



Your handbook

A guide for leaseholders and
shared owners



watford
community
housing

Welcome to your new home.

As a leaseholder or a shared owner, you may have questions about our services, as well as your rights and responsibilities.

We've created this handbook to answer those questions, and let you know about some of your key obligations as a leaseholder or shared owner.

This guide will give you general information, but for further details and terms and conditions, please refer to your lease.

You are required to seek your own independent legal and financial advice.

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Understanding your lease

Your lease is a legal document which explains your rights and responsibilities as a leaseholder or shared owner and is your proof of ownership.

It is a legal contract between two parties – the landlord and you as a leaseholder or shared owner – whereby you are granted access to the property for a certain amount of time.

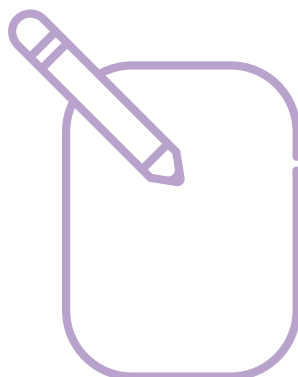
There are conditions attached to this agreement regarding who may use the property, and how it may be used.

Leasehold ownership of a property is legally a 'long tenancy' which gives you the right to occupy and use the property for an extended period, known as the 'term' of the lease – in this case for residential purposes only.

As your lease is a type of tenancy, some of the key responsibilities relating to the property will be split between you (the leaseholder or shared owner) and the landlord.

This handbook offers guidance on what you can expect throughout the course of your lease, and what is expected from you.

For anything else, please refer to your lease, which also contains key bits of information that will come in handy.



Your responsibilities

Your lease will usually give you responsibility for everything within the four walls of the property, which includes things like the floorboards, plaster, walls and ceilings. That means if something in your home goes wrong, it's your responsibility to repair it. It also means you're able to choose how to decorate your home.

Additionally, you have responsibility for other aspects of your tenancy, like complying with the terms of your lease and ensuring a positive and safe environment for your neighbours.

Please note that this brief summary of responsibilities is only to be used as a general guide, and has no legal authority – for the full list of our obligations and your responsibilities under law, please refer to your lease.

What is expected from you

- You must ensure you're up to date with your payments, which includes the ground rent, buildings insurance and service charges. You are also responsible for keeping up with other payments for the property such as council tax and utility bills. If you're a shared owner, you also need to pay your rent.
- To protect your belongings, please insure the contents of your home.
- If anything needs [repairing](#) in your block or the communal areas of your home, please report it to us – either by calling us on **0800 218 2247**, by emailing repairs@wcht.org.uk or through [your online account here](#) – as soon as possible.
- For safety reasons, please ensure that communal areas, hallways or walkways in your block are clear of personal belongings at all times.
- Your home is to be used for residential purposes only.
- If you're planning any [major changes to your home](#) or garden, such as erecting a shed, putting in fencing, laying a patio or changing windows and doors, you'll need to obtain our written permission. You can find out more about how to do this in the 'Repairing and maintaining your home' section further on in this handbook.

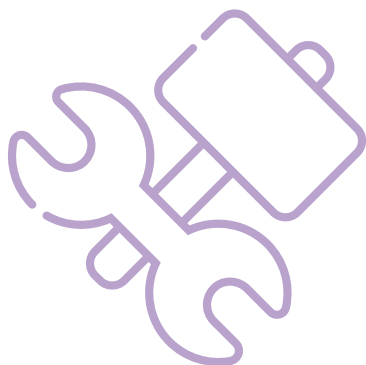
- We know how important it is that everyone has the chance to live in a healthy, safe and pleasant environment. Please keep noise levels to a minimum and act in a way that allows everyone to live happily in their own home.
- If your home is in a block more than two storeys high and you want to keep a pet, it's up to you to [obtain our written permission](#) before you do so. For their own safety and wellbeing, you can only keep a cat or a dog if you have your own private garden – please check your lease for further information.
- If you're planning to sub-let your property you must advise us in writing beforehand, providing your forwarding contact address, email and telephone number. Please note that if you are a shared owner, you won't be able to sub-let until you own 100% of the shares. You can find out more about this further on in this handbook.
- Unless you are on the ground floor of a block, your property should have carpets in all rooms except in the kitchen and bathroom, where vinyl flooring is fine – but not laminate or tiles. This is so that you minimise the disturbance to your neighbours in any properties below.
- Please provide us with a Gas Safety Certificate – it's an important document that helps us to keep a record of the safety of your home.

Our responsibilities

External parts of your home are usually the responsibility of Watford Community Housing or the management company. This includes the external or structural walls, any communal parts of the block and some aspects of the communal grounds where stated.

To confirm exactly what is included in the external parts and who looks after them, please refer to your lease.

It's up to us, or the management company, to repair the parts of your home that we/they own, and to keep in touch with you about the management of the building or local area.



What you can expect

- We'll insure the building you live in.
- If we're going to undertake any works that require us to charge you more than £250, we'll make sure to consult you.
- If we're planning to take on any services or works contracts that will take more than 12 months to complete (and will result in us charging you more than £100 per year for the work), we will consult you. You can find out more about consultations in the 'Development and repair works – consultation information' section of this handbook.
- We will send you information about your service charges. You can find out more about how we'll do this in the 'Understanding your service charges' section.
- It's our responsibility to repair any damage or faults to the structure of the building, and to keep the outside of the building and any communal areas in good condition.

Understanding your service charges

Leaseholders and shared owners are required to cover some of the cost of the maintenance, repair and cleaning services we provide, as well as any major works to your home, the block or the communal ground – assuming these are not your responsibility (please refer to your lease for more details).

The service charge details your share for each service, as well as contributions towards the building insurance.

How will I know what to pay?

Each year we send leaseholders and shared owners a letter with an estimation of the cost of your service charges for the next financial year. This sets out how much you must pay for your service charge that year.

The following year, we'll send you a statement containing the actual costs of the services we provided compared to our estimate.

If you have paid less than the full amount, we will ask you to pay the remaining costs. If we've overcharged you, the credit in your account can be used to pay your current or future service charges.

If you have any questions about the method for calculating your service charges, you can find more information in your lease document.

When do I need to pay?

Your lease document sets out the timings of any payments you need to make, including ones for major works. It's usually 28 days after we send out the statement or invoice.

You can make these payments monthly by direct debit or in full. If you pay by direct debit, the payments will be evenly spread so that you pay the whole amount by the end of the financial year. If you'd like to pay for any major works by direct debit, the payment will be spread across 12 equal monthly installments.

It's important to note that any payments you make will be used to pay your outstanding charges in chronological order, with the oldest charges first. That means that you could pay us money expecting it to contribute to your rent, but our system would pay off whichever charge has been outstanding the longest.

Paying in full and on time is vital to the terms of your lease. If you don't pay your invoices when they are due, your home will be at risk and any subsequent court action may affect your credit rating.

How can I pay?

There are several different [ways to pay](#) your service charges. You can pay by direct debit, cheque, debit card, standing order, online, or over the phone.

If you'd like to set up a direct debit, pay by cheque, use a debit card or set up a standing order, please use the following bank details:

Bank: **Barclays Bank PLC**

Name of Beneficiary: **Watford Community Housing Trust**

Sort Code: **20-00-00**

Account Number: **33164985**

In the reference field, please quote the owner account number (you can find it on previous correspondence we've sent you).

If you'd like to pay online please visit our website at www.wcht.org.uk and click on the 'Your account' button to set up a new account.

To pay over the phone, please call us on **0800 218 2247**.

What should I do if I'm unhappy with my service charges?

If you are unhappy with any particular item on the service charges statement, [you have a legal right to dispute the charge](#). If you dispute a charge, we will give you a breakdown of the service charges and you can inspect it.

It's important that we discuss any concerns you have, so if you are unhappy with any

parts of your service charge, you need to get in touch with us first.

If you're still unhappy with your service charge after speaking to us, you may:

- Inspect the relevant documentation which supports the charges. You must make this request to us in writing, within six months of receiving your service charge statement.
- Exercise your right to request a summary of expenditure within the previous financial year. If you are not satisfied, you have the right to inspect the relevant documentation which supports the charges. You must make this request to us in writing, within six months of receiving the statement.

If you do want to dispute any part of your service charge account, you still need to pay the charge in question, but please inform us as soon as possible about your concerns to allow time for us to look into the issue. Please be aware that you may need to put your query down in writing.

What will happen if I don't pay my service charge?

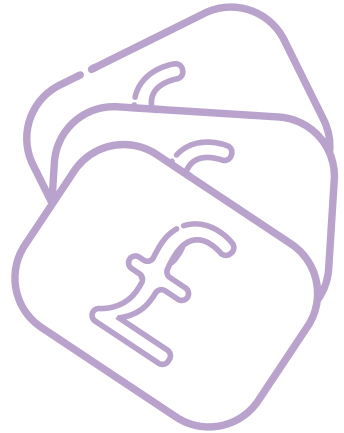
If you don't pay your service charge, you will be in breach of your lease and/or your mortgage agreement, and your home could be at risk.

If you are having difficulty paying the service charges, [please get in touch](#) – our staff can discuss any problems or concerns with you and offer support and advice.

I'm a shared owner, do I pay service charges along with my rent?

Yes, you'll need to pay service charges and rent on a monthly basis – it's important that you keep up with payments for both, as you could be in breach of your lease if you don't pay.

If you are having difficulty paying your rent or your service charges, [please get in touch](#) – our dedicated staff can discuss any problems or concerns with you and offer support and advice.



Repairing and maintaining your home

Although it's up to you to repair everything inside the four walls of your home, a repairs service is provided for communal parts of your building. If you see anything in need of repair, please report it to us so we can take care of it.

How do I report a repair?

If you spot any need for repairs or maintenance in a communal area, or any issues with the structure of your building, please report it as quickly as you can. You can see the types of repairs we'll carry out in the 'Our responsibilities' section of this handbook.

You can report repairs in a number of ways:

Your online account: Visit www.wcht.org.uk and click on the 'Your account' button to create or manage your account.

Email us: enquiries@wcht.org.uk

Call us: **0800 218 2247**

What should I do if I discover an emergency outside working hours?

If you discover an emergency which falls under our responsibility, please report it as soon as you can to our out-of-hours service by calling **0800 218 2247**.

Emergency situations are issues that cause a major health and safety issue, or could damage the building. These may include, but are not limited to:

- a substantially damaged roof
- a major leak
- a faulty lift
- a broken door entry system
- communal heating malfunctions
- a power cut affecting your building

Any shared owners who are in homes that were built using funding from the Affordable Homes Programme (AHP) 21-26 have been granted a New Model Shared Ownership Lease. This lease has the benefit of an initial repair period.

Your repairs allowance

A shared owner under a new model lease is entitled to an annual allowance of £500 to carry out essential repairs to their home for the first ten years. Any allowance not used will be rolled over for 12 months and will then expire after this period. The maximum allowance in any one year will be £1000 – illustrated in the table on page 12. An annual repairs allowance statement will be sent to you.

Year	Essential repairs allowance	Eligible repairs claimed for	Amount to be rolled over to next year
Year 1	£500	£0	£500
Year 2	£1000 (£500 + £500)	£750	£250
Year 3	£750 (£500 + £250)	£0	£500

Eligible repairs

You will need to apply for permission from Watford Community Housing before arranging your repair. You can do this by filling out the Repairs Claim Form found on our website.

Eligible repairs include:

Repairing, replacing (if faulty) and maintaining fixtures and fittings that:

- supply water, gas or electricity – for example sinks, baths or pipes
- heat your home – for example, a boiler or radiator

Repairs that cannot be claimed for include, but are not limited to:

- installing other fixtures such as kitchen cabinets
- furnishings like beds or sofas
- installing appliances such as ovens or washing machines
- repairs covered by the building

warranty or any other guarantees (including defects liability and insurance)

- repairs where damage was caused on purpose or there is a breach of your lease
- routine safety checks such as boiler servicing
- repairs where you have not arranged routine servicing or maintenance, such as boiler servicing
- DIY or decorating
- making improvements or refurbishments

A Trustmark-approved contractor must carry out the essential repairs. Your claim for a refund will be rejected if the works are carried out by a non-Trustmark approved tradesperson.

Making a claim

To make a claim, you will need to seek

permission prior to carrying out any works. You can do this by completing a Repairs Claim Form on our website and including details of the proposed repair, the tradesperson and evidence of the damage or issue. You must fill out separate forms for separate repair jobs.

We will either approve or reject your application within seven days.

A repair can be rejected for the following reasons:

- The repair is not covered by the scheme. The allowance only applies to services and heating – other elements would not be covered by the allowance but could still be covered by guarantees or warranties from the developer
- The repair is not going to be completed by a company registered with Trustmark
- The component has not been routinely serviced/maintained with evidence to support this
- The repair has been caused deliberately through an act or omission
- Information requested (to process the claim) has not been provided

Once approved, you can arrange and pay

for your repair. Please ensure you have an invoice or receipt of payment, and that you have taken photos of the completed repair.

To receive your entitled allowance, you must submit a Refund Claim Form within 28 days of the repair being complete, along with the invoice and evidence of the completed repair. As long as prior approval had been granted, a refund will be processed within 21 days.

If you are unhappy with the reasons for your application being rejected, you can submit a complaint using our feedback process as normal.

Resale

If the property is sold within the first ten years, the remaining balance will transfer to the new shared owner of the property.



Do I have to provide Watford Community Housing with the right of entry to my property?

If a member of staff or one of our approved contractors requires access to your home for necessary repairs or works, you must permit them access. We'll give you reasonable notice (either verbally or in writing) if someone is due to visit your property, although this may not be possible in emergency situations.

Please refer to your lease for more information about the right of entry, and for details of what can happen if you refuse entry.

What can I do if Watford Community Housing fails to carry out repairs for which they are responsible?

Under the terms of the lease, we have to fulfill our repair duties. If we fail to meet these terms, or if you aren't satisfied with our response, please get in touch. We will work with you to resolve any problems and ensure a positive outcome.

If we continue to not meet the terms of the lease, you can take court action against us. Please refer to your lease for more information on this.

What rights do I have to carry out work to my property?

You are free to redecorate the interior of your house as you wish, and you can also replace fittings, such as kitchen and bathroom units, fitted wardrobes and shelves, as long as they match or exceed the standard of the previous fittings.

If you'd like to undertake any major structural works, you'll need to apply to receive written permission from us to do so. This includes – but is not limited to – works such as changes to doors (internal or external), windows, flooring and works to the exterior or garden, such as erecting a shed, and laying a patio or driveway. You must also ask for permission for any electrical or gas works.

To apply for permission, please fill out the [Application for Alterations](#) form, which can be found on [our website](#).



Development and repair works – consultation information

Do I have a right to be consulted about major works?

Yes. When we undertake certain types of works, the law says we must consult you about the service charges which may be incurred for building work and services. A ‘section 20’ consultation explains the works or services that we plan to carry out in your block or estate, and informs you about the costs.

The laws that cover these consultations are Section 20 of the Landlord and Tenant Act 1985 and Section 151 of the Commonhold & Leasehold Reform Act 2002.

These laws state that we must consult you:

- Before we carry out any works (including repairs and maintenance, improvements and major works to your building or estate) that will cost you, or any other leaseholder or shared owner affected by the works, more than £250.
- Before we set up any long-term agreements (contracts lasting more than 12 months) with private companies for works, services, or supplies, which will cost you, or any other leaseholder or shared owner affected by the works, more than £100 a year. This includes services such as gardening and insurance.
- Before we carry out any work under a

long-term agreement that costs you, or any other leaseholder or shared owner affected by the works, more than £250.

How will I be consulted?

A Section 20 consultation has many stages, and can take a number of months to complete. The law says we have to contact you to ask you for your views at each stage of the consultation. You will have plenty of time – usually around 30 days – to write to us with your views.

When large-scale works are proposed, we will hold a consultation event for you to ask any questions in person.

We want you to take part in the consultation because we value your input – your comments can make a big difference to the decisions we make and the works we carry out. By working together, we can ensure a more satisfactory outcome for everyone.

Can I suggest an alternative contractor?

Yes, depending on the value of the contract. The law says that when we enter into a standard contract (contracts lasting less than 12 months) or a long-term agreement (contracts lasting longer than 12 months) where the cost is above a certain amount we must issue a Public Notice.

If we have to serve a Public Notice, you are not able to suggest a contractor to us. This is because, in this case, the rules on contracts set out by the European Parliament will apply, meaning we have to advertise the contract across Europe.

When we do not have to issue a Public Notice (when standard contracts or long-term agreements are below a certain amount) you and recognised tenants' associations have the right to suggest a contractor you would like to do the work.

To safeguard you and other leaseholders we need to be careful about who we employ to carry out the works. We will ask any contractor you or a tenants' association nominates to complete a number of forms.

This allows us to check that the contractor will meet a number of special requirements, including that they are able to do the work, that they are financially sound and that they meet health and safety requirements. We also have to be sure that the contractor is going to carry out the work to a high standard.

What should I do if I am dissatisfied with the standard of work or services?

If you are dissatisfied with work that has been carried out, please let us know. Get in touch to talk to us, and we can help to resolve the matter.

If we cannot reach a solution, you can apply to the First Tier Tribunal (Property Chamber – Residential Property), who will look at all the evidence being presented in your complaint. They will then deliver a decision on who is at fault, what solution can be put in place and any charges that are applicable to either party.



Insuring your home

Buildings insurance

As part of the conditions of your lease with us, we provide you with cover for your buildings insurance. We recover the cost of this through your annual service charges. If your mortgage provider offers you buildings insurance, you should advise them that your insurance is provided by your landlord.

What does the buildings insurance cover?

The buildings insurance we provide insures the building your home is in, and the infrastructure around that building. The building is insured up to the reinstatement build cost value of your home.

This insurance does not insure the contents of your home, so items such as fixtures and fittings, furniture, valuables and other possessions are not protected. Securing contents insurance for your home is your responsibility.

It's important to note that we do not offer leaseholders or shared owners alternative accommodation in the event of a major incident such as a fire or a flood. If one of these situations occurs, you will need to

make your own arrangements through your contents insurance provider.

How do I request a summary of the buildings insurance?

You have the right to request a summary of the buildings insurance. If you would like to see the summary of the buildings insurance, please email homeownershipandcommercialteam@wcht.org.uk. To see a full copy of the buildings insurance policy, please email enquiries@wcht.org.uk.

What happens to my insurance if I sell my home?

The lease stipulates that your property must be insured by the freeholders, with the leaseholders paying the appropriate cost. If you sell the property, the new owner will be automatically insured under this policy once the contracts have been exchanged and as such the insurance policy will still cover the property.

Renting or sub-letting your home

I'm a shared owner – can I sub-let my home?

If you are a shared owner, you may only sub-let your home once you own 100% of the shares of the property. At that point you will be the leaseholder of the property and will be able to sub-let. In these circumstances the information below will apply.

I'm a leaseholder – can I sub-let my home?

If you are a leaseholder you may sub-let your home as long as you comply with the following:

- You have informed us, in writing, in advance, of your intention to do so.
- You have provided us with your forwarding address, email and phone number.
- You have provided us with the names and contact details of your tenants, along with their signed tenancy agreement.

All sub-tenants must keep to the terms of your lease, and we recommend you seek legal advice on your rights and obligations as a landlord. It's important to note that if there is a subsequent breach to the conditions of your lease, we will take action against you and not your sub-tenants.

When I sub-let, how should I notify you?

You will need to notify us in writing (signed) if and when you begin the sub-letting process. Please include your contact details (correspondence address, telephone number and email address) in case we need to get in touch with you. Please also keep us informed if any of these details change.

Unless you have a buy-to-let mortgage, you should also notify your lender – otherwise you may not be able to sub-let without breaching the terms of your mortgage conditions.

Please send this information to us, marking it for the attention of the Home Ownership and Commercial team.

Buying or selling your home

Shared owners

If you do not own 100% of your home, you must first notify us in writing (signed) that you wish to sell, making sure to include your address, contact email address and phone number. Please post your letter, making sure to mark it for the attention of the Home Ownership and Commercial team.

What happens once you have informed us you want to sell?

Once we have received your signed letter, we will send you a response letter explaining the following:

There is a 'nomination period'. This means that there is a period (it could be 6, 8, 12 weeks, so please check your lease for what is stated) in which we are required to contact your local authority and see if they have a suitable buyer to nominate for the purchase, as we do not buy your shares back.

During this period, a valuation must also be completed (the cost for which is yours), so the market value of your home can be determined for the sale. The Surveyors will only be instructed to carry out the valuation once we have received the payment from you.

If the local authority does find a buyer, you will be informed of this in writing along with the true market value as soon as these details are available. The sale price agreed with the nominated purchaser can be no more than the value determined by the Surveyor.

If the local authority does not find a buyer,

we will notify you of this in writing at the end of the nomination period, along with the valuation figure. You will be able to sell your shares on the open market at a value agreed between you and the buyer.

Please note, we are required to approve the buyers mortgage offer and reserve the right to refuse an approval if we are of the view that the mortgage amount would impact our equity share of the property i.e., the mortgage obtained is more than the value of the share being purchased.

Our nomination period does not apply in some circumstances. This includes:

- if you or someone else on the lease dies
- if the court has asked you to transfer your ownership

Getting a valuation

The valuation must be carried out by a surveyor registered with the [Royal Institution of Chartered Surveyors \(RICS\)](#). The sale price of your home will be based on this valuation. We will instruct our approved external RICS surveyors once we are able to confirm receipt of the fees from you.

Selling costs

We will inform you in writing if you are required to pay a fee to us for selling the shares in your home.

Valuation fees are paid by the seller. These will be confirmed for you in our initial letter of response.

You are responsible for seeking your

own legal and financial advice. All costs associated with this, and the sale, are yours to pay.

The buyers

All potential buyers, if not nominated by the local authority, are required to meet and evidence their eligibility to purchase under the Shared Ownership Scheme before they can be approved by us.

Your sales and/or legal representatives must make them aware of this, and your agent is required to complete their own shared ownership eligibility application form. They must also collate and check all information/ documents and verify the applicants ID and income before sending this all to homeownershipandcommercialteam@wcht.org.uk for approval and in accordance with the terms of the lease.

We will not be able to proceed and agree to any sale or any potential buyers without the following:

- Your sales agent's application form showing the applicant's details and eligibility
- The potential buyer's photo ID (and UK Visa if required). These must be in colour and verified by the sales agent or their solicitors.
- Proof of income and that it fits within the eligible income bracket
- Affordability assessment carried out by a registered financial advisor to include a budget planner and a sign off form confirming our published policies for determining affordability have been met.
- Proof of deposit
- How the purchase will be funded
- The sales agreement – The agreement must include the full name(s) of the seller(s) and buyer(s), the percentage of shares being purchased and the price that has been agreed for the sale.
- Mortgage offer documents – (Only if mortgage approval is required for the new owners) Only once all other information has been received by the Home Ownership and Commercial team can this be checked, and confirmation provided.

Leasehold/Shared Ownership Pack/LPE1

The seller's solicitors will need to contact us on behalf of the buyers once a sale has been agreed to request information about the building. They should make contact via email to homeownershipandcommercialteam@wcht.org.uk so we can respond with details of the process and our fees for this service.

Completion of sale

The buyer's solicitor will be required to provide us with Legal Notices within two weeks of completion. All enquiries should also be sent to homeownershipandcommercialteam@wcht.org.uk and we will respond accordingly with details of the process and our fees for this service.

Any delay in the Notices, fees or the new owner's details reaching us, will delay the

closure of the sellers account and the setup of an account for the new owners.

Please refer to your lease or contact your legal adviser if you have any further queries.

I'm a leaseholder – do you need to know if I decide to sell my home?

If you own 100% of your home, you can sell it on the open market (for example, through an estate agent) at any time.

If you don't, we will need you to notify us in writing, including your address and contact details. Please sign your letter and send it to the Home Ownership and Commercial team. Refer to your lease for more information.

What else do I need to know about selling my home?

There are a few more important things to note, but please also remember to refer to your lease.

Your solicitor will need to contact us once the sale has been agreed in order to request information about the building for the buyer. They will need to email homeownershipandcommercialteam@wcht.org.uk to request this info.

The buyer's solicitor will be required to provide us with a Notice of Transfer (and charge, if relevant) within two weeks of completion. Please send these to the Home Ownership and Commercial team at Watford Community Housing. These documents will be registered, and the new account set up, once we have received the full fee and all necessary information.

If the fees or necessary information are not received within two weeks this will delay the new owner's account being set up and will also mean your account will not be cancelled. Please make sure your solicitor send us everything within two weeks of completion to avoid this.

What happens to my service charges when I sell my property?

If you have arrears on your service charge payments or major works payments, we can't allow your sale to complete until they are cleared. You'll need to let us know in advance if you plan to sell your home.

When you sell your property, you will usually have a solicitor who handles the legal work for you. They will make enquiries on your behalf regarding any outstanding charges, amongst other things. We will then either ask you to pay these charges before the sale completes, or ensure that they become the responsibility of the new owners. These arrangements are usually agreed between the seller and purchaser's solicitors.

Your solicitors will need us to complete their LPE1 form, as Watford Community Housing does not have a standard leasehold pack. Please ask them to email homeownershipandcommercialteam@wcht.org.uk to request this.

The LPE1 will be returned to them, along with all other relevant documents, containing service charges information, an account summary and insurance details, amongst other things.

There is a fee for this service, which can be

provided on request. The completed form and supporting documents will then usually be returned two weeks after we receive the form and payment of the fees.

Can I buy more shares in my shared ownership home? How?

Yes, you can. You will be required to make the application in writing, making sure that the letter has been signed and includes your contact details and the property address. Please send this for the attention of the Commercial and Sales team.

Once the valuation has been completed and we have determined the value of the property we will be able to inform you of both the value of our shares and yours. You can then decide the amount of additional shares that you would like to purchase. Refer to your lease for details of the increments you are able to purchase further shares in.

Please note that you will be legally obliged to cover our reasonable costs in processing your application.

Please note that you will be legally obliged to cover our reasonable costs in processing your application. You should also be aware that valuations are only valid for three months. Completion must therefore take place no later than three months from the date on the offer. If completion does go beyond this point, a new valuation will be required (for which the costs will be yours) and you will also be required to pay any additional fees incurred by Watford Community Housing after that three-month point, in order to complete the sale.

Do I need to inform you if I remortgage my property?

Yes, both shared owners and leaseholders need to inform us about remortgaging. Your solicitor and/or mortgage provider may require further information, so they will need to contact us. Please ask them to contact the Home Ownership and Commercial team via email on homeownershipandcommercialteam@wcht.org.uk It will also be necessary for a Notice of Charge to be provided – this will incur a fee when it is registered.

I'm a leaseholder – can I extend the length of my lease?

If you have been the registered owner of the property for two or more years, you are eligible to apply for an extension to your lease. Please note that this process will incur fees such as the valuation fees and our legal costs.

You will need to instruct your solicitor to serve a Section 42 Notice upon Watford Community Housing, for the attention of the Home Ownership and Commercial team

Unfortunately we are unable to provide you with details of how much the lease extension will cost until the valuation has been completed and the offer served.

[Please provide your legal representatives with this information.](#)

Anti-social behaviour

If you experience or witness anti-social behaviour in your area, please report it to us. We will do our best to work with our local partners to solve the problem. We're here to listen to your concerns and help make your environment a better place to live.

Anti-social behaviour is anything that causes alarm, distress, nuisance or annoyance in your local area. It can take many forms, from vandalism and noise to more serious issues like harassment and threatening behaviour.

It's important to note that if any anti-social behaviour is reported in connection with any tenants who might be sub-letting your property, you will be liable for their actions and will need to respond accordingly.

We have an anti-social behaviour policy and a set of procedures we can use to help deal with these kinds of problems, and to reduce instances of anti-social behaviour. If you would like more information on our [anti-social behaviour policies](#), head to our website or contact us to request a leaflet.

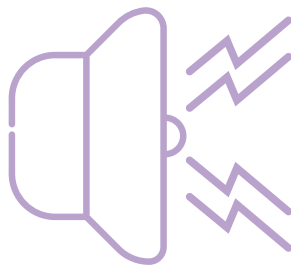
You can report anti-social behaviour in a number of ways.

Complete the form at wcht.org.uk/ASB

Email us at housing@wcht.org.uk

Call us on **0800 218 2247**

If you think a crime is being committed, please call the police on 101. In the event of an emergency, please always call 999.



Building better homes and friendlier communities

As a Gateway organisation, we're committed to working with you to create stronger communities. We're always interested in hearing from you about how we're doing and how we could improve our services – there are lots of ways to do this, including giving us feedback and getting involved.

Give us feedback

It's really helpful for us to know when we've gone above and beyond or fallen below the standards you expect of us. Whether it's a compliment or a complaint, your feedback is really important to us and helps us to improve our services.

You can give us your feedback in the following ways:

Online – you can report feedback through your online account by logging in and clicking on the **'your feedback'** button.

By email – feedback@wcht.org.uk

By phone – call our Customer Service team

on **0800 218 2247**. We will also offer you the chance to let us know how we handled your call with our post-call satisfaction survey.

By letter – 59 Clarendon Road, Watford, Herts, WD17 1LA

Get online

An [online account](#) is a great way to easily manage your lease or shared ownership home. You can check your service charge or rent account, change your contact details and raise any other issues.

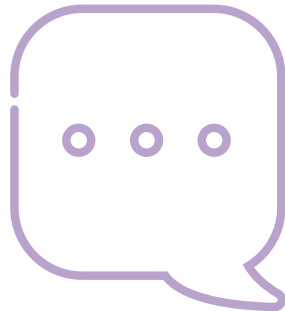
Visit www.wcht.org.uk and click on 'Your account' to sign up. When you create your account, make sure you select leaseholder/shared owner for services which best suit you.

Get involved!

If you would like to be more involved in your community or the work that we do, we can help. Whether you'd like to volunteer, share your views or help shape the services we provide, we've got something for everyone in our Involvement Menu.

To view our Involvement Menu and find out what's on offer, head to our website or pop in and ask for a leaflet!

Alternatively, you can get in touch with our Community Team on **01923 209 183** or by emailing community@wcht.org.uk.





Data protection privacy notice and policies

This notice has been written to give you information about how we're handling or intend to handle your personal information and to provide you with details of our commitment and approach to protecting your rights to privacy and information security.

We aim to always handle your personal information fairly, transparently and lawfully and this notice is intended to give you the information you need to understand what we're doing with your data. If you have any questions about how your information is used or think we could improve this notice please contact our Data Protection Officer c/o 59 Clarendon Road, Watford WD17 1LA.

Leaseholders and Freeholders

We collect some basic personal information to enable a purchase or sale/assignment of a lease or its extension or the sale of a freehold and share this with professional advisors in connection with the sale/extension, such as solicitors and valuers. Solicitors will then register any transfer of the lease or any sale at the Land Registry. We'll also collect information relevant to any application you might make for a mortgage or remortgage and share this with professional advisors where necessary.

If we need to carry out major work to your property we'll share basic information about you with our contractors and sub-contractors to enable them to carry out the work on the property or scheme.

If you're a commercial leaseholder we'll also share essential information with our managing agents for the purposes of managing your business lease/tenancy.

All of this information would be processed and shared in connection with your lease and your, or our, obligations under it.

Policies

To find our shared ownership policies, please visit www.wcht.org.uk/sharedownership

If you have any questions about your lease, please get in touch by emailing **homeownershipandcommercialteam@wcht.org.uk**



watford
community
housing

Watford Community Housing
59 Clarendon Road
Watford, Hertfordshire
WD17 1LA

T: 0800 218 2247

E: enquiries@wcht.org.uk

www.wcht.org.uk