



**NEW PROGRESS**  
HOUSING ASSOCIATION LIMITED

**New Progress Housing Association**

Sumner House, 21 King Street, Leyland, PR25 2LW

Tel: 01772 450600 Fax: 01772 450601 Email: [enquiries@newprogress.co.uk](mailto:enquiries@newprogress.co.uk) Web: [www.talk2progress.co.uk](http://www.talk2progress.co.uk)



INVESTOR IN PEOPLE



Certificate No  
FS 37690





NEW PROGRESS  
HOUSING ASSOCIATION LIMITED

PROPERTY OWNERS HANDBOOK



CONTENTS	PAGE
1. ABOUT US	2
2. EXPLAINING LEASEHOLD	3
3. RENT AND SERVICE CHARGES	4
4. REPAIRS AND IMPROVEMENTS	7
5. CONSULTATION AND PARTICIPATION	10
6. SELLING, LETTING AND BUYING FURTHER SHARES IN YOUR HOME	11
7. RIGHT TO MANAGE AND RIGHT TO ENFRANCHISE	13
8. FEEDBACK AND COMPLAINTS	14
9. CONTACTS DIRECTORY	16

## CONTACT US

<b>Head office address</b>	- New Progress Housing Association Sumner House, 21 King Street Leyland PR25 2LW
<b>Opening times</b>	- Monday - Thursday 9am-5pm, Friday 9am-4.45 pm
<b>Telephone</b>	- 01772 450600 (Monday - Friday 8am-6pm)
<b>Fax</b>	- 01772 450601
<b>Email</b>	- enquiries@newprogress.co.uk
<b>Customer website</b>	- www.talk2progress.co.uk
<b>Corporate website</b>	- www.progressgroup.org.uk
<b>Repairs hotline</b>	- 01772 642181 (Monday - Friday 8am-6pm)
<b>Out of hours repairs</b>	- 01772 436756 (Monday - Friday 6pm-8am), Weekends and Bank Holidays
<b>Welfare Rights Manager</b>	- 01772 450684



# BERNIE'S WELCOME



## Welcome to New Progress Housing Association

This handbook will provide you with information about the services we offer to property owners and helpful tips about living in your home.

Please keep it safe and accessible, as I am sure you will find it useful throughout your time with us.

If you would like further information or advice, please contact our Customer Services team or your Property Manager who will be happy to help.

I hope that we will have a long and happy partnership.

**Bernie Keenan**

Managing Director

## OTHER FORMATS, OTHER LANGUAGES

Audio versions of this handbook are available on tape and CD. If you wish to receive a free copy please phone our Customer Services team on **01772 450600** or email: [enquiries@newprogress.co.uk](mailto:enquiries@newprogress.co.uk)

We will seek to provide information in alternative formats on request, including tape, Braille, large print and translations. If we encounter difficulties meeting your request, we will discuss the best solution with you.

如欲索取本刊物的另一語文或格式版本，或要求使用口譯員服務的話，請致電客戶服務處，電話：**01772 450600**

اس اشاعت کی نقل اگر آپ کو کسی دیگر زبان یا شکل (فارمیٹ) میں چاہئے، یا اگر آپ کو ترجمان (انٹرپرائز) کی خدمات درکار ہوں تو برائے مہربانی کسٹمر سروسز سے فون نمبر **01772 450600** پر رابطہ کریں۔



# I. ABOUT US

## ABOUT US

### **New Progress Housing Association**

New Progress Housing Association is a member of the Progress Housing Group.

New Progress Housing Association was formed in 1994 and manages around 3,800 homes, including almost 1,000 retirement properties. We are a not-for-profit organisation, which means that any funds generated from leasehold management are invested back into the organisation. This helps us to provide you with high quality services, repairs and maintenance. The Group's Property Services Division employs over 120 staff to carry out the repair and maintenance of our properties.

### **Our Vision**

Our vision is to provide high quality housing and related services for all our customers. We value diversity and are dedicated to serving and involving our customers, partners and staff.

### **Our Values**

We have set out our values to help us achieve our vision. We will:

- Provide quality services and homes, promoting the right for all people to have a good home.
- Treat every customer with importance and respect, listening and responding to our customers' views.
- Support and promote resident involvement across all our customers.
- Promote equality and opportunity for all people.
- Promote best practice and deliver performance improvement through innovation and creativity.
- Operate all parts of the business in an environmentally responsible manner.
- Value and empower staff, ensuring they are respected, well informed and trained.
- Value and promote the Group's achievements.
- Manage our finances, debts and resources prudently.

## CONTACT US

### **Customer services**

For further information or enquiries about any of our services, please contact our Customer Services team on 01772 450600. The team can assist you with most everyday enquiries, and will get back to you quickly if they need to investigate any matter further. If they are unable to help you they will pass your enquiry to your Property Manager.



## 2. EXPLAINING LEASEHOLD

### WHAT IS LEASEHOLD?

Leasehold arises where someone else owns the land underneath or some other part of a property. For example, if you own your flat but it is one flat in a block of six, New Progress HA will own the land underneath and the common parts of the block in which you live such as the roof, walls and communal areas. If your property is shared ownership, New Progress HA will own a share of the property, creating a different type of leasehold agreement. A lease usually allows a person and their descendants to live in a property for 125 years, although you can apply to extend your lease for a longer period.

### WHAT IS FREEHOLD?

'Freehold' occurs where a person owns the property and the land underneath it. You may be a freehold owner but still pay New Progress HA for services such as gardening or landscaping as part of your sale agreement. If you live in a retirement scheme services may be provided regardless of whether it is leasehold or freehold. In some cases, groups of flat owners can get together to buy the freehold of their block and manage the property themselves - see 'Can I buy the freehold for my property?' for further information.

### WHAT IS HOMEBUY AND LOW-COST HOME OWNERSHIP?

Homebuy and low-cost home ownership are government schemes aimed at first-time buyers or people who cannot afford to buy a home on the open market. Shared ownership allows people to buy a part-share in a home (usually 50% or less to begin with) and pay a rent on the other half. The overall cost of a shared ownership home is much less, usually 70-80% the cost of buying the same home on the open market. In some cases you can choose the home you want on the open market and a social landlord will buy the other half for you. Most shared ownership agreements allow owners to buy further shares in their home until they own 100% of it. In some cases, such as retirement property, you may only be able to purchase up to a certain share, for example 50 or 70%.

Before you move into your new shared ownership home, you should ask your solicitor to explain the specific arrangements in your lease - all leases vary and some are very complex.

**Always take legal advice if you are at all unsure about what is included in your lease.**



## 3. RENT AND SERVICE CHARGES

### WHAT IS MY RENT/GROUND RENT FOR?

If your home is a shared ownership property, you will pay a rent for the part of the property that you do not own. For example, shared owners who own 50% or 75% of their home will pay a rent in addition to paying for the share that they own themselves. If you are a leaseholder you may have to pay a ground rent. This is often a very low (called a 'peppercorn') rent, for the continued use of the property. How much ground rent the landlord can charge you depends on what is written in the lease for the property.

### WHAT IS MY SERVICE CHARGE FOR?

If you live in a leasehold home, you will usually be charged a service charge to cover your share of the cost of all the services that are provided for you. The items in your service charge may include:

- Day-to-day repairs for the building
- Landscaping of shared garden areas
- Maintenance of lifts and door entry systems
- A 'sinking fund' for major repairs to the building
- Buildings insurance against fire, flood and damage
- Management costs
- Heating, lighting and cleaning of communal areas (internal & external)
- Caretaker, warden or scheme manager
- Window cleaning
- Heating and hot water from a communal boiler
- Maintenance of communal TV aerials
- Charge for administration

Every year in March you will receive a breakdown of the service charge for the next financial year (April - March), telling you how much we will be charging you and how the charge is made up so that you know when and how much to pay.

### HOW DO YOU WORK OUT MY SERVICE CHARGE?

If your property is brand new or you are the first owner, your service charge will be an estimate of how much we expect to pay for each service provided in the following year. In some cases these estimations will be based on actual costs - for example where we have already established contracts for window cleaning, cleaning of communal areas or insurance.

If you have owned your flat for some time, your service charge costs will be based on how much we have spent on repairs, gardening or cleaning in previous years, adjusted to take account of inflation. Some costs such as insurance are fixed or set by someone else - for example, our insurance company. Your service charge will include a cost for administration. This is charged to cover our costs in processing invoices, setting up and maintaining contracts or arranging insurance for you.



## WHAT DO YOU DO WITH THE MONEY I'VE PAID IN SERVICE CHARGES?

Service charges are paid into a separate account set up for the building in which you live. In some cases your address will have its own individual account. We will use the money in this account to pay for the services provided to you throughout the year. If you pay into a repairs reserve fund then this money will only be used to pay for day-to-day repairs. If you pay into a sinking fund then this money will only be used to pay for major items of repair such as external painting, renewal of guttering, windows or roofs. Every year in September we will provide you with a statement of account, telling you how we have spent the money held in your account and how much is left in there for major repairs or other future costs.

## HOW CAN I PAY MY RENT AND SERVICE CHARGE?

Your Property Manager will advise you when your rent or service charge is charged - weekly, monthly or quarterly. It is your responsibility to ensure that your service charge is paid regularly to avoid going into arrears. To make it easier for you to pay we have provided you with several ways to pay:

- **Direct Debit**

Direct debit is the easiest way to pay your service charge. You can choose to pay monthly or weekly. Monthly payments are collected on the 3rd or 20th of each month directly from your bank account. Weekly payments are collected each Monday directly from your bank account. It may take a few weeks for us to set up a direct debit and to take the first payment from your account. So that you don't go into arrears during this time, you should arrange to pay by swipe card until you have checked that your first direct debit payment has been collected.

- **Swipe Card**

Our swipe cards allow you to pay your service charge by cash or cheque at any post office. You will be given a receipt, which you should keep as proof of payment.

- **Post**

We can provide prepaid envelopes if you want to send cheques or postal orders through the post. Do not send cash in the post.

- **Online payments using a debit card**

You can use your debit card to pay via our website by following these simple steps:

1. Visit [www.talk2progress.co.uk](http://www.talk2progress.co.uk)
2. Click on the 'Pay your rent' link on the home page
3. Click on the 'Alliance & Leicester bill pay' link and follow the instructions

There is no charge to you to use this facility.

## HOW DO I FIND OUT THE BALANCE OF MY ACCOUNT?

We will send you a statement of your account every three months, but you can check your balance at any time by contacting our Customer Services team on 01772 450600.



### WHAT IF I DON'T AGREE WITH MY SERVICE CHARGE?

If you don't agree with your service charge or you feel that the charge is unreasonable please speak to your Property Manager who will explain in further detail what the charge is for and try to address your concerns.

You can get advice at any time from LEASE - the Leasehold Advisory Service who are funded by the Government to provide free legal advice to leaseholders and landlords. The LEASE address and contact details are at the back of this guide.

If you still think your service charge is unreasonable or unfair, you can appeal to the Leasehold Valuation Tribunal (LVT) who will hear your case and decide whether the charge you pay is fair or not. The LVT's address and contact details are at the back of this guide.

### WHAT IF I HAVE DIFFICULTY PAYING CHARGES?

If you are having difficulty paying your rent or service charge, you should speak to your Property Manager who will refer you to an Arrears Manager. You can make an agreement with the Arrears Manager to repay money that you owe over a period of time. If you are suffering sickness, unemployment or a change in circumstances you should speak to our Welfare Rights Manager who can advise you on claiming benefits or maximising your income. There are also useful numbers at the back of this book if you have financial difficulties or are in debt.

If you owe a lot of money in unpaid rent or service charges, we may ask your mortgage company to pay us the outstanding amount to clear your arrears. You should try and avoid this if possible as your monthly mortgage payments will go up and your debt will increase. If you do not have a mortgage on your property, you may still be subject to possession proceedings or other legal action if you do not make regular payments to your rent or service charge accounts.

If you have received a bill for repairs and are unable to pay all at once, New Progress HA offer a loan scheme at competitive interest rates. You can make monthly payments and take up to two years to repay the costs - please contact your Property Manager on 01772 450600 for further information.

### WHAT ABOUT BUILDINGS INSURANCE?

As a property owner you will need buildings insurance to insure your property against fire, flood, criminal damage and other risks. If you are a leaseholder we will arrange your buildings insurance for you and include it in your service charge. Each year we will provide you with an insurance certificate telling you which company we use, the amount insured and the renewal date of the policy. We endeavour to provide good value buildings insurance with a low excess.

**You should make an insurance claim if:**

- Your property suffers criminal damage
- Your property suffers a leak as a result of storm damage or from another property
- You have a fire

If you need to make a claim or insurance enquiry, contact your Property Manager on 01772 450600.

If you are a freeholder (you own your property outright) you must arrange your own buildings insurance. Please note that buildings insurance does NOT cover your carpets or furniture and we strongly advise you to buy suitable contents insurance to cover these items.

**PLEASE NOTE: If your property has been unoccupied for more than 60 days, all mains services (water, electric and gas) must be turned off and the property must be inspected at least once a month for insurance cover to remain valid.**



## 4. REPAIRS AND IMPROVEMENTS TO MY HOME

### WHO IS RESPONSIBLE FOR REPAIRS TO MY HOME?

If you own a shared ownership *house* you are responsible for all the repairs to your property. This is known as a full repairing lease. If you own a shared ownership *flat* or leasehold flat, the repair responsibilities are detailed below.

Type of Repair	Leaseholder (you)	Landlord (us)
Bathrooms	✓	
Communal areas (internal & external)		✓
Communal gardens		✓
Decoration (external)		✓
Decoration (internal)	✓	
Doors & windows (repairs)	✓	
Doors & windows (replacement)	✓*	
Drains (external)		✓
Electrical systems & wiring	✓	
Fences & gates		✓
Fixtures and fittings	✓	
Floorboards	✓	
Floor coverings	✓	
Garages & outhouses		✓
Glazing	✓	
Guttering & soffits		✓
Heating	✓	
Infestations	✓	
Kitchens	✓	
Paths & walkways		✓
Plastering	✓	
Plumbing repairs, leaks & bursts	✓	
Porches		✓
Private gardens	✓	
Roofs		✓
Walls (external) including pointing and rendering		✓

\* On occasion we may offer to replace these items as part of a major works programme in your area. You will have to pay for this, either from the funds in your sinking fund or following completion of the work.

**Please note that specific repair responsibilities are always determined by your lease agreement and may vary from property to property.**



## HOW DO I REPORT REPAIRS?

### REPAIRS HOTLINE CENTRE - 01772 642181

Monday to Friday 8.00am - 6.00pm

### OUT OF HOURS REPAIRS 01772 436756

Monday to Thursday 6.00pm - 8.00am

Weekends and Bank Holidays

You can report a repair to us by either phoning our repairs hotline centre, completing the repairs form on [www.talk2progress.co.uk](http://www.talk2progress.co.uk), by letter, or in person at Sumner House in Leyland.

If you are aged over 60 or disabled, Anchor's 'Staying Put' scheme can help you with minor repairs that New Progress are not responsible for. Call 01772 625250 or see the leaflet in your sign-up pack.

## WILL YOU EVER NEED ACCESS TO MY HOME?

If you live in a shared ownership house it is unlikely we will ever need access to it. If you live in a flat, on very rare occasions we may need access to carry out repairs to the block, or request that you carry out urgent repairs as the property owner. Most flat leases allow the landlord entry to carry out very urgent repairs that threaten the health and safety of others. We may inspect external repairs requests without you being present.

**We will only enter your property without your knowledge if there is a serious threat to another person's health or safety or risk of damage to property. If we do enter your property we will inform you as soon as we can.**

## WHAT IS A SINKING FUND?

If New Progress HA maintains your building for you, we will collect money as part of your service charge for a sinking fund. The sinking fund is there to pay for long-term repairs such as roof replacement, renewal of gutters or external painting. Even if you have just moved into a new home, it will be necessary to contribute toward a sinking fund to cover the cost of future maintenance items.

If you live in a retirement scheme, the sinking fund will be held for your scheme as a whole. If you own a leasehold flat, the sinking fund may be held for your individual property or block.

The money in the sinking fund is not used to pay for day-to-day repairs such as a leaking gutter, or blocked drain.

When you sell your property the money in the sinking fund is not returned to you. It stays with (and in some cases can add value to) the property to pay for future repairs.

If you live in a retirement scheme, you may pay a lump sum into the fund when you sell the property, instead of paying into the fund while you are living there.



### **WHAT IS A REPAIRS FUND?**

In addition to a sinking fund, we may collect money as part of your service charge for day-to-day repairs. This called a repairs fund. The repairs fund is there to pay for ongoing (unplanned) repairs to your building. It is not used for planned repairs such as external painting.

We will adjust your contribution to the repairs reserve fund each year depending on the overall cost of repairs to your building. If there are excess funds in your account that are not being spent, we may give you a refund of some of the money you have paid in.

We will not usually refund money paid into the repairs fund when you sell your property.

### **WHAT IF I DON'T HAVE ENOUGH MONEY IN MY REPAIRS OR SINKING FUND?**

If we have carried out major works or repairs to your property and there are insufficient funds in your account to pay for these, we will send you a bill for the difference within 18 months of the work being carried out. If you cannot afford to pay this in one lump sum, you may be able to pay over a few months. If you have received a bill for repairs and are unable to pay all at once, New Progress HA offer a loan scheme at competitive interest rates. You can make monthly payments and take up to two years to repay the costs - please contact your Property Manager on 01772 450600 for further information.

### **WHAT IF I WANT TO IMPROVE MY PROPERTY?**

If you would like to carry out improvements to your leasehold or shared-ownership property you need to write to us stating your proposals. Your Property Manager will write back to you to give, or decline permission. However, we will not usually decline any reasonable request to improve your property.

If you live in a block of flats we cannot normally give permission for anything that would alter the structure of the building, such as balconies, extensions/conservatories or loft conversions.

If you are over 55 or have a disability, your local Social Services department may be able to help with adapting your property to suit your needs. Contact your local council (see the 'useful numbers' section at the back of the handbook) and ask to speak to Social Services.

### **CAN I CHANGE MY GAS, ELECTRIC OR WATER SUPPLIER, OR INSTALL NEW METERS?**

The agreement to supply gas, electric or water is between you and the company that provides the service. You can change your supplier, or install a water meter or payment meter, without asking our permission.



## 5. CONSULTATION AND PARTICIPATION

### HOW WILL YOU CONSULT ME ABOUT REPAIRS?

We will give you at least two months warning of any planned repairs we are going to carry out to your property. If the cost of the repairs is estimated to be over £250.00, we will write to you asking if you want to nominate your own contractor to carry out the work. We will also ask for your views in writing (called 'observations') on the work to be carried out.

We will then supply you with at least two quotations for the work we propose, one of which will be a contractor not connected to Progress Housing Group. Again we will ask for your views in writing ('observations') before awarding the contract.

We will advise you who has been awarded the contract and why, before the works commence.

### HOW WILL YOU CONSULT ME ABOUT CONTRACTS FOR SERVICES?

If we are entering into a long-term contract, for example for garden maintenance or window cleaning and the cost to you will be over £100 per year, we will give you at least two months notice and write to you asking if you want to nominate your own contractor to carry out the work. We will also ask your views in writing (called 'observations') on the work to be carried out.

We will then supply you with at least two quotations for the contract we propose, one of which will be a contractor not connected to Progress Housing Group. We will ask for your views in writing ('observations') before awarding the contract.

We will advise you who has been awarded the contract and why, before the contract begins.

### HOW WILL YOU CONSULT ME ABOUT THE AREA WHERE I LIVE?

If you are a leasehold customer we will consult you before we make any major changes to the way we manage your home or neighbourhood, or on any proposals we have that may affect you. We will give serious consideration to any objections or suggestions you make. If we need to consult you, we may:

- Write to you
- Communicate via our customer magazine, 'Talk'
- Speak to your resident's association, if you have one

You can help New Progress HA develop policy, practice and information for residents by taking part in a focus group or leaseholder's forum. Contact your Property Manager on 01772 450600 if you are interested.

### CAN I JOIN A RESIDENTS' ASSOCIATION?

If there is a residents' association in your area you should be able to join and take part alongside tenants and private owners from your locality. New Progress HA recognises properly constituted residents' associations and will consult them on issues affecting the area and new policies. We may consult your residents' association if we are reviewing long-term contracts (see 'how will you consult me about contracts for services?').



## 6. SELLING, LETTING AND BUYING FURTHER SHARES IN YOUR HOME

### HOW DO I BUY ADDITIONAL SHARES IN MY SHARED OWNERSHIP HOME?

If you own a 50% share in your shared ownership home you are able to buy further shares of 25% until you own the freehold of the property outright. This process is referred to as staircasing. If you want to buy further shares in your home, contact your Property Manager who will advise you on the process. We will instruct our valuer to assess the current market value of the property - you will be responsible for the cost of the valuation. Our solicitor will then liaise with your own solicitor to complete the sale. You may have to pay a small service charge - to pay for landscaping or estate caretaking, for example - after you have bought the property.

**PLEASE NOTE: If you live in retirement property you will not be able to buy a 100% share of the property. This is so we can ensure that the property is only sold on to retired people. This rule may also apply in other instances.** Your Property Manager will advise you on specific arrangements in your lease before you buy the property.

### HOW DO I SELL MY SHARED OWNERSHIP OR LSE RETIREMENT PROPERTY?

If you are intending to sell your shared ownership home, you have to advise us in writing, stating which solicitor you are using. We have 28 days from the receipt of your letter to provide you with a list of people on our shared ownership waiting list who may be interested in buying your property. It is up to you to agree a sale price with any buyer we put forward. This arrangement is to your advantage as you may be able to sell your property without using an estate agent, thus avoiding estate agents' fees.

If we fail to put anyone forward, or there is no one on our waiting list, you may then sell the property on the open market, using an estate agent of your choice. Once a sale has been agreed, you need to advise us of the buyer's name(s), address, telephone number and the solicitor they are using together with the agreed price. The solicitors will then complete the sale. We will answer promptly any correspondence from your own or the buyer's solicitor.

If you are selling a retirement (LSE) property, you will not be allowed to sell to anyone under the age of 55 or 60 (the minimum age will be in your lease).

If you have owned your shared ownership home for more than one year, you can sell it either as a shared ownership or freehold property subject to any restrictions in the lease. Please ask your Property Manager, solicitor or estate agent to advise how this is arranged.

### HOW DO I SELL MY LEASEHOLD FLAT?

If you are selling or assigning your leasehold flat please advise New Progress HA and provide us with contact details for your solicitor. The purchaser's solicitor (or your own) will need to contact us during the sale to obtain information about the property.

If you are selling your leasehold flat within 5 years of purchasing it under the Right to Buy, you may have to repay some of the discount you received when you bought the property. Please contact your Property Manager on 01772 450600 for details.



### **CAN I SUBLET MY PROPERTY?**

If your home is shared ownership or LSE retirement property, it is forbidden in the lease to sub-let the property to someone else. If you wish to sub-let your leasehold flat you must obtain written permission from New Progress HA. Once permission has been granted you must provide us with your new address for correspondence in case we need to contact you. If you are using a managing agent or estate agent to let your home, please give us their address and telephone number as well as your own.

**PLEASE NOTE: If your property has been unoccupied for more than 60 days, all mains services (water, electric and gas) must be turned off and the property must be inspected at least once a month for building insurance to remain in place.**

### **WILL YOU BUY MY PROPERTY BACK FROM ME?**

We will not normally buy your home back from you once you have purchased it under the Right to Buy or a low-cost home ownership scheme. However the Association does operate a buyback policy under specific circumstances, for example if you are faced with unavoidable repossession or are unable to sell your property. We may be interested in purchasing your property as part of our development programme. Please contact your Property Manager on 01772 450600 for further details.



## 7. RIGHT TO MANAGE AND RIGHT TO ENFRANCHISE

### CAN I BUY THE FREEHOLD FOR MY PROPERTY?

If you live in a leasehold flat you may be able to buy the freehold (buildings and land underneath) for the property. Before you can do this, the block you live in must meet certain criteria:

- At least two-thirds of residents in the block must be leaseholders
- At least 50% of residents must be willing to take part in the action
- At least 75% of dwellings must be residential (not shops or businesses)
- If there are only 2 flats in the block, both residents must be leaseholders

Groups of residents can get together to form a Right To Enfranchise company, or you may wish to enter into an agreement with a trust or another housing organisation that will buy the freehold and become your new landlord. Whichever route is chosen, following the purchase the person or organisation who buys the freehold will be responsible for managing and maintaining the building. New Progress HA will have no further involvement in owning or managing the building.

**In order to exercise your Right to Enfranchise, you will need specialist legal advice.**

**If you are a shared ownership leaseholder you will not be able to buy the freehold on your property unless you have purchased a 100% share in the property.**

### CAN I MANAGE MY OWN BUILDING?

The 2002 Commonhold and Leasehold Reform Act (CLRA) gives groups of leaseholders the right to manage blocks of flats themselves by setting up a Right to Manage company. Before you can do this, the block you live in must meet certain criteria:

- At least two-thirds of residents in the block must be leaseholders
- At least 50% of residents must be willing to take part in the action
- At least 75% of dwellings must be residential (not shops or businesses)
- If there are only 2 flats in the block, both residents must be leaseholders

Once the participating residents have set up a Right to Manage Company, they are responsible for managing and maintaining the building. In some cases the Right to Manage Company may wish to nominate a managing agent to manage your block. New Progress would be obliged to transfer any funds held as sinking funds or repairs reserves over to the Right to Manage company, once it has been set up.

**In order to exercise your Right to Manage, you will need specialist legal advice.**

**If you are a shared ownership leaseholder you will not be able to exercise the Right to Manage unless you have purchased a 100% share in the property.**



## 8. FEEDBACK AND COMPLAINTS

### HOW DO I MAKE A SUGGESTION OR COMPLAINT?

We welcome your comments and suggestions so that we can continue to improve our service. We will be delighted to hear from you if you feel that we have done well. However, if you are unhappy with any aspects of the service, please speak to your Property Manager who will try to resolve your complaint and answer your queries. If you are still unhappy after speaking to your Property Manager you will need to proceed to the formal complaints procedure.

### OUR FORMAL COMPLAINTS PROCEDURE

#### STAGE ONE

Once you have made a formal complaint, we will respond to it within 5 working days.

#### STAGE TWO

If you are not happy with the solution that is proposed to you, or the time it has taken to sort out your complaint, you can write to the head of the department that you are dealing with. The head of department will respond to your letter within 5 working days of receiving it. He/she will review the situation and try to resolve the problem to your satisfaction.

#### STAGE THREE

If you are not happy with the outcome of stage two you can write to the New Progress Complaints Panel, which is made up of board members - some of whom may be tenants - and staff members who will not have had previous involvement with your complaint. The panel will try to find a satisfactory resolution.

#### STAGE FOUR

If you are still not satisfied, you can contact the Ombudsman for Housing Associations, an independent body. The Ombudsman will want to ensure that you have already followed our own complaints procedure before taking up a complaint on your behalf.

To contact the Ombudsman, phone 020 7836 3630, or write to: Housing Ombudsman Service, Norman House, 105-109 Strand, London, WC2R 0AA.

### WHAT IS ANTI-SOCIAL BEHAVIOUR?

Any behaviour that has caused, or is likely to cause harassment, alarm or distress to one or more persons within the home or community is anti-social behaviour. This covers a wide range of activity and can include anything that interferes with your right to live peacefully in your home and the surrounding area. If you are suffering from racial or homophobic harassment, our separate leaflet covering these issues will give you more information as to how we can help you.

**Please remember, if you engage in anti-social behaviour or allow your visitors or family to behave anti-socially in or near your property, it could be regarded as a breach of your lease and you could face legal action in order to remedy the breach.**

These rules also apply to any tenant you are letting your property to and it is your responsibility to ensure that your tenants comply with the terms of your lease.

**If the Association has to take legal action to enforce the terms of the lease the legal action will be taken against you, not your tenant.**



## HOW CAN I REPORT ANTI-SOCIAL BEHAVIOUR?

If you are having problems with anti-social behaviour contact your Property Manager for advice. If the person you are having difficulty with is a tenant of New Progress HA, the Property Manager will refer the case to the relevant Estate Manager or Enforcement Manager for appropriate action. If the person you are having difficulty with is another leaseholder, the Property Manager will investigate and take appropriate action. In some cases it may be appropriate to refer you and your neighbour to a mediation service such as PANDA. If the person you are having difficulty with is not a tenant or leaseholder of New Progress HA, we can still take legal action against individuals who are causing serious problems in your community. We can use court injunctions and Anti-Social Behaviour Orders (ASBOs) to prevent a person entering an area or carrying out certain activities, even if they are not a customer of New Progress Housing Association. If you are having general problems in your area, we can work with the police and community representatives to try to resolve the issue.

Please see the 'List of useful contacts' at the end of this handbook.

## 9.LIST OF USEFUL CONTACTS

### **Age Concern**

tel. 0800 00 99 66

[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

### **Citizens Advice Bureau**

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **Age Concern Chorley**

61-63 St Thomas's Road,  
Chorley PR7 1JE

tel. 01257 233200

### **Chorley Borough Council one-stop-shop**

[www.chorley.gov.uk](http://www.chorley.gov.uk)

Civic Offices, Union Street,  
Chorley PR7 1AL

tel. 01257 515151

e-mail: [contact@chorley.gov.uk](mailto:contact@chorley.gov.uk)

### **Age Concern Preston & South Ribble**

Arkwright House, Stoneygate,  
Preston PR1 3XT

tel. 01772 552850

e-mail: [info@55plus.org.uk](mailto:info@55plus.org.uk)

### **Chorley Noise Nuisance**

tel. 01257 515151

### **Age Concern Ribble Valley**

4 Moor Lane, Clitheroe BB7 1BE

tel. 01200 444423

### **Leasehold Advisory Service (LEASE)**

[www.lease-advice.org.uk](http://www.lease-advice.org.uk)

31 Worship Street, London, EC2A 2DX

tel. 020 7374 5380

e-mail: [info@lease-advice.org](mailto:info@lease-advice.org)

### **Age Concern West Lancashire**

The Seniors Club, Moorgate,  
Ormskirk L39 4RY

tel. 01695 571522

### **Leasehold Valuation Tribunal**

[www.rpts.gov.uk](http://www.rpts.gov.uk)

Residential Property Tribunal Service,  
First Floor, 25 York Street,

Manchester M1 4JB

tel. 0845 100 2614

e-mail: [northern.rap@odpm.gsi.gov.uk](mailto:northern.rap@odpm.gsi.gov.uk)

### **Anchor Staying Put scheme for 60+ and disabled people**

tel. 01772 625250



**National Debtline**

tel. 0808 808 4000

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

**NHS Direct**

[www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

tel. 0845 46 47

**PANDA Mediation Service**

Town Hall Annexe, Birley Street,  
Preston PR1 2QE

tel. 01772 558978

**Ribble Valley Borough Council**

[www.ribblevalley.gov.uk](http://www.ribblevalley.gov.uk)

Council Offices, Church Walk,  
Clitheroe BB7 2RA

tel. 01200 425111

e-mail: [webmaster@ribblevalley.gov.uk](mailto:webmaster@ribblevalley.gov.uk)

**Ribble Valley Noise Nuisance**

tel. 01200 414470

**South Ribble Borough Council**

[www.southribble.gov.uk](http://www.southribble.gov.uk)

Civic Centre, West Paddock,  
Leyland PR25 1DH

tel. 01772 421491

text messages: 07776 176981

e-mail: [info@southribble.co.uk](mailto:info@southribble.co.uk)

**South Ribble Noise Nuisance**

tel. 01772 625340

**Welfare Rights (Ribble Valley)**

RVBC Social Services,

tel. 01200 425146

**Welfare Rights (South Ribble & Chorley)**

2 Sandy Lane, Leyland PR25 2EB

tel. 01772 643800

**Welfare Rights (West Lancashire)**

2nd Floor, Skelmersdale Library, Southway,  
Skelmersdale WN8 6NL

tel: 01695 651300

**West Lancashire District Council**

[www.westlancashire.gov.uk](http://www.westlancashire.gov.uk)

PO Box 16, 52 Derby Street,  
Ormskirk L39 2DF

tel. 01695 577177

minicom: 01695 585029

e-mail: [customer.services@westlancsdc.gov.uk](mailto:customer.services@westlancsdc.gov.uk)

**West Lancashire Noise Nuisance**

tel. 01695 585249

