



RETIREMENT LIVING FROM LONGHURST GROUP

Residents' handbook and purchasers' information pack

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1 Introduction

1.1 Welcome to Longhurst Group

Longhurst Group is a charitable housing association registered as a community benefit society and registered with the Regulator of Social Housing.

We manage over 25,000 homes across the Midlands and East of England, including residential leasehold housing, low-cost home ownership and rented accommodation.

1.2 About your lease

Leasehold ownership of a property is a long tenancy of the property; you buy the right to occupy and use the property for a long period of time (called the 'term' of the lease). The lease can be bought and sold.

Your lease is a legal agreement between you, the leaseholder and Longhurst Group, the landlord, setting out the rights and obligations of both the leaseholder and Longhurst Group.


This document explains the rights and obligations of leaseholders and other useful information. However, it is not a substitute for the lease. Where this document conflicts with a term of your lease, the lease should be taken as the primary document.

1.3 The ARHM Code of Practice

Longhurst Group is a member of the Association of Retirement Housing Managers (ARHM). The ARHM's Code of Practice for Private Retirement Housing is designed to promote good management practice and sets out statutory obligations that we must follow, as well as good practice. Longhurst Group

is committed to providing a professional, effective and responsive service to residents.

A copy of the Code of Practice is available to view at each of our schemes (where a communal room is provided) or can be viewed and downloaded from:

 arhm.org/publication-category/code-of-practice

1.4 Equality and diversity

We are committed to treating everyone fairly, with dignity and respect. We aim to provide accessible services that meet our customers' needs.

1.5 Our contact details

Our Leasehold Management team can be contacted at:

-  Longhurst Group,
1 Crown Court,
Crown Way, Rushden,
Northamptonshire NN10 6BS
-  0800 111 4013
-  longhurst-group.org.uk/contact

2 Your rights and obligations as a leaseholder

2.1 Your rights in legislation

The rights you have as a resident are set out in the lease. However, generally, the following rights apply to all leases:

- To expect your Landlord to maintain the structure of your home in good repair
- To be consulted over proposed changes to the services provided through your service charge or the management of your home
- To make alterations or improvements to your home with our written permission (see 7.5)

2.2 Our obligations to you

- We must keep the structure of your home and all communal areas in good repair, as set out in the lease
- We must provide services as set out in the lease
- We must insure the building that includes your home and all communal areas of the scheme
- We must consult with you on major works and long term agreements and on any proposed changes to the services in your lease or to the management of your home
- When you ask for permission to carry out an improvement or alteration to your home, we must give permission unless we have good reason not to do so. Where permission is withheld, we will explain why.

2.3 Your obligations to us

You must:

- Use the property as your home
- Pay the service charge and any ground rent payable when due
- Maintain the interior of your property (except for those items that are our responsibility as set out in your lease)
- Adhere to the terms of your lease.

You must not:


- Cause (or allow to be caused) a nuisance to people in the locality of your home
- Carry out any alterations or improvements to your property without our written consent (see 7.5).
- Store flammable materials in your home other than in domestic quantities
- Run a business from your home without our written consent
- If your lease permits sub-letting, do not sub-let without our written permission.
- Cause any damage to the building or communal areas.

2.4 Data protection and personal information

All information we collect from you will be used in line with the General Data Protection Regulations 2016.

The information will be used to allow us to carry out our leasehold management functions. Appropriate and relevant information about you may be shared with our agents and contractors in order to provide our key services such as the provision of an

emergency alarm and monitoring service, repairs and maintenance, for customer surveys and research, and software providers for the production/distribution of information to you electronically. For full details about why we collect your personal information and how we use or share it, please read our Fair Processing Notice by visiting our website.

 [longhurst-group.org.uk/
fairprocessing](https://longhurst-group.org.uk/fairprocessing)

2.5 Complaints

We aim to provide a high standard of service. However, inevitably things go wrong from time-to-time. In the first instance, please contact us, and we will try to put things right there and then. If the issue is more serious or if you are unhappy with our response, we have a formal complaints procedure, so please contact us for details. You can make a complaint yourself or ask someone you trust to contact us on your behalf.



If you are still unhappy with our response, you can contact:

- Independent Housing Ombudsman housing: **ombudsman.org.uk**
- Citizens Advice Bureau – **citizensadvice.org.uk**
- A solicitor

 The following organisations may also be able to provide useful advice:

- Leasehold Advisory Service (LEASE):
lease-advice.org
- Association of Retirement Housing Managers:
arhm.org

As a leaseholder, if we do not keep to our obligations as set out in your lease, you have the right to challenge us. If we cannot agree on a reasonable solution, you have the right to ask a First Tier Tribunal (FTT) to make a determination on your case.

3 Service charges and other costs

3.1 Ground Rent

Ground rent is an amount payable for the land that your property is built on. Your lease will state whether ground rent is payable and how it is calculated. Although the ground rent is payable annually, you may wish to pay it monthly with the service charge if you prefer.

3.2 Service Charges

Service charges are payments by the leaseholder to Longhurst Group for services that we provide. Details of what can be charged and what your share of the total cost will be are set out in the lease. A service charge can only be made for items specified in the lease and the charge must be reasonable.

Service charges are reviewed annually. Each year, after consulting with you, we will provide a budget of expenditure for the following year and send you a copy, along with the amount that you will pay each month.

Following the financial year-end on 31 March, Annual Service Charge Accounts are prepared and certified by external Auditors. Once these accounts have been certified, a copy is distributed to you within six months of the financial year-end. Usually, under the terms of your lease, any difference between the income and expenditure is rolled forward to the following year.

3.3 What does the Service Charge cover?

Service charges vary from scheme to scheme and are dependent on the terms of the lease but generally cover the following:

- Scheme manager costs
- Emergency call system including maintenance and monitoring services
- Heat, light and water used in the communal facilities
- Landscape maintenance
- Communal TV aerial repairs
- Fire alarm system
- Insurance of all buildings and contents of communal areas
- Cleaning of common parts
- External window cleaning of properties
- Maintenance of external structures
- Lifts
- Longhurst Group management fee
- Contribution into the Reserve Funds for renewals and planned and cyclical works

3.4 Other household costs

Your utility bills will be similar to those of any homeowner. You are responsible for arranging and paying for Council Tax, gas, water, electricity, telephone, internet access and television licence. Although building insurance is covered by your lease, you are responsible for arranging and paying for contents insurance for your own belongings.

3.5 Paying your service charge and ground rent

Your lease sets out when ground rent and service charges are due. You will need to pay by direct debit. All payments are due as long as you still own your property, even if you have moved out for any reason.

If you have any difficulty making a payment, it is important that you contact us immediately. We can provide advice and assistance on debt and benefit entitlement, and can arrange a repayment plan with you.

Failure to pay ground rent or service charges when due is a breach of your lease. Under the terms of your lease, we may charge interest on late payments. You will also be charged for any legal costs incurred in recovering the debt. Your home is at risk if you do not keep up payments.

3.6 Sinking fund

A sinking fund (also known as a reserve fund), is money collected in advance to ensure that funds are available for major work in the future. The lease sets out what the sinking fund can be used for, but typical examples are:

- External decoration and internal decoration of communal areas
- Replacement of communal facilities such as kitchens and furnishings
- Replacement of the emergency call equipment
- Major structural repairs

This reduces the likelihood of unexpected bills in the future. A healthy sinking fund is also likely to improve the resale value of your home.

If you sell your home, payments towards the sinking fund are not repayable. If the sinking fund does not cover the cost of any work, the extra cost is shared amongst owners in the proportion set out in their leases.

Sinking fund monies are held in an individual deposit account designated for each scheme and can also only be used for items specified within each individual Lease.

3.7 Management fee

The management fee covers things such as:

- Consulting with you and other leaseholders
- Arranging and administering buildings insurance
- Collecting and accounting for service charges
- Providing information to auditors for the production of annual accounts
- Preparation and distribution of annual accounts
- Inspecting and keeping maintenance records for your property
- Providing management information to leaseholders
- Employment costs of management staff (excluding scheme-based staff)
- Preparing specifications and contracts for routine maintenance works
- Entering into and managing

-
- maintenance contracts
 - Periodic health and safety checks and fire assessments
 - Keeping our policies and procedures up to date and in line with new legislation.

Contact us if you would like a copy of the full list of items included within the management fee.

3.8 Insurance

Longhurst Group will provide buildings insurance including:

- Buildings
- Engineering (lifts, ventilation and other plant)
- Public liability insurance
- Employers liability insurance
- Contents insurance for communal areas (excluding items belonging to residents and scheme visitors)
- A summary of the policy is displayed on the communal notice board. A copy of the schedule and full policy document is available from us.
- You are responsible for providing your own contents insurance.

4 Consultation and resident involvement

4.1 Consultation

We encourage residents to be involved in the decisions we make on managing your home. To achieve this, we have developed a range of ways for you to have your say.

4.2 Residents' associations

We believe that it is important that residents are involved in decisions that affect their home and we encourage residents on our leasehold schemes to form a properly constituted Residents Association for the scheme. Where a majority of residents are members of such a Residents Association, we will be happy to formally recognise and work with the association.

Formal recognition is important, as it gives the Residents Association rights that an unrecognised Residents Association does not have.

4.3 Annual service charge consultation and review

During the year, we will consult with you on the services you pay for through service charges. This consultation is either through a meeting on your scheme or by letter. This is an opportunity for you to give us your views on the standard and specification of services provided such as the gardening contract, cleaning services, quotations for services for the following year.

We will then estimate the level of expenditure anticipated for the year and prepare a proposed service charge budget. We may also consult you where planned cyclical

maintenance, and/or major repairs are due to take place. Typically, during January/February, the proposed budget is sent to you and we may hold a Service Charge Meeting, which all residents are invited to attend. This is an opportunity to discuss the proposed service charge and for you to ask any questions you may have. Prior to the start of the new financial year, we will formally provide you with your service charge budget and confirm any agreements that were made during the service charge meeting (where one took place). This formal notification will also include the annual ground rent notice (where applicable).

4.4 Consultation on major works and long term agreements

As a leaseholder, you have the right to be consulted on major works and long term agreements that exceed the prescribed amount set out in the Commonhold and Leasehold Reform Act 2002. Details of the processes we must follow are available from the Leasehold Advisory Service.

5 Living in your home

This section covers a variety of issues connected with both living in your home and your scheme.

5.1 Communal areas and facilities

Communal areas are those parts of a scheme accessible to residents but that are not part of your own home, such as:

- Communal gardens
- Car parks
- Bin stores
- Mobility Scooter store
- Communal lounge
- Guest room

We inspect these regularly to ensure they are maintained to a high standard. If you notice a problem with any communal areas or facilities, please contact us.

5.2 Mobility scooter stores

If you wish to store a scooter in a designated mobility scooter store (where provided), please contact us or your Scheme Manager for the terms and conditions to do so and a permission form. Permission will be given on a first come first serviced basis.

In order to comply with Fire Regulations, scooters must not be kept in any internal communal areas other than designated areas.

If you live in a flat and have to store your scooter in your own property, please contact us as we may be required to complete a person centered risk assessment to ensure your safety.

5.3 Guest rooms

If your scheme has a guest room, this can be booked through your Scheme Manager for a small fee for friends and relatives to stay overnight. This income is used to off-set the running costs of providing this facility.

5.4 Emergency call system

A two-way speech and alarm system is fitted in each property. It is designed to provide peace of mind whilst at the same time ensuring complete privacy and independence. In the event of a power failure the system should continue to operate using standby batteries for several hours. This system is paid for within the service charge.


The Scheme Manager (where provided) will help you understand the emergency call system once you move in. The speech module or unit is located in a central position and should pick up your voice from anywhere within your home.

5.5 Pendant and pull cords

In conjunction with the emergency call system, we also offer a pendant facility. The pendant is supplied with a cord, which can be worn around the neck or a wristband. A button on the pendant can be pressed to alert the Scheme Manager or Central Control when you require assistance.

Please note: These pendants belong to the scheme's emergency call system and should be returned to the Scheme Manager (where provided) or left in the property, in the event you leave the scheme. Failure to return a

pendant could result in a charge being made for a replacement.

 **If you have an emergency please do not hesitate to pull the cord or press your pendant.**

The Scheme Manager (where provided) or Central Control will respond and advise you of the action they are taking. If a Scheme Manager is not available and you pull the cord, the call will go through to Central Control who may take a little time to respond.

Please be patient as Central Control may be responding to another emergency and will answer your call as quickly as possible.

If a pull cord or pendant is activated by mistake, there is no need to worry as the operators are used to accidental calls. However, please wait and answer the operator otherwise they may think you have been taken ill and will act appropriately.

Should a resident wish, additional pull cords or telecare devices may be installed and linked into the emergency call system. These devices are radio triggered and can be easily installed wirelessly.

NOTE: We do not recommend that you remove, shorten or tie up your pull cords. We will accept no responsibility in the event of an emergency, should you have done this.

5.6 Smoke, heat, and carbon monoxide detectors

Many of our properties are fitted with detectors connected to the emergency call system, which if activated will go through to the Scheme Manager or Central Control.

5.7 Testing of equipment

We will periodically test pull cords, smoke/heat detectors and pendants in accordance with the manufacturer's recommendations.

5.8 CCTV systems

Some of our Schemes are fitted with CCTV systems to provide added security for communal buildings, main entrances and parking areas.

5.9 Communal grounds/garden maintenance

As your landlord, we own and maintain all communal grounds surrounding the scheme. Qualified contractors carry out landscape maintenance in accordance with a specification and health and safety procedures.

Should you have any comments, complaints or requests for the landscape gardeners, you can contact your Scheme Manager or ourselves. We will inspect the area concerned and if required pass any information to the gardeners for their attention. We ask all residents to refrain from approaching the gardeners directly to request them to carry out works as they are only able to accept instructions from the Scheme Manager or Longhurst Group.



Residents are not permitted to add or remove shrubs or plants from the communal grounds or alter the landscaping.

5.10 Window cleaning

Windows are cleaned externally by our contractors and the cost is recovered through your service charge.

5.11 Refuse disposal

Please ensure that all rubbish is sorted and disposed of in accordance with your local authority's requirements.

5.12 No Smoking Policy

All indoor communal areas are no smoking zones. You may smoke outside the communal building or in your own home.

5.13 Pets

If your lease permits the keeping of a pet, you will need to seek our formal written consent first. Dogs must always be kept on a lead in all communal areas of the scheme and must not be allowed to foul these areas. It is the responsibility of dog owners to clean up after their dog.

5.14 Gas and electric meters

When you move into your home please ensure that the supply of any service is transferred into your name and that meters are read to ensure you are not charged for the previous resident's usage.

5.15 Suited locks

Most of our properties on schemes with a Scheme Manager service are fitted with a specialised suited locking system and the Scheme Manager/emergency services have access to the master key. This enables access to be gained to any property via one key in the event of an emergency situation arising. We would point out, however, that residents are not permitted to hold a Master Key for the scheme or a key to the Scheme Manager's Office. The key is kept locked within a safe and accordingly your security should not be jeopardised.

When you move onto the scheme, you will be asked to sign a form, granting access for the Scheme Manager to enter your home in certain emergency circumstances. We also advise that you should give serious consideration to nominating a local key holder for your property. This assists access in the event of an emergency occurring.

It is your responsibility to replace any missing keys. It is also your responsibility to ensure that when you sell your property, you ensure that keys are available for the new purchaser.

If your property is fitted with a suited lock, spare keys can be obtained through your Scheme Manager. A charge will be made depending on how many keys are required.

Please do not label your keys with your name and address as this may jeopardise your security.

5.16 Key safes

Some residents may choose to fit key safes outside their front door or have key safes fitted on their behalf by Social Services or other care providers. Longhurst Group does not discourage the installation of key safes as we are aware of the benefits that a key safe can offer; not only to ensure the emergency services or care staff can gain quick access but also to enable residents to gain entry if they lose a key or lock themselves out.

The decision to install a key safe rests with the resident and their family and may well follow the advice of Social Services.



NOTE: Longhurst Group cannot accept liability for any consequences arising as a result of a key safe being fitted.

5.17 Contents insurance

Residents are strongly recommended to take out their own contents insurance to cover personal possessions ensuring that it covers damage to fixtures and fittings, which may not be the Landlords responsibility.

5.18 Car parking

A limited number of parking spaces are available on the scheme on a first-come-first-served basis for leaseholders and visitors. Caravans, lorries, vans, trailers, business vehicles and untaxed or un-roadworthy vehicles must not be parked on schemes.

Car maintenance must not be carried out on the scheme. Owners will be held responsible for the cost of any repairs required as a result of oil leaking from vehicles or other damage.

5.19 Visitors/guests

You may have guests to stay overnight at your home.

However, if you are likely to have a guest staying with you in your home for an extended period, please let us know. Guests may not stay in a resident's property for over three months without our permission other than in exceptional circumstances.

If you want to invite another person to live with you permanently, you must contact us to request our written permission.

5.20 Concessionary TV licence

Where retirement housing schemes have a Scheme Manager and residents are aged over 60, the scheme is eligible for a concessionary TV Licence. This licence covers each resident for a small fee per year. The licence is organised and renewed by Longhurst Group. Should you be aged 75 or over you are eligible for a free TV licence as granted by the Government.

Please contact www.tvlicensing.co.uk for further information on eligibility criteria.

5.21 Television aerial

Most schemes have a communal television aerial installed and the maintenance of the system is included within the service charge.

5.22 Telephone point/broadband point

In each property, a telephone point will be located in a suitable position to receive a telephone. A broadband point may also be installed to allow a choice of provider. You will be responsible for the normal connection and rental charge.

5.23 What happens if you become unable to cope

Every effort is made to enable you to remain in your home for as long as possible. We will do our utmost to assist you in achieving this aim.

Should your circumstances change through ill health, assistance is available to you through various care packages from Social Services and other Agencies. Should you require this type of help, please do not hesitate to contact your Scheme Manager (where provided) or ourselves for advice.

Ultimately, it should be you, together with your family and advisers, who decides when you can no longer maintain independence and may therefore need to move to accommodation which offers a higher level of care and supervision. However, we do reserve the right under the terms of the lease to obtain a medical opinion, if it is felt that you are no longer able to manage your affairs, thereby creating a danger to yourself and possibly your neighbours.

5.24 Nuisance, anti-social behaviour and harassment

Certain nuisances must be accepted as a fact of life, such as reasonable cooking smells and acceptable noise during daytime

hours. Whether or not a nuisance becomes unreasonable depends upon:

- The nature of the nuisance
- The intention of the person causing the nuisance
- The nature of the premises and the surroundings
- How and to what degree the nuisance interferes with the quality of life.

We also view any form of harassment as a serious matter and action will be taken against anyone who harasses others on any grounds.

When you become a resident in a Longhurst Group property, by signing your lease, you agree not to cause your neighbours any nuisance or annoyance. You also have a responsibility to ensure that your family or visitors do not cause any nuisance or annoyance to your neighbours.

We will not tolerate any verbal or physical abuse towards our staff or contractors from you or your relatives/visitors. We will pursue all measures to ensure the welfare and security of our staff.

5.25 Additional Leasehold administration fees

In accordance with the lease you may be charged an additional fee for the administration of requests such as, home improvements and pet permissions. The fee must be paid prior to any request being granted. Please note, if you proceed without obtaining permission a retrospective permission fee will be charged.

6 Scheme manager service

6.1 Introduction

Where provided, our dedicated Scheme Manager will take care of the day-to-day management of your scheme, giving you the freedom to enjoy your own time.

They are dedicated to providing a professional management service, including the management of external maintenance and repairs, as well as ensuring neighbours get to know each other with a whole range of interesting activities and events, allowing you to enjoy the benefits of living on your scheme.

6.2 Responsibilities of the Scheme Manager

It is the responsibility of the Scheme Manager to professionally manage your scheme with specific responsibilities for the general welfare of our residents, together with dealing with any emergencies during working hours. They will deal with housing management and maintenance issues at your scheme and encourage the social welfare of our residents.

While the Scheme Manager is unable to provide any personal care to you, lift you, or administer medication, he/she will be able to advise you on services that are available to you to enable you to obtain the necessary help and assistance.

When you move onto your scheme, you will be welcomed by the Scheme Manager and introduced to other residents. The Scheme Manager will explain all services, local amenities and generally show you around. The Scheme Manager will also need to

complete a Customer Record Form, which is used by both the Scheme Manager and Central Control, so that the appropriate action can be taken in the case of illness or accident. All such information is treated in the strictest confidence. The Scheme Manager can act as liaison for you both to the Longhurst Group office and the Residents Association where one exists. However, the Scheme Manager cannot be a member of the Residents Association. He/she is simply there to offer help and advice to residents where needed. The Scheme Manager will respect confidentiality at all times.

6.3 Other matters concerning the Scheme Manager

The Scheme Manager will not normally be expected to be available outside of normal working hours. Occasionally the Scheme Manager may be involved in dealing with an emergency situation that will involve extra work over and above usual working hours, or may be involved in residents' social activities outside of working hours. In such cases, time off in lieu would be granted in line with usual contract of employment conditions.

We are keen to ensure that all our staff continue to develop and undertake training to ensure good service delivery is maintained. It is therefore acknowledged that Scheme Managers will attend various training events throughout the year, together with attending meetings at our offices. While this will mean your Scheme Manager will occasionally be away from your scheme, Central Control will provide cover for the scheme during such

absence. For information purposes, during normal office hours, a notice will be displayed on the Scheme Manager informing residents whether he/she is on or off site. In addition, Scheme Managers will be expected to go off site to carry out duties on behalf of the scheme.

7 Repairs and maintenance

7.1 Introduction

Our repairs service includes:

- A response repairs service including a 24-hour emergency repairs service
- Planned and cyclical maintenance programmes for communal areas
- Regular site inspections.

7.2 Longhurst Group responsibilities

Details of repair and renewal responsibilities are set out in your lease. However, in general, we are responsible for:

- The external structure of the building
- Emergency call systems including all equipment in communal areas, and some equipment in your own property such as speech modules, detectors etc.
- Communal repairs including external lighting, unadopted road repairs, maintenance to communal gardens, fences, paths, car parks, internal communal areas, decoration to internal communal areas and external areas.

7.3 Reporting repairs

Repairs can be reported:

- to the Scheme Manager if he/she is on site.
- to Customer Services by calling **0800 111 4013** when the Scheme Manager is unavailable.

Please note that you are responsible for all repairs within your property apart from what is mentioned above and within your lease.

7.4 Repair response times

Repairs are prioritised depending on how urgent they are:

Emergency

(we'll fix or make safe within 24 hours)

This is when your health, safety or security is at risk, or the structure of your home could be harmed. Examples include an insecure door or ground floor window and substantial leaks that cannot be isolated or contained. A further routine or urgent repair appointment may be needed to complete any necessary repairs required after your property has been made safe.

Urgent

(completed within seven calendar days)

Urgent repairs are where the repair isn't an immediate risk but needs to be completed as a priority. Examples of urgent repairs include partial loss of electricity and lighting, a tap that cannot be turned on or off, and rodent infestations inside properties and internal communal areas owned by Longhurst Group.

Routine

(completed within 28 calendar days)

Issues that don't put your health, safety or security at risk or cause harm to the structure of your property. Most repairs fall under this category, including repairs to kitchen units, bathrooms, general electrical repairs, plumbing and containable leaks.

There may be instances, due to the complexity of the work or when new parts need to be ordered or made, that mean the repair can't be completed within the above timescales. If this happens, you'll always be kept informed.

7.5 Improvements and alterations to your home

Internal improvements

You have the right to make improvements to the fixtures and fittings within your home without having to seek our permission.

However, if you wish to carry out improvements that might potentially affect the emergency call system, heating system or structural integrity of your property, you must obtain our written permission before carrying out any works.

External improvements

You are not permitted to make any improvements that would affect the external appearance of your property. However, we will not unreasonably withhold permission for requests to improve access for residents with restricted mobility.

Where we give permission, you are responsible for ensuring that the work complies with any necessary building regulations, planning and health and safety legislation or other requirements.

7.6 Unoccupied properties

You are responsible for ensuring that you have taken appropriate action if you will be away from your home for any length of time, particularly in cold weather.

7.7 Chargeable items

If you, or one of your visitors, cause any damage to your property or the communal areas or facilities, we will charge to you any costs that we incur in repairing the damage.

If we carry out any repairs to your home at your request that are outside of our repair obligations, we will charge you for the cost of these.

7.8 Vermin

You are responsible for eradicating all vermin such as mice, rats, wasps, bees and ants etc. from within your home. Longhurst Group is only responsible for dealing with vermin in communal areas.

7.9 Fire safety

We, or your Scheme Manager (where provided), will outline any special fire procedures in place at your scheme during your introduction. If you have any further queries, please ask.

8 Selling your home

If you plan to sell your home, you must notify us in writing before taking any steps to sell it. We will provide you with guidance on selling your home and information on the charges you must pay under the terms of your lease.

The first step after this will be for you to get a valuation of your property and determine a sale price.

Once you have found a buyer, we will meet with them and ensure they are eligible to buy the property. When this has been completed satisfactorily, solicitors can be instructed and the sale can proceed.

8.1 Charges due under the terms of your lease

Before you buy one of our properties, we will provide you with a Fact Sheet entitled 'Examples of Event Fees Payable on Resale' with further copies available on request.

Your lease sets out the charges you must pay to us when you sell your home and how these are calculated. These are:

- Administration fee
- Our legal expenses plus VAT and disbursements
- Where appropriate, contribution to the major repairs sinking fund (reserve fund)
- Any arrears outstanding at the date of completion
- Any other debts due to us

When you decide to sell your home, we strongly advise you to get legal advice on the

charges required under your lease and how these are calculated.

8.2 Administration fee

The administration fee covers services we provide to ensure the sale of your property is completed as smoothly as possible including:

- Re-assignment of your lease
- Use of a mailing list to advertise your property
- Providing guidance to prospective buyers
- Providing purchaser information including service charge information
- Handling enquiries and correspondence related to the sale
- Providing insurance and account information to solicitors
- Preparation of legal documentation for solicitors
- Co-ordination and administration of the sales process.

8.3 Reserve fund

When you sell your home, the terms of your lease will stipulate what, if any, percentage of the proceeds of sale must be paid into the scheme's sinking fund for major repairs. This is deposited into an account held on behalf of the scheme to pay for major repairs in the future. Building up a reserve fund in this way avoids leaseholders being faced with large unexpected bills in the future and keeps service charges to a minimum. The reserve fund is also an asset to the resale value of your property.



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