



Shared Ownership Handbook



SHARED OWNERSHIP HANDBOOK

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General Information

Section 1 – General Information

This handbook gives general information about shared ownership housing provided by South Shropshire Housing Association and Meres and Mosses Housing Association and is intended for guidance only.

About Connexus

Connexus brings together two successful housing groups: Herefordshire Housing Group and Shropshire Housing Group. Each with established reputations for delivering high quality homes and support services which encourage a sense of well-being and belonging in their communities. With over 600 employees and a combined portfolio of some 10,000 homes, we support people, create places, and work in partnership with like-minded providers to help our customers reach their potential.

Herefordshire Housing provides homes to people across Herefordshire, managing and maintaining over 5800 homes.

Meres and Mosses Housing Association was formed in 2007 and has around 2350 homes in north Shropshire. It has completed a substantial improvements programme to its existing homes and has commenced its own new build programme.

South Shropshire Housing Association has over 2370 homes across South Shropshire and Herefordshire. Since its formation in 1990, the association has built over 400 new homes throughout its area.

Total Response Ltd provides repairs and maintenance and other property services to the members of the Group. It also provides these services to other Housing Associations and to the private sector.

Contact Details

The Gateway
The Auction Yard
Craven Arms
Shropshire
SY7 9BW

Talbot House,
High Street,
Wem,
Shropshire
SY4 5AA

Tel: 0300 303 1190

Email: info@shropshirehousing.org.uk

www.shropshirehousing.org.uk

Useful Telephone Numbers

CAB

Citizens Advice Bureau – Shropshire 08444 99 11 10
Citizens Advice Bureau – Herefordshire 0844 826 9685

Credit Unions

Just Credit Union Ltd (Shropshire) 01743 252 325
Moneybox Credit Union (Herefordshire) 0845 347 9399

Electricity & Gas

British Gas 0800 048 0202
E-on 0800 051 0760
EDF Energy 0800 056 5927
npower 0800 316 2604
Scottish Power 0800 408 1644
Southern Electric 0845 026 0654

Electricity Emergency – Central Networks 0800 328 1111

Gas Emergency 0800 111 999

Councils

Herefordshire Council 01432 260 500
Shropshire Council 0345 678 9000

Other

Independent Housing Ombudsman 020 7421 3800
National Debtline 0808 808 4000
National Domestic Violence Helpline 0808 2000 247
Victim Support 0845 30 30 900
Shropshire Anti Social Behaviour Helpline 0345 678 9020

Police

West Mercia Police – Non-Emergency 0300 333 3000

West Mercia Police – Emergency 999

Crimestoppers 0800 555 111

Water

Severn Trent Water – Emergency 0800 783 4444
Severn Trent Water – Billing 08457 500 500
Welsh Water – Emergency 0800 052 0130
Welsh Water – Billing 0800 052 014

Equality and Diversity

We are committed to taking positive steps to ensure that equality of opportunity and effective management of diversity are reflected in all our activities by:

- Developing services that achieve equality and diversity in all areas
- Having a diverse workforce that reflects the local population
- Understanding how valuing diversity can improve our ability to deliver better services and reduce disadvantage
- Actively consulting with all our customers and partners in order to achieve our targets
- Actively consulting with different individuals, communities and partners to ensure our services are responsive and reflect the diversity of need
- Providing comprehensive support to victims of racial harassment and other forms of discrimination and working with other agencies to deal with the perpetrators of harassment.

Access to Information

You have the right to inspect any personal information that is held by us about you.

If you wish to see any file relating either to you or to the property in which you live, please contact your Tenancy Management Officer. Please ensure that you give 10 working days' notice of your proposed visit.

An appointment will be made for you, and you may be asked to bring proof of identity.

You may not be able to see information provided in confidence by third parties. In accordance with the Data Protection legislation you may wish to inspect information about you which is held by computerised data.

If you consider the records to be inaccurate, you will be given the opportunity to correct them or record your disagreement with the information held.

Confidentiality

We have a Protection Policy to ensure that all personal information about customers is handled in a sensitive and confidential manner.

We will not disclose personal information to others without the consent of the customer, except in certain circumstances.

A copy of the policy can be obtained by contacting your Tenancy Management Officer.



Your Shared Ownership Lease

Section 2 – Your Shared Ownership Lease

What Is a Lease?

When you purchase a shared ownership home you are granted a lease, which is the legal agreement between you and the Association setting out the rights and responsibilities relating to your occupation of the property. It sets out your rights and obligations as the owner (lessee) and our rights and obligations as the landlord (lessor).

The main terms of the lease are :

- You are responsible for paying your rent, any service charges and insurance premiums monthly in advance.
- Your rent is reviewed annually. We will give you one month's notice of a rent review.
- You are responsible for repairing and maintaining your home. You may also have to pay a contribution towards the maintenance of common parts depending on the property you own.
- If you wish to carry out alterations or improvements to your home, you must first obtain the Association's written permission.
- You may purchase additional shares in the property at the current market value.
- You cannot sell the property without first contacting the Association. Under the terms of your lease you may have to sell to someone nominated by us.

Your mortgage lender should keep the original copy of your lease and copies can be obtained from them. If you do not have a mortgage you should keep your original copy of your lease and ensure that it is safely stored.

If you are unable to locate a copy of your lease please contact your Tenancy Management Officer who may be able to help.

Joint Owners

The lease can be held in joint names of more than one owner. Each joint owner has equal rights and is responsible for meeting the obligations of the lease.

Where there is a dispute between joint owners, the Association advises that you seek legal advice from a solicitor, the Citizens Advice Bureau or a Housing Advice Centre.

Changing the Name on your Lease

If for any reason you wish to change the name on your lease you need to contact your solicitor. The Association will need to give approval for which a fee may be charged. Before giving consent, the Association will require notification in writing from all parties to the lease confirming that the transfer can take place.

Occupying Your Home

You must occupy the property as your main or principal home. If you expect to be away from the property for a long time it is advisable to discuss the matter with the Association to avoid any problems that might occur.

Subletting

Your lease does not allow you to sublet the whole or part of your property. This is because the property must be your main or principal home. You can however have a lodger while you are living in the property. You should check with your mortgage provider and insurer before taking in a lodger.

Succession

Your shared ownership lease can form part of your will. When a shared owner dies the property may be passed on to another person in accordance with their wishes as long as the terms of the lease are complied with.

A person succeeding to a shared ownership lease should contact a solicitor to ensure they receive appropriate advice and the current legal procedures are followed with regard to the lease and any mortgage outstanding. They should also notify the Association immediately in order that our records can be changed accordingly.

Condition of Your Home

It is your responsibility to keep the property clean and tidy, substantially repaired and decorated. This includes all central heating systems and appliances. You are also required to properly maintain your garden, including boundary fences, walls, hedges and gates for which you are responsible.

Please do not store any rubbish, flammable or dangerous items in your home or garden

Repairs

You are responsible for the full cost of repairs to your property regardless of the share your purchase.

Improvements, Alterations and Additions

You need the Association's written permission if you wish to carry out any improvements, alterations or additions to your home such as :

- any structural alterations
- conservatory
- an extension
- replacing doors and windows
- television aerials and satellite equipment
- installation of new bathrooms and kitchens.

You may also need other approvals, for example planning permission and building control consent.

Before you start work please contact your Tenancy Management Officer to ascertain what information we need in order that we may assess whether we can grant permission. The Association will not unreasonably refuse permission.

If you are obtaining a “second mortgage” or additional lending on your existing mortgage to pay for improvements, alterations or additions, your lender must obtain our prior written consent.

If you decide to sell your home, the Association will not reimburse you for the improvements, alterations or additions you have made. Details of the permissions we have given for such work will be passed to the valuer in order that they can be taken into account in the valuation process.

Businesses

In accordance with your lease, your property should be used for residential purposes only. However, in certain circumstances, we may agree to you running a business from your home if you can demonstrate it will not cause a nuisance or annoyance to neighbours. We will not permit you to exhibit any business or trade sign on the premises.

You will need the Association’s written permission and you may also need the council’s planning permission and consent from your mortgage lender.

If you are considering running a business from your home, please contact your Tenancy Management Officer for further advice.

Buying Further Shares – Staircasing

The process of buying further shares in the property is called “staircasing” and the procedure for this is set out in your lease. In most cases you will be able to purchase further shares at any time following your initial share.

The size of the share you can buy depends on your lease. If your lease allows you to buy 100% of your home and you live in a house or bungalow you will obtain the freehold. If you live in a flat it will remain leasehold.

(Freehold = ownership of land and buildings

Leasehold = right to occupy land or buildings for a given length of time).

If you are interested in buying more shares in your home you will need to write to the Association asking for a valuation of your home to be made.

The Association will then arrange for an independent valuation to be carried out, based on its current market value. You will have to pay for the valuation. The valuation excludes any major improvements or alterations you have done and you may need to show that you received permission for these. The valuation assumes that the property has been maintained in good order.

The Association will then send you an offer of sale, confirming how much the extra share will cost based on the valuation received and how much your rent will be reduced by. This offer is valid for three months.

If you require an increased mortgage to purchase the further share, you should contact your mortgage lender for advice about what you would have to pay. The association would need to approve any new mortgage offer or re-mortgage.

If you are buying all the remaining shares in your home, you will need to instruct a solicitor to carry out the legal work for you. You will also need to pay the Association's legal costs.

Selling Your Home

You may sell your home at any time, but you must notify the Association in writing that you intend to do so. The lease agreement details how you can sell your home. Be aware that you may be affected by any fall in value.

Unless you own the property outright, there may be clauses in the lease which give the Association a period of up to eight weeks to put forward a prospective buyer.

The value of your share is set by an independent valuer at the start of this period and will reflect the current market value of your home. The fee for the valuation is payable by the shared owner.

If the Association cannot find a buyer during this period, you are free to sell your share on the open market. Your purchaser will need to be approved by the Association before proceeding.

If you own 100% of the property and there are no sales restrictions in the lease, you can sell the property on the open market.



Living In Your Home

Section 3 – Living In Your Home

Nuisance and Anti-Social Behaviour

You are responsible for making sure that people living with you or your visitors do not cause any nuisance, annoyance or harassment to neighbours or other persons living locally.

This could include:

- playing loud music, radio or television which causes annoyance to neighbours
- harassment (including racial harassment)
- pets allowed to cause nuisance
- obstructing communal areas
- repairing cars
- obstructive parking and abandoning vehicles
- vandalism
- graffiti
- litter and dumping of rubbish.

If your Neighbours or their Visitors are Causing Nuisance

If the problem is not too serious, consider speaking to your neighbour. They may not realise there is a problem. Explain the problem and how it affects you. Try to see each other's point of view. It may be possible to resolve the problem at an early stage and in a friendly manner. Complain to the association

You can contact your Tenancy Management Officer or if you prefer, you can go through a relative, friend, tenant representative or Board Member.

We'll ask for full details of the problem and any evidence you have.

Please remember that we and other relevant agencies will need to see evidence of the anti-social behaviour. It may be necessary for you to keep a written diary of the problem.

With your agreement, your Tenancy Management Officer can investigate your complaint as quickly as possible.

We work in partnership with the police and other relevant agencies when dealing with anti-social behaviour and may consider the use of Acceptable Behaviour Contracts (ABCs) in an attempt to work with an individual to change their behaviour.

In an extreme case we can consider legal action, for example an Anti-Social Behaviour Order (ASBO) or Injunction Order requiring the person to stop causing the nuisance or eviction. You would need to supply details of the dates, times the nuisance has occurred and you may need to give evidence in court.

Other Options

- We may recommend mediation where there is a disagreement between residents. All parties involved in a dispute are encouraged to talk about the problem and see if

agreement can be reached. It is facilitated by trained mediators who remain neutral and do not attach blame to either party. This has proved effective in many cases.

- You can take legal action yourself against neighbours causing nuisance. Contact your solicitor or the Citizens Advice Bureau for advice.
- The Environmental Health Department at your local Council may be able to advise on noise and other nuisances.
- The police may be able to assist e.g. late night noise.

Noise

Noise can become a nuisance for neighbours.

No property is totally soundproof and everyone can expect some noise from their neighbours provided this doesn't become unreasonable.

Persistent noise can irritate and annoy neighbours, especially if it is early in the morning or at night.

Some examples of noise nuisance are :

- Radios, stereos, television, at loud volume, especially when windows are open or at unsociable hours
- Loud parties
- DIY work, particularly using power tools.
- Barking or whining dogs
- Revving cars or motorbikes

Please be considerate and reduce your noise levels. Remember that you are responsible for making sure that the people living with you or your visitors do not cause any noise or nuisance to neighbours.

Domestic Abuse

No one should live in fear of domestic abuse and we will take steps to advise, assist and support anyone suffering from or threatened with domestic abuse.

Where someone is either in fear of, or the victim of, domestic abuse, we will

- Provide a victim-centred approach with safety being the primary concern
- Deal with the situation in the strictest confidence and offer privacy
- Give full information on options available
- Ensure that the victim is in control of the complaint process, including making their own decisions.

Please contact us if you have any concerns or are experiencing any problems.

The National Domestic Violence Helpline can also be contacted on 0808 2000 247.

Use of Your Home

You must not allow your home to be used for illegal or immoral purposes, e.g.

- Dealing in controlled drugs
- Dealing in stolen goods
- Illegal gambling
- Running a brothel

Pets and Gardens

Depending on the terms of your lease you may need our written permission to keep any pets and we may not give permission if your home is a flat.

You are responsible for ensuring that your pets do not cause any nuisance, annoyance, inconvenience or offence to neighbours.

You are responsible for keeping your garden tidy. You will need to obtain written permission before removing, topping or lopping any trees.

Your lease will show if you are responsible for maintaining any boundary fences, walls, hedges or gates.

If you have a private footpath or driveway you are responsible for maintaining these.

If you have any query about your garden please contact your Tenancy Management Officer.



Rent and Other Charges

Section 4 - Rent and Other Charges

How to Pay

Your rent and service charge, where applicable, is due on the first day of each month and should be paid :

- by direct debit or standing order from your bank account or most Building Society accounts. Please ask for details and a form

Service Charges (Where Applicable)

The service charge is paid with your rent. It covers the cost of your buildings insurance premium unless your lease says differently.

If the Association provides a communal service, for example cleaning or grounds maintenance, you will pay a service charge based on the cost of providing that service. The amount collected will be based on an annual estimate of the total cost of providing that service over a 12 month period (April to March). We will then review the charges after 6 months and write to you with details of the actual costs. You will then either be asked to make up the shortfall or be reimbursed if you have overpaid.

Reserve Fund (Sinking Fund)

For some properties, where the Association is responsible for maintaining car-parking areas, retaining walls or structural parts of buildings such as flats, a reserve fund (or sinking fund charge) may be made and put into a fund to pay for future maintenance work.

This is similar to a savings account where interest is added. The Association holds this money and it is not repayable if you sell your home.

Rent and Service Charge Increases

Your lease explains in detail how the Association reviews your rent and service charges. In short, they are reviewed once each year at the beginning of April. The Association gives you at least one month's notice in writing.

Housing Benefit

For advice on housing benefit contact the Council's Benefits Service or speak to your Tenancy Management Officer.

You must tell the Council immediately of any change in your circumstances as your entitlement to housing benefit may be affected.

The Association may be required to refund to the Council any overpaid housing benefit and you will need to pay any resulting arrears on your rent account.

Rent and Service Charge Arrears

Your rent and service charge is due on the first day of each month unless your lease states a different arrangement. Paying in arrears is not permitted.

If you are having difficulty paying please speak to your Tenancy Management Officer as soon as possible for advice about the various benefits or help available and about budgeting.

An agreement can be made for regular payments to clear the arrears.

We will contact you by letter, telephone or personal visit if you are behind with your payments. We may also contact your mortgage lender to tell them you've not paid.

If the debt continues to rise or satisfactory arrangements have not been made to clear the arrears legal action will be taken. If a court awards a possession order, you risk losing your lease and your share in the property.

Rent Account Statements

Statements are usually sent out every 3 months. If you would like a statement at other times please contact us.

Mortgage Arrears

If you've got a mortgage and you think you won't be able to make a payment when it's due it is very important that you contact your mortgage lender immediately.

Please remember that your home is at risk if you don't make your rent or mortgage payments when they are due.

If you are having difficulty making payments please get independent advice from, for example your local Citizens Advice Bureau or the National Debtline.



Debt Management

Section 5 - Debt Management

Are You In Debt?

It's important to remember that if you are in this situation you are not alone. Help and advice is available. Make time to take control of your debts to ensure that they don't control you. If you're finding it difficult to look for help, for whatever reason, the following steps will guide you through the debt process.

Moving Home Costs

Moving home can be very expensive, whether you are moving to your first home or to another property.

You may be tempted to take out a loan to cover the expenses of moving and the things you want in your new home. But remember that you will have to pay this money back plus interest.

Some doorstep lenders operate by targeting people moving into a new home. Be careful. Their interest rates can be very high.

Consider all the options and assistance that may be available to you when moving. For example:

- Do you know anyone who has a van or lorry who could help?
- Hiring a van and getting family and friends to help is often a much cheaper option than removal companies.
- You may be eligible for help from local charities and furniture reuse schemes. Ask your Community Housing Officer for further information.

What Should You Do if you're In Debt?

Write down all your incomings and outgoings so you have a clear idea of your finances.

Once you have written down your current payments for rent and utilities (gas, water, electricity), you'll be able to see what money you have left to make offers towards "priority payments".

What should you pay first?

It's important to make sure you are paying your essential living costs. These are called "priority payments" as any of these creditors can take action against you as follows:

Rent	Loss of home
Mortgage	Loss of home
Council Tax	Removal of possessions, take money from your wages, make you bankrupt or get a charge order over your home. Jail

Gas, electric & telephone	Disconnection
Water	Removal of possessions, attachment of earnings or a charge order over your home
TV Licence	Fine or jail
Car hire purchase	Loss of vehicle
Court fines	Removal of possessions or jail

Priority creditors would rather make a sensible repayment plan with you that you can afford, than unrealistic payments that you are unable to make and will fall behind with.

What about Credit Cards and Unsecured Loans?

Credit cards, store cards, unsecured bank loans and overdrafts are unsecured debts – “non-priority debts”. You deal with these debts by coming to an arrangement with the creditor to pay an amount you can afford.

If you can't come to an affordable arrangement, the creditor may claim their money through the court. The court can then order you to make payments at a rate you can afford, after looking at your income and outgoings. As long as you keep up with payments as ordered by the court, the creditor cannot take enforcement action against you, such as using bailiffs.

You may be able to ask the court for a “time order”. This means the court can reduce or even stop the interest that is mounting up on the money you owe and reduce the payments to a level you can afford, but you have to show the court that you have real difficulty making the original payments. You may also have to show that you would be able to pay the full instalments again later.

What about Bailiffs?

Seek advice if a bailiff has contacted you to collect a debt. The law about bailiffs may differ depending on what type of debt you owe.

In most cases, bailiffs are involved only if you can't come to an arrangement to pay a creditor, and then only after your case has been to court. This does not apply to Revenues and Customs bailiffs and VAT bailiffs.

Bailiffs usually work by threatening to take your possessions to persuade you to pay what you owe, or taking and selling things you own to repay your debt.

Bailiffs are normally allowed to force their way into your home only because of debts from unpaid fines.

If you do allow a bailiff into your home, they will usually take “walking possession” of some of your possessions. This means that if you cannot negotiate acceptable payments with the bailiff, or you miss payments that you have agreed with the bailiff, they can legally force entry into your home and take those items away.

Bailiffs will be able to take belongings outside your home, such as a car.

For most types of debt, “basic household items” cannot be taken away by a bailiff. This includes a bed, cooker, fridge and most furniture, but not a television or other less necessary items.

County court bailiffs can carry out eviction after possession proceedings.

What about Debt Collectors?

Debt collectors are not the same as bailiffs. They can't take any direct action against you apart from asking you to pay. If you think a debt collector is harassing you or putting undue pressure on you to pay, contact the Trading Standards Department at your local council. If you are being physically threatened, contact the police.

What about Bankruptcy?

Many people who are in debt decide that bankruptcy is their only option.

Bankruptcy is a legal remedy to clear your debts by declaring that you are insolvent (unable to meet your financial commitments). There are two ways of becoming bankrupt :

- Make yourself bankrupt. You will need to pay a court fee to do this.
- A creditor applies to the court to make a person bankrupt. Creditors won't do this unless they are sure that they will get the money that's owed to them.

Bankruptcy is not an easy option and you should get expert advice before applying to make yourself bankrupt. It may not be suitable if you :

- Have a certain type of job (eg finance or solicitor)
- Own or are buying your own home
- Have other assets
- Are likely to inherit money or goods during the bankruptcy period.

Always seek independent professional advice before following this route. If you are declared bankrupt, you are very likely to lose your home.

What Is A Debt Relief Order?

A debt relief order is granted by the Insolvency Service and is a cheaper option than going bankrupt. You must have debts of less than £15,000 and a low income. You can't apply for a debt relief order if you own things of value or have savings of over £300 or own a vehicle worth more than £1,000.

Where Can I Get Advice About My Debts?

The following agencies can offer help and advice :

National Debtline www.nationaldebtline.co.uk
0808 808 4000

Consumer Credit www.cccs.co.uk
Counselling Service 0800 138 1111

Citizens Advice Bureau www.citizensadvice.org.uk

Community Legal Advice www.communitylegaladvice.org.uk
0845 345 4345

Office of Fair Trading www.offt.gov.uk
08457 22 44 99



Looking After Your Home

Section 6 - Looking after your home

Insurance

Your lease will tell you whether the Association arranges Buildings Insurance for the structure of your home. If you are in any doubt please check your lease or ask.

The Association does not accept liability for your belongings. It is your responsibility to insure the contents of your home and your personal possessions. You are strongly advised to take out a home contents insurance policy which covers your belongings and items which you are normally responsible for, such as making good any damage, replacement glazing to windows and doors, internal decorations etc. It is also recommended that your policy additionally covers accidental damage to landlord's fittings and neighbours' claims against you for damages.

If you require a copy of the Buildings Insurance policy or if you need to make a claim under the Buildings Insurance policy please contact us.

Decoration

You are responsible for decorating your home. If you live in a flat the Association will redecorate the outside of your property as part of the planned maintenance programme.

Security

- Always lock doors and fasten windows when you go out.
- Don't leave hidden keys.
- Don't leave valuable items in outbuildings or garden sheds.
- Ask unknown callers for their identity cards before letting them in. All Association staff and their contractors have proper identification.
- If you're going away, leave a key with family or a friend.

PVC-u Windows and Doors

General Care

If you have PVC-u windows and doors the following are useful tips on general upkeep :

Doors and frames including window frames

Clean with a mild solution of washing up liquid and warm water. Rub any stubborn marks with a cream cleaner. Don't use this every time as it may have a detrimental effect on the PVC-u surface.

Glass

Any type of glass cleaner is suitable for cleaning double glazed units.

Window hinges

Many types of hinges are fitted. An annual squirt of oil or silicon based lubricant (WD40) will keep them free and easy to operate. Never try to adjust or remove the hinges.

Window ironmongery, tracks and stays

Clean annually to remove any build-up of dust and dirt, which may impair the smooth operation of the window opening. A small quantity of oil or WD40 will aid smooth running of the stays in the track.

Condensation and Damp

Condensation occurs when warm, moist air, vapour or steam comes into contact with any cold surface such as windows, walls, ceilings or floors. It can cause surfaces to become damp and it can cause mould growth.

To help prevent condensation :

- There must be adequate ventilation, particularly when cooking, bathing, washing and drying clothes.
- Try to keep your home reasonably warm at all times.
- Do not use paraffin or bottled gas heaters. They release a lot of water into the air.
- Allow plenty of air to circulate within your home and do not block up any air bricks or vents.

Damp proof course

- Soil, footpaths, patios etc. must be kept below the damp proof course (preferably six inches below) to avoid walls becoming damp.

Frost Precautions

- Make sure you know where the stop tap. Turn it on and off regularly to ensure it works.
- Keep all exposed pipes, particularly in the roof space, well insulated.
- Try to keep your home reasonably warm at all times. It's often cheaper to have a constant level of heating than switching the heating on and off.
- Take extra precautions during winter with outside toilets and water supplies to outbuildings.
- If you go away during winter, keep some heating on or drain the water system.

If your home gets frozen up or if you have a burst or leak you should :

- turn off the stop tap
- turn on all the taps in the sink, wash basin and bath

- don't touch any electrical equipment
- contact a qualified plumber

Gas Appliances and Central Heating Systems

All gas appliances, including central heating boilers, must be serviced annually by a "Gas Safe" registered engineer. You can also take out a contract to have your appliances serviced regularly.

Energy Saving

You can do a number of things to help reduce energy waste and help with your gas / electric bills :

General

- Switch off unnecessary lights, unused computers etc
- Don't leave TVs or other appliances on standby

Lighting

- Use the lowest wattage bulb that gives you the light you need
- Replace blown bulbs with low energy ones

Cooking

- Don't overfill pans and kettles (an average mug is only ½ pint)
- Use lids on saucepans
- Match the saucepan size to the ring / hob size
- Where possible, use a microwave rather than an oven or hob
- Use a toaster, not a grill

Hot water

- Set the hot water cylinder / tank thermostat to 60°C
- Use showers rather than baths if fitted
- Put the plug in when running hot water

Heating

- Close the curtains at dusk
- Put on a jumper before putting on the heating
- Turn down the thermostat by 1°C instead of taking your jumper off
- Close windows when you have the heating on

Washing

- Fill washing machines or use the "half load" setting
- Use the lowest temperature wash appropriate to the load
- Use short wash cycles for lightly soiled washing loads
- Dry clothes indoors as little as possible

Fridges and freezers

- Shut fridge and freezer doors, fill unused space to ½ full (eg with newspaper or empty pots) and defrost as recommended by the manufacturer
- Let food cool down before putting in the fridge / freezer
- Set fridges between 0°C and 4°C
- Set freezers between -5°C and -18°C
- When buying new, go for "A" rated energy efficient models



Safety In Your Home

Section 7 - Safety In Your Home

The main causes of accidental death or injury in the home are falling, fire and smoke or fumes.

Safety Check List

- If smoke detectors are fitted ensure that you test them regularly. Never remove the battery other than for replacement. If the unit is beeping it is a sign that the battery needs to be changed.
- If you've got a CO² detector and it's beeping it may also mean that the battery's low. Check it and change it if necessary.
- At night switch off all electrical plugs. Make sure all fires are guarded. Close all doors – especially to the living room and kitchen. Make sure all cigarettes are extinguished. Don't throw them into bins.
- Don't dry clothes over heaters.
- Don't leave chip pans unattended
- If you've fitted extra door locks make sure they can be opened quickly from the inside and make sure you know where the keys are.

The main causes of domestic fires are faulty / overloaded electrical points and overheating / unattended chip pans.

Preventing Fumes

Prevent fumes in your home :

- Keep all windows and door / wall vents unobstructed.
- Check all gas appliances, including your heating boiler and gas fire, have been serviced by a "Gas Safe" registered engineer in the last 12 months.
- Buy officially approved appliances marked with British Standard Kite Marks.

Electrical Safety

Safety precautions with electrical appliances :

- Unplug appliances not being used
- Put correct fuses in plugs
- Check flexes and plug tops regularly
- Isolate any faulty switch or socket. Pull out the fuse or switch off at the trip and unplug the appliance.
- Never touch exposed wires. Turn off the electricity at the mains and call a qualified electrician.
- Never touch electrical appliances with wet hands.

- Don't overload sockets. Only use one appliance at a time in a socket.

Gas Safety

Smell of gas – what to do :

- Open doors and windows to get rid of the gas.
- Check to see if the gas has been left on unlit or if a pilot light has gone out.
- Turn off the gas at the meter box.
- Do not operate any electrical switches or door bells – on or off.
- Don't smoke.
- Don't use naked flames.
- Contact the gas emergency service on 0800 111 999.

Carbon Monoxide

Carbon Monoxide is a highly poisonous gas.

Carbon Monoxide fumes have no colour, taste or smell and can be produced by appliances that use gas, wood, oil, coal or smokeless fuel. It can also be present in smoke from solid fuel, wood or oil appliances.

You must have your solid fuel or wood burning appliance safety-checked annually by a registered competent person for solid fuel and wood appliances ie a HETAS Registered Engineer.

You increase the risk of your appliance producing Carbon Monoxide if it is badly installed or poorly maintained.

If you have a solid fuel appliance you should empty the ash can daily, clean the flue ways at the back of the boiler weekly and clean the throat plates at the top of the room heater monthly. Have your chimney swept at least once a year if burning smokeless fuel or at least twice a year if using wood or bituminous coal.

Fit an audible Carbon Monoxide alarm

Carbon Monoxide alarms need to meet British or European safety standards and must be audible. They must be fitted in accordance with the manufacturer's instructions.

An alarm is no substitute for regular maintenance and chimney sweeping.

Don'ts

Do not use poorly maintained appliances that burn gas or other fossil fuels

Do not burn charcoal in an enclosed space

Do not operate petrol-powered engines indoors or in enclosed spaces

Do not install, convert or service fuel-burning appliances without proper expertise

Do not use gas appliances if they produce yellow flames and deposit soot on walls

Do not use unflued appliances in small closed-up rooms

Do not use gas cookers for heating rooms

Do not sleep in a bedroom with a paraffin heater or an unflued gas fire

Dos

Do employ a qualified, reputable and registered engineer for work on all fuel-burning appliances

Do employ a suitably qualified engineer, who is registered with the "Gas Safe" Register for work on gas appliances

Do have fuel-burning appliances checked regularly by a qualified engineer

Do fit a carbon monoxide alarm that meets British or European Standards

Do make sure chimneys and flues are clean and not blocked

Do make sure that all rooms are well ventilated when an appliance is being used

Do fit an extractor fan in your kitchen

For emergency help related to **gas** call : **0800 111 999**

If fire breaks out call 999 for the fire brigade



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Contact us:

South Shropshire Housing Association

The Gateway, The Auction Yard,
Craven Arms, Shropshire
SY7 9BW

Meres and Mosses Housing Association

Edinburgh House,
New Street, Wem
SY4 5DB

Tel: 0300 303 1190

Email: info@shropshirehousing.org.uk

Social Media:

-  /SouthShropHA
-  /MeresMossesHA
-  @SSMMhousing

www.shropshirehousing.org.uk