reading this edition.

Best wishes,

**Daniel Hope**  
Head of Homeownership

**The Grand Ideas Fund offers up to £1,000 to charities, residents' groups and voluntary organisations that help to make a difference in our communities. Some community projects that have recently benefited from Grand Ideas funding have included:**

- A £300 grant for an 'Out of School' programme at a school in Banbury, Oxfordshire providing positive activities for children in Years 4-7 in an area of deprivation.
- £750 to a community association club in Paignton, Devon which provides a diverse range of activities for children and young people.

If you have an idea for the Grand Ideas fund, or would like more information, please call us on **01905 335411** or email **community@sanctuary-housing.co.uk**

## Contents

- 3 Homeowners Forum update
- 4 Thinking of Selling?
- 5 Dealing with debt
- 6 GDPR and your data
- 7 Are you experiencing Antisocial Behaviour?
- 8 Knitting for good

This newsletter can be translated into other languages, large print and Braille or recorded on to an audio CD. Please contact your local office for details.

### Reduce, reuse, recycle

Printed on revive 50:50 Silk-a recycled paper containing 50% recycled waste and 50% virgin fibre and manufactured at a mill certified with ISO 14001 environmental management standard. The pulp used in this product is bleached using an Elemental Chlorine Free process. (ECF)

NB Reference to this product's FSC® certification can only be made by holders of the FSC Chain of Custody certificate.



## Get in touch!

If you have a story to tell or an idea of what you'd like to see included in this magazine, please do let us know, we love hearing from you.

Email us at **housing.communications@sanctuary-housing.co.uk**

# Homeowners Forum Update

The Homeownership Forum meets four times a year for residents to share their experiences, provide feedback and suggest improvements. The forum provides the opportunity for residents to gain a better understanding of our processes and helps us to learn about where we could do better.

## Recent discussion topics have included:

### Resales

We outlined our obligations to sellers and purchasers and their respective solicitors' obligations. This was discussed due to some feedback received from new owners about the service received during the process.

### Customer Feedback Survey

Responses to the survey were positive in terms of things such as receiving a welcome pack, knowing what service charges are payable and what owners' obligations are and knowing how to contact us.

In terms of overall satisfaction however, the results indicate there are other concerns which our questions aren't capturing. The Forum has agreed that we should extend the survey so it continues to capture experiences of new owners.

We've now added a free text box to the survey, so that anyone responding to the survey can expand on their answers if they wish to do so. We hope this will also help us to gain a better understanding of new owners' views and expectations, which we will discuss at a future forum meeting.

### Selling your home

The forum also asked for more information to be made available on what owners should do if they wish to sell their home. An article on the topic is included in this edition of intouch. We're also looking into the information we can provide to prospective purchasers and will be discussing this at future forum meetings.

**If you would like to get involved with the Homeownership Forum or would like something discussed at the next meeting, please call David Moss, Co-Regulation and Project Manager, on 0300 123 3516.**

## Keeping communal areas safe

In the event of an emergency, everyone must be able to escape quickly and safely. Items such as mobility scooters, buggies or bikes can cause obstructions to escape routes if you or somebody else in your building needed to get out in a fire. Even small, seemingly harmless items such as door mats or plant pots can form an obstruction if it is dark and smoky. In a fire, people may stay close to walls to help guide them if they can't see through thick smoke.

### Please remember:

- Keep all communal areas clear of obstructions, for example plant pots, prams, mobility scooters and bikes
- Don't wedge fire doors open
- Place all rubbish in the bins
- Report any damage to lights or fire alarms promptly
- Do not tamper with any fire or smoke detection system.



# Are you thinking of selling your property?

**If you've made the decision to sell your property, your first step should be to tell us as soon as possible. Please email [conveyancing@sanctuary-housing.co.uk](mailto:conveyancing@sanctuary-housing.co.uk) to let us know you wish to sell. Our dedicated team will advise you on the correct process for your property type. However, the team is unable to provide legal advice which you should always seek from your appointed solicitor or legal advisor.**

## Valuation

If you are selling a leasehold property, a valuation might be needed. We will instruct the valuation, which will be carried out by a surveyor who is registered with the Royal Institute of Chartered Surveyors (RICS). The valuation will determine the price you can sell your property, or your share of the property, for.

## Fees

You will be required to pay an administration fee to Sanctuary prior to the completion of the sale. We will tell you how much the fee will be at the start of the sales process.

## Solicitor's enquiries

If your property is leasehold, your solicitor is likely to ask us questions in relation to the lease, freehold, management agreement and rights and obligations. We will provide our standard leasehold information pack which includes basic information for a fee of £68.40 (£57 + VAT). This payment is required in advance. Any additional enquiries may be subject to an additional charge.

## Solicitors

Some sales require us to instruct our solicitor to act on our behalf. If this is the case, we will let you know and once instructed, all further communication will be between solicitors.

## Estate agents

You are usually free to market your property with an estate agent. However if a valuation is required (as above) you will not be able to sell your property, or

share, for more than the valuation. In some cases, under the provision of the lease, Sanctuary may be required to advertise the property through various channels, you will be advised of this when you are advised of the correct process for selling.

## Buyers

Once you have accepted an offer on your property, it is important you notify us straight away. The buyer may have to complete an application form (for shared ownership properties) or meet with the Scheme Manager in order to complete housing need and risk assessments (for retirement scheme properties). Completion may be delayed if we have not given approval to the buyer to purchase the property.

## Completion

Your solicitor will be asked to provide Sanctuary with two weeks notice of completion. We will provide them with completion figures which will include any arrears on the rent and/or service charge account, any fees due and will also detail the apportionment of rent and/or service charge due from the purchaser.

## Updating our records

We will aim to update our records as soon as possible after completion of the sale. However, there may be a period where you receive correspondence after the sale. In these cases, please return the correspondence to Sanctuary and we will ensure it is sent to the correct person.

## Service charge accounts

Accounts are audited annually in September, following which the surplus or deficit may be applied to service charge accounts. This will be charged to the owner at the time the adjustments are made to the accounts. If you believe the charges should not apply to you, this is a matter you should raise with your solicitor.

**If you would like more information, please contact us on 0800 916 1444 or email [conveyancing@sanctuary-housing.co.uk](mailto:conveyancing@sanctuary-housing.co.uk).**

# Dealing with debt

There's debt that's manageable and there's problem debt. If you feel as if your debts are spiralling out of control, it can be hard to know where to turn. But help is available and talking about your situation is the first step to sorting it out.

- Be honest with yourself and write down all your debts
- Make sure you pay your mortgage (rent if applicable) and council tax first. These are priority debts. If you fall behind with your rent payments, we will contact you by phone or post
- Get in touch with every organisation you owe money to and tell them that you are experiencing difficulties
- Create a budget and stick to it
- Cut down on non-essential expenses and make sure you're on the cheapest utility tariffs. There are a number of websites that can help you find the best deals
- Don't borrow money from high-interest lenders such as payday loan providers to pay off your debts. This kind of borrowing can make you worse off
- Reply to any court papers and letters about your debts as this will help them look at your situation more fairly
- If you're called to court, take along a copy of your personal budget to prove that you've thought about how to pay off your debts.

If you need advice about how to manage your money, get in touch with our Income team on **0800 917 0058**. The sooner you contact us, the better. We have trained staff who can talk to you about any financial difficulties you might be having and can check if you're receiving all the benefits you're entitled to.

For free and impartial money advice, visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) or call **0800 138 7777**.

## Universal Credit Reminder

If you've had a change in your rent or service charge, you will have received a letter from us informing you of the change. If you're entitled to housing costs as part of your Universal Credit claim, you must tell the Department of Work and Pensions (DWP) of any changes in your circumstances; this includes any changes in your rent.

If this applies to you, and you haven't already done so, you should send the DWP a copy of the letter you received as soon as possible, to make sure they pay you the correct amount. If you don't let them know, you could lose benefit you're entitled to, or you may have to pay back any overpayments you receive.

If we receive housing benefit direct from your local authority, we'll also notify them of the change to your rent and service charge (where relevant). However, you must always send your local authority a copy of your rent review letter to make sure they pay you the correct amount of housing benefit.

Your housing benefit claim is your responsibility. If you think you are getting the wrong amount, talk to your local authority straightaway.



# GDPR: Protecting your data privacy

You may have heard a lot in the news and from other organisations recently about 'GDPR'. This is the new EU General Data Protection Regulation which replaced the 1998 Data Protection Act as of 25 May 2018. It is the new legal framework that sets guidelines for the collection and handling of people's personal information.

## What this means for you

In response to the GDPR, we've updated our privacy statement for residents and applicants. These can be found on our website at [www.sanctuary-housing.co.uk/privacy-statement](http://www.sanctuary-housing.co.uk/privacy-statement)

If you have any concerns or questions about our use of your personal data, you can contact our Data Protection Officer by writing to **The Data Protection Officer, Sanctuary House, Chamber Court, Castle Street, Worcester, Worcestershire, WR1 3ZQ** or emailing [data.protection@sanctuary-housing.co.uk](mailto:data.protection@sanctuary-housing.co.uk).

## How we store your data

Every now and again we may ask you for information about yourself, such as your ethnicity, religion, gender, sexual orientation and whether you have a disability.

It may seem strange that we ask you such personal questions, but we do this so we can make sure that we are not discriminating against one particular group and so we can offer you the right support. For example, if English

is not your first language, we can arrange a translator or make sure that meeting rooms are accessible for anyone with mobility problems.

You don't have to give us this information, but if you do, you'll be helping us ensure our services are fair for all. Your personal information is kept secure and cannot be shared without your consent outside the Sanctuary Group.

Please let us know if any of your information changes by calling **0800 916 1444** or emailing [homeownership@sanctuary-housing.co.uk](mailto:homeownership@sanctuary-housing.co.uk).

## Good water hygiene during the summer

practising good water hygiene is even more important in the summer months. During warm weather, water in pipes can be heated up by the air temperature leading to any bacteria that may be in water multiplying more quickly.

Please ensure you run water through all your taps in kitchen and bathroom, including the shower, at least once a week.

If you are away from your home for a week or more, you should run your taps for at least a minute before using the water.

## Contacting us

If you need to contact us, it would help us to deal with your query promptly if you provide the following information:

- Your name, address, postcode, a contact phone number and email address
- A detailed reason for why you are contacting us e.g. a repair request
- Whether you have any additional needs, for example if you're hard of hearing or might take time to get to the phone or door.



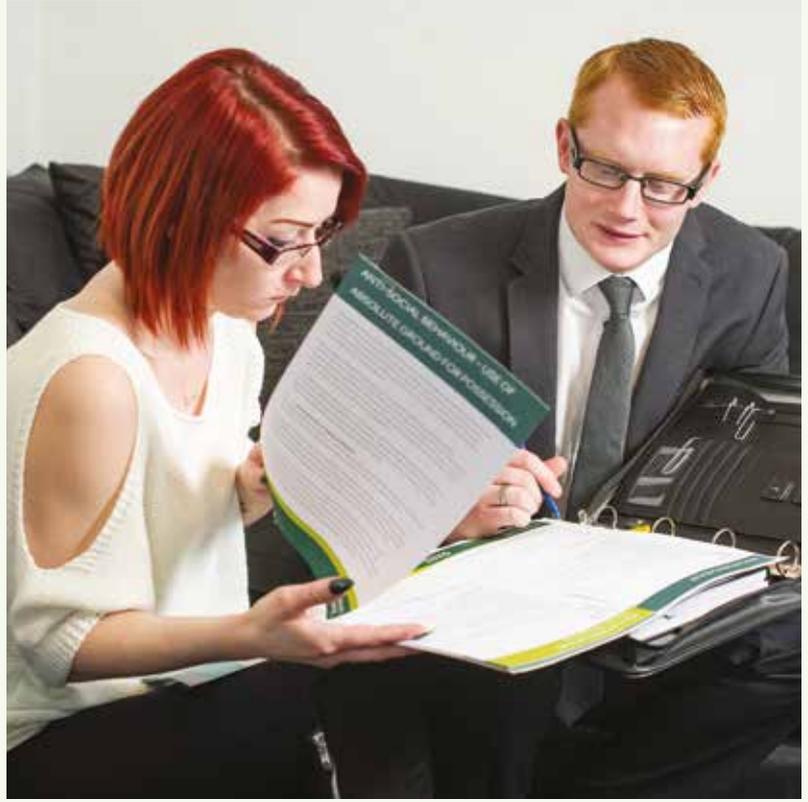
# Are you experiencing Antisocial Behaviour (ASB)?

ASB can be a serious issue. Typical examples of ASB include: aggressive behaviour, drug activity, criminal damage, loud noise, dumping rubbish, violence and domestic abuse.

If there is an issue within your neighbourhood that you can't resolve with a calm chat, you could try asking someone you trust to speak with the person causing the problem on your behalf. If the problem persists, you should gather evidence in an incident diary.

If you are experiencing ASB, please let us know by calling **0800 916 1444**.

If however you are concerned for your own or others safety, you should call the police on **999**. If your concerns are less serious you can report them on the non-emergency line **101**.



## Disposing of bulky items

We want your neighbourhood to be clean and tidy and we know that the vast majority of residents help us to keep it that way.

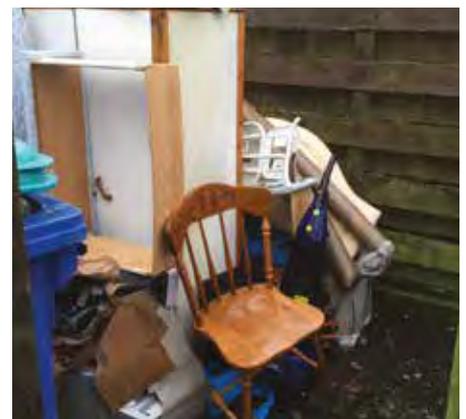
The illegal dumping of rubbish, also known as fly-tipping, is unsightly and can be a health hazard. Removing it also costs money, which can result in higher service charges.

You can arrange to have a bulky item removed by

contacting your local council.

If you have unwanted furniture that's in a reasonable condition, you could:

- ask a nearby charity if they would like to collect it
- offer it 'free to collector' on social media or FreeCycle
- take it to your nearest local authority tip
- up-cycle the item by painting and restoring
- sell it



Fly-tippers can face a hefty fine or even a prison sentence. If you spot any fly-tipping, please call us on **0800 916 1444**.

# Local Stories

## Birthday treats for baker Doreen

Doreen Taylor recently celebrated her 90th birthday in style with her friends at Maxted Court in Herne Bay.

As a keen cake maker, Doreen is usually first to provide the goodies for the residents' regular coffee mornings, but on this occasion she was treated instead to a beautiful birthday cake baked by some of her neighbours.

Doreen moved into her bungalow at Maxted Court almost 25 years ago to be closer to her sister following the loss of her husband. Since then, she's enjoyed the frequent activities including bingo, dances and outings over the years.

Many happy returns, Doreen!



Maxted Court resident Doreen with her birthday cake

## *If you can knit - you can do your bit*

Have you ever thought about starting your own Knit and Natter group? Digging out your needles and wool is not only a great way to make friends; it can also help local and international causes. Maternity wards are always in need of hats and blankets for premature and newborn babies. Charities such as Save the Children also welcome donations of warm clothing for vulnerable young children in places such as Syria.

Barnard's Farm resident, June Giles, loves to knit and does so literally every day, crafting items for Moldova's orphanages. Just before Christmas last year, she single-handedly provided 11 boxes of knitted goods and small gifts for the children.

Well done June!



Avid knitter, June Giles at Barnard's Farm, Devon, with some of her handiwork