



WEALD LIVING
BY SAXON WEALD

SHARED OWNERSHIP HANDBOOK

WELCOME TO
WEALD LIVING



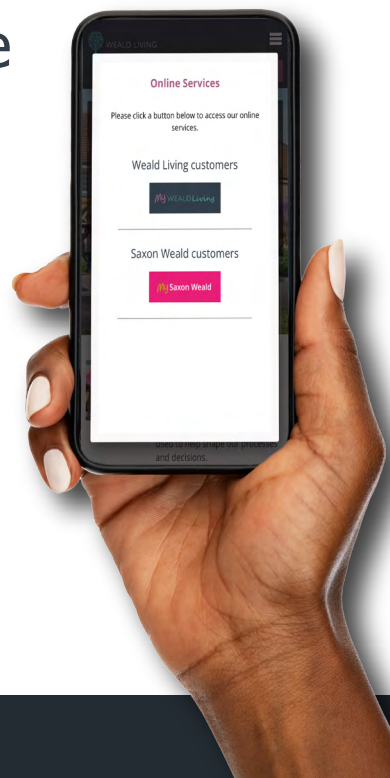
www.wealdliving.com

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Online, anytime, anywhere

Our easy-to-use, online services put you in charge of your home, anytime, anywhere. They provide secure access to your information and are available 24 hours a day, seven days a week from a desktop, laptop, tablet or mobile.



Sign up today at www.wealdliving.com.

Introduction to Saxon Weald and your shared ownership home

About us

Weald Living is a part of Saxon Weald, providing properties for outright sale, shared ownership and private market rent across Sussex and Hampshire.



Established in 2000, Saxon Weald is a housing association, sometimes known as a 'registered provider'. We manage around 6,900 homes across Sussex and Hampshire. We provide affordable rented homes for individuals and families, as well as properties exclusively for the over 55s, including those with care needs. We also provide homes for market rent, shared ownership and outright sale through our Weald Living brand.

We are a charitable community benefit society, with the money we make from rents being re-invested in the management, maintenance and building of homes. We are accountable to the Regulator of Social Housing.

Saxon Weald is governed by a Board, which is advised and supported by the Chief Executive and professional staff. The Board is responsible for ensuring the effective strategic and financial management of the company. The Chief Executive and staff are paid to manage the organisation on a day-to-day basis.

Opening hours

You can access your account, make payments and log communal repairs any time at mywealdliving.com.



Weald Living contact hours

Monday - Thursday from 8.30am - 4.30pm

Friday 8.30am - 4.00pm

Contact us

Secure message via mywealdliving.com

Email hello@saxonweald.com

Website www.wealdliving.com

Facebook www.facebook.com/wealdliving/

Telephone: 01403 226000

Your lease

Your lease is an important document forming a legal contract between you and Saxon Weald.



What is shared ownership?

Shared ownership is a government backed scheme through which you will have bought a share in your home and you will pay rent on the remaining share. You own the lease of your home and Saxon Weald are your landlord.

What we expect of you

- ▶ Pay your rent and service charges regularly and on time
- ▶ Follow the terms of your lease
- ▶ Be considerate towards your neighbours
- ▶ Don't make any changes to your home without our consent
- ▶ Tell us about changes to your personal circumstances and contact details

Rent charges

Rents are reviewed each year, with changes taking effect in early April. The formula for calculating the new rent is set out in your lease. We will give you at least four weeks' notice of any changes.

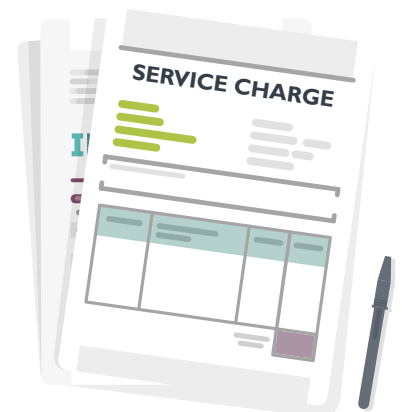


Service charges

Your lease sets out the method for calculating the proportion of costs that a leaseholder must pay. This may be based on the number of flats in a block, or the number of properties on an estate. Sometimes there are additional charges for some properties who have their own allocated parking spaces or garages. Your share of costs will be calculated based on the definition contained in the lease. For flats, this will include the costs to maintain the structure of the building and any communal parts, as well as a share of the costs to maintain the estate. For houses, this is likely to be the estate maintenance costs as you will be responsible for the maintenance of your home.

Paying for service charges

The lease sets out when you should pay your rent and service charges, for most shared ownership properties this will be monthly on the first of the month.



We send your estimated service charge statement each year around February. This is the amount we expect the cost of managing, maintaining and providing services to your block to be for the coming year (April through to March).

After the end of March, we calculate what the actual costs were during the year just gone. First of all, we send you a breakdown of any repairs that have been carried out, this gives you a chance to request further information or query any items on the list before they are included in the final reconciliation.

Finally, by the end of September we send you a statement showing the actual cost of each service provided during the year. The actual cost will be compared against the estimated cost to produce a balancing adjustment.

It is likely that there will be either an underpayment for you to pay, or an overpayment, which will be credited back to your account.

What does my charge cover?

Your charges are broken down into several categories: you will only be charged for services that are provided to your building or estate. These are some of the categories you will see depending on the services provided. A full list is sent out with your service charge communications.



ASBESTOS CHECKS, FIRE RISK ASSESSMENTS, EMERGENCY LIGHT TESTING, LEGIONELLA CHECKS:

These are all checks and tests that we are legally required to carry out for your safety.



REPAIRS AND MAINTENANCE: The cost of repairs to your building (if you live in a flat) and estate. There is a huge range of possible repairs, such as replacing light bulbs, clearing blocked guttering and other routine maintenance.



COMMUNAL CLEANING: If you live in a flat, this is the cost of the service to clean communal areas including cleaning of communal windows.



COMMUNAL UTILITIES: Electricity / water / gas supply costs to the communal areas of your block / estate.



BUILDINGS INSURANCE: This is your share of the premium for insuring the building.



CYCLICAL PAINTING AND PLANNED MAINTENANCE (flats only):

Part of the landlord's responsibility in the lease is to keep the building in a good state of repair. We do this by monitoring the condition of the building to assess when works are required. Cyclical painting includes redecoration of internal and external areas, planned maintenance is likely to be more major works such as replacement of windows or the roof.

While we take every care to get the estimated cost of these works correct, we will not have obtained firm prices from contractors when we send out the figures in February. This initial estimate will be based on our knowledge of similar works which have been carried out on other blocks. We will then carry out a legally required consultation exercise with leaseholders and as a part of this competitive tenders from contractors will be submitted. This is known as a Section 20 consultation. The estimates obtained during the consultation may differ from our original estimate but will be more accurate.

You will only be charged in the year we do the work, but it will cause a significant increase in your usual charge for that period. If your block has a reserve fund in place, then the amount due may be reduced by money already collected towards these works.



DOOR ENTRY (flats only): This is the charge for providing and maintaining the door entry system if one is fitted to your building.



ESTATE CHARGES: These are charges where there is an external managing agent that looks after the estate and they send their invoices to Saxon Weald.



MANAGEMENT CHARGE: This is the cost of managing leasehold properties. It includes the staff

and overhead costs associated with leasehold management functions such as: managing leases, preparing service charges, managing service charge accounts, arranging insurance, service and utility contracts.



RESERVE/SINKING FUND: A fund to save towards future cyclical and major work to the block or estate (e.g. a new roof, resurfacing footpaths or parking areas). Please note not all blocks will pay towards a reserve/sinking fund.

How much will my service charge be?

The charge will vary from year to year; it can go up or down.

We must carry out a consultation with you (this is referred to as a Section 20 consultation) when we are entering into contracts or commissioning works where any leaseholder will have to pay more than:

- ▶ £100 in a year if the contract is longer than 12 months;
- ▶ £250 for a single item of work.

Charges will vary when we renew contracts, as the costs are subject to competition and current market conditions will affect the tenders which are received.

What if I can't pay my rent and service charge?

We understand that at times you may have financial problems. If you miss a payment, or think you will miss a payment, do not wait for us to contact you. You should contact us straight away by emailing hello@saxonweald.com.



If you are having long-term financial problems, you may be entitled to benefits to help you with your housing costs. If you would like to check if you are entitled to help you can contact our Money Matters Team by emailing hello@saxonweald.com for advice. There are other agencies who can help if you do not want to discuss your financial circumstances with us. These include the Citizens Advice Bureau, and National Debtline (see the final page for contact details).

What happens when I sell my property?



When you sell your property, solicitors will ask us to provide information during the sales process about the service charges, how they are paid and if they are up to date. The seller will have usually paid some money in advance if completion takes place part of the way through the month. In this case, the solicitors will agree on an allowance within the completion amounts to apportion the charges between the buyer and seller. The solicitors acting for both seller and buyer can negotiate and agree if any allowance should be made for a service charge that has been paid in advance.

The solicitors may also decide it is sensible to agree a 'retention' (an amount of money held aside) if you have only received an estimated, rather than an actual bill for your service charge when you sell, or if there are major works due to be carried out.

If you have bought a shared ownership property and receive a balancing account for a period prior to your ownership, you are responsible for that payment. Please ask your solicitor if they agreed a retention to cover any additional amount due.

Service charges independent advice

If you would like some independent advice or help understanding your lease and service charges, you can visit the Leasehold Advisory Service website, they are government funded and use of their advice service is free.

LEASE - The Leasehold Advisory Service
Fleetbank House,
2-6 Salisbury Square,
London, EC4 Y 8JX
Tel: 020 7832 2500
info@lease-advice.org
www.lease-advice.org



Service charge queries

We take any queries about service charges seriously. We aim to investigate and respond to service charge queries within 10 working days. The vast majority of queries are resolved at this point. In the event that you are not happy with our response, we will escalate your queries to the first stage of our complaints process (see page 19).

FIRST TIER TRIBUNAL

If you are not satisfied with our response to your service charge complaint, you can also apply to the First Tier Tribunal for a determination on whether the charges are fair and reasonable. The tribunal can consider whether:

- ▶ costs are 'reasonable'
- ▶ works or services have been provided to a 'reasonable' standard
- ▶ if an amount payable before costs are incurred is 'reasonable'

You can apply to the First Tier Tribunal at any point. You don't need to complete our complaints procedure first.

Service charges other useful contacts

Other organisations who provide helpful information and advice about your lease and help with managing your finances:

The government's information website at www.gov.uk/leasehold-property

ARMA The Association of Residential Managing Agents

Tel: 020 7978 2607

Email: info@arma.org.uk
www.arma.org

CITIZENS ADVICE

Tel: 0344 477 1171

www.citizensadvice.org.uk

NATIONAL DEBTLINE

Free, confidential and independent telephone helpline for anyone in debt.

Tel: 0808 808 4000

www.nationaldebtline.co.uk

SHELTER

One-to-one, personalised help with housing issues.

Free helpline 0808 800 4444

www.shelter.org.uk

STEP CHANGE DEBT CHARITY

Debt advice available to all, including debt management plans.

Tel: 0800 138 1111

www.stepchange.org



Estate Management & Managing Agents

All homeowners on newer private developments have to pay for the upkeep of the communal areas on the estate. The communal areas may simply be private roads; but they can also include landscaped gardens, street lighting, refuse areas, sewage pumps, parking spaces, footpaths, vehicle accessways and TV aerial systems.

Usually, a company is set up that owns the communal areas called a Resident Management Companies (RMC). The RMC in turn employs managing agents to arrange maintenance and other services. The agent then organises contracts (gardening for example) and deals with repairs. They also collect the costs of providing these services through estate charges. Where we own properties on private developments, Saxon Weald may hold voting rights in the RMC. We don't take an active part in managing the development, believing that it is best for residents on the estate to decide how the communal areas are kept. We do review the proposals made by the RMC to ensure that they accord with our core values of; acting with integrity, treating people with respect, equality and acting fairly and valuing our customers.

How you pay for estate management will depend on the terms of your lease and the

original transfer from the developers. In some cases Saxon Weald is billed and we then include the estate charges in your service charges. Alternatively you may be billed estate charges directly by the RMC or managing agent and pay service charges separately to Saxon Weald.

Staircasing

Most shared ownership leases allow you to buy additional shares in your home - this is known as

staircasing. In most cases, you can staircase to 100%, so you can own your house or flat outright.

However, homes built in rural areas

often have a cap on the amount you can buy - usually 80%. This is to ensure the property is sold to someone with a local connection. To be eligible to staircase, you must be up-to-date with your rent and service charge payments.



If you want to staircase, you need to contact us to arrange an independent valuation, so we can tell you how much increasing your share will cost. You must pay for this valuation in advance and it usually costs in the region of £395 (£329.17 +VAT).

We will not accept an estate agent's valuation or a valuation carried out by a bank/building society as these are not classified as independent. Once we have this information, we can send you details of the costs involved and you can decide if you wish to go ahead and start putting legal and financial arrangements in place.

We recommend that you try to increase your share in substantial amounts, as each time you staircase it will cost you a significant sum in legal, mortgage and arrangement fees.

If your shared ownership property was first sold after May 2024, you may be able to increase your share over the first 15 years by staircasing in increments of 1% per year. If you are eligible, we will write to you annually to let you know how much this will cost.

For more information or to start the staircasing process, please email hello@wealdliving.com or call us on 01403 226060.



Re-mortgaging

Can I remortgage

If you have a fixed term mortgage rate or are considering a new mortgage deal, you'll need to keep us informed.

Saxon Weald provides your mortgage lender with a guarantee (mortgage protection clause or MPC). This gives the lender first priority if your home is repossessed.

If you are changing your mortgage arrangements, the new lender will require the MPC protection is transferred to them. We have a number of requirements - most

importantly that the mortgage advance, including any fees, does not exceed your share of the property value. It is best to allow at least 3 months for the process.

We will appoint our solicitor to prepare the formal document, and will expect you to meet the legal fees due.

Administration charges

Service	Fee level
Solicitors Leasehold Pack	£180.00
Re-mortgage consent (payable to solicitors)	£150.00
Staircasing valuation fee	£480.00
Notice of charge for re-mortgage receipt (payable to solicitors)	£60.00
Copy lease	£48.00
Alteration approval	£102.00
Retrospective requests	2 x above costs
S20 Consultation	10% of cost of works

*Note there may be additional legal fees payable if a change is required to your lease. This list is not exhaustive, if additional costs are required we will provide you with a quote of the fees involved.

Please see our "Guide to selling a shared ownership property" for further details on the costs associated with selling your property. You can find a copy on our website or let us know if you would like us to send you a copy.

Repairs and maintenance

If your property is a house then you will be responsible for the maintenance of the whole building, including the exterior. If it is a flat then you are responsible for maintenance within the flat and any services which are for your flat solely, the structure and communal areas would normally be maintained by Saxon Weald. This can vary according to your individual lease, if in doubt please check with us.



Reporting a communal repair



The majority of communal repairs are carried out by HomeFix, our in-house repairs team.

You can report a communal repair:

- ▶ Through your account at any time at mywealdliving.com
- ▶ On our website: www.saxonweald.com
- ▶ By email: hello@saxonweald.com
- ▶ By phone on 01403 226000



IN AN EMERGENCY

Always phone if it is an emergency. If you have an emergency outside of our usual opening times, please call 01403 226000 and you will be transferred to our out-of-hours service.

Repairs to communal and external areas

We aim to complete communal area and external repairs within 28 days (sooner if it is a health and safety hazard).

10-year initial repair period

If your shared ownership property was first sold after May 2024 you may benefit from a 10-year initial repair period. During this time Saxon Weald will be responsible for essential external and structural repairs, if they aren't covered by the building warranty or another guarantee. These costs won't be included in your service charges. Please note this doesn't include the costs of general maintenance, redecoration or renewal works.

During the initial 10-year period you will also be able to claim up to £500 per year towards repairing, replacing (if faulty) and maintaining fixtures and fittings that:

- ▶ supply water, gas or electricity (e.g. sinks, baths or pipes)
- ▶ heat your home, (e.g. a boiler or radiator)

It does not include:

- ▶ installing other fixtures (e.g. kitchen cabinets) and fittings (e.g. furnishings, carpets)
- ▶ installing appliances that use your gas, electricity or water supplies (e.g. ovens, washing machines)
- ▶ any work that is covered under a warranty, insurance policy or guarantee, although any insurance excess payable may be eligible
- ▶ normal cyclical health and safety requirements (e.g. annual gas servicing or electrical testing)
- ▶ decoration works
- ▶ improvement works
- ▶ damage caused on purpose
- ▶ if you haven't carried out routine servicing and maintenance, e.g. boiler servicing

If you are eligible, we will let you know when you buy your home. We will send you a statement each year to let you know the allowance you have for the following year. A maximum of £500 can be carried over each year if you haven't made any claims.

Insurance

Saxon Weald insure the building you live in. Buildings insurance covers the permanent parts of the building e.g. walls, doors, windows, roof, bathroom suite and fitted kitchen.



You are responsible for buying your own contents insurance, however, to cover your belongings for theft or damage. This includes items such as electrical equipment and gadgets, clothing, furniture and upholstery – think about it as everything you would take with you if you moved.

Make sure your insurance also covers you for damage caused to other people's property - for example, if your washing machine overflows and causes damage to a neighbour's property, this would be your responsibility.

Please be aware that even if a problem is caused by something which we are responsible for repairing, any damage caused to your belongings would have to be claimed against your own contents insurance. For example, if there was a flood caused by a burst pipe, we would repair any damage to the structure of the building and you would have to claim on your own insurance for any water damage to your furniture, loss of water / increased water bill, etc.

If you need to make a claim against the buildings insurance, please contact hello@saxonweald.com.

Building and other warranties

When your home was built it will have been covered by a building warranty, as well as other warranties for appliances provided with



the property. You will have received a copy of the user guide for your property when you completed your purchase, this will include details of the warranties. It is important to make sure that you register any warranties for appliances, each will have details of how long the cover lasts.

The building warranty is usually for a period of 10 years after the property has been built. Details of what is covered will be in the policy document, it is important to note that the building warranty will cover major structural defects only. There will also be an excess for you to pay on each claim, this will be shown in your user guide.

Some warranties require regular servicing of the appliance to have taken place, you should check whether you need to arrange any servicing.

Can I carry out alterations or make additions to my property?

You will need to apply for permission. Permission may be required not only

for changes to the building but also for exterior work like patios and sheds. You can email us at hello@saxonweald.com to find out if you need permission. If your property is new it is not advisable to carry out alterations within the first 12 months



as this may invalidate any guarantees. After this period you will need to check with us as there are often restrictions contained in your lease, if permission is required a fee will be payable.

If you live on an estate with an external management company, you may also require their permission for any alterations or additions. We will let you know about this when you submit your application.

Living in a newly-built home

If you live in a property that has been built in the last year, it will be covered by a 12-month defect period. This is effectively a one-year warranty and means that problems caused by design, materials, workmanship or specification will be dealt with by the builder. This excludes faults and issues that arise as a result of misuse, neglect, wilful acts or accidental damage. Please email hello@saxonweald.com to report any defects.

It is important with a new property that you allow it to 'settle' and dry out gently. This will usually take between 9 – 12 months. At the end of the defects period, we will carry out an inspection to check that everything is in order and agree any work needed.

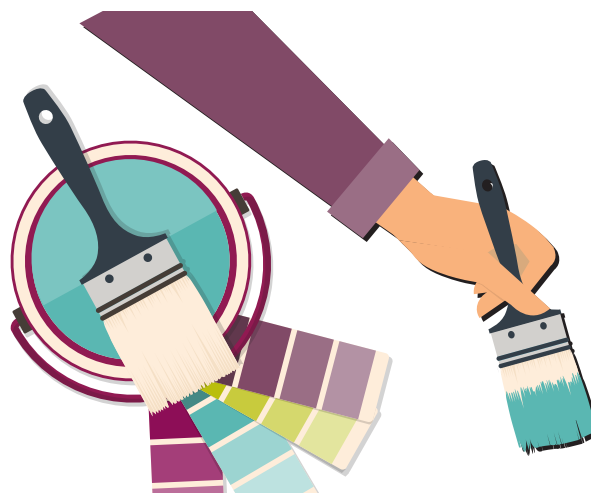
Drying out, cracks and shrinkage

Small cracks in the walls and gaps in joinery are both common signs of shrinkage. This happens when materials contract as they dry out. It's extremely unlikely that these cracks are anything significant and you can easily put them right with filler during routine decoration. It is wise to wait until the drying out process is complete before trying to fill and gaps, as they may continue to grow or new ones may appear.

To keep cracks and gaps to a minimum, you need to allow your home to dry out gradually and try to keep an even temperature throughout the property. Leaving your window vents open will help to air your home and allows moisture to evaporate more naturally.

Efflorescence

The appearance of a white deposit on the wall (known as efflorescence) can also be an effect of the drying-out process. These white deposits are natural salts that come out of the wall materials and are quite normal. The salts are not harmful and usually disappear over time. Where they appear on internal walls, they can be brushed or wiped away.



Decorating your home

Hopefully you will be happy with the wall colours in your new home, but if you want to decorate, then please wait until the drying out process is complete. Decorating at an early stage could be a waste of time, as shrinkage cracks may continue to appear.

Condensation, damp and mould



Some condensation in any home is normal and unavoidable, especially in kitchens and bathrooms. If left untreated, however, condensation can lead to mould growth and cause damage to our homes and belongings.

Condensation and damp – what's the difference?

Condensation is caused by warm, moist air meeting cold surfaces, such as windows and walls. Penetrating damp, which is much less common, is caused by moisture entering the home from an external source, such as leaking plumbing or moisture from the ground.

Tackling condensation

While damp is an issue that requires further investigation, there are some ways we can all reduce the impact of condensation in our homes:



REDUCING MOISTURE:

Condensation is caused when warm damp air meets cold surfaces. Cutting down moisture levels in

our homes can reduce this. When cooking, keep lids on saucepans where possible and close kitchen doors to stop steam from escaping. When taking a bath or a shower, keep the bathroom door closed and wipe down wet surfaces after use. Opening windows and using extractor fans, if you have them, can also help damp air escape.



HEATING:

We understand that keeping the heating on is not always financially possible. However, maintaining a

low temperature of at least 15°C can help reduce condensation in our homes.



AIR CIRCULATION:

A lack of ventilation can cause dampness and a musty smell in our homes. We can help air to circulate by keeping

furniture away from walls, not blocking radiators or overfilling wardrobes and cupboards. Opening the windows for ten minutes each morning is also great to let in some fresh air. While it may be chilly, the fresh air will take less energy to heat up than the damp air in our homes.



DRYING LAUNDRY:

During the winter, we may be more likely to dry wet clothes inside

and on radiators. Unfortunately, this can put moisture back into the air. If possible, hang washing outside to dry. If this is not possible, keeping a window open will help moisture escape.



Mould tip: if you notice small spots of mould in your home, wipe these away using a damp cloth as they appear. This will help to prevent it from spreading.

While some condensation is common and can be managed using the guidance above, excessive

moisture in our homes can indicate a bigger issue, such as damp. If you are worried your home is experiencing damp, please get in touch and let us know by emailing hello@saxonweald.com or calling 01403 226000.



Living in your home



Emergencies

If you need the fire and rescue service, police or an ambulance dial 999 immediately. Do not contact us first.

If your personal safety or the safety and wellbeing of others is at risk, you should dial 101 (999 in an emergency) and seek police assistance. The police will then have a record of the event, which they can share with us if necessary.

If you need to contact us in an emergency, please call 01403 226000 and you will be re-directed to our out-of-hours service.

Pets

You will need to ask for permission to keep a pet. You can apply online at mywealdliving.com. If your lease allows, we will usually give permission for a reasonable number of pets that are suitable for the size of property.

If you have a pet, we expect you to look after them and make sure they don't cause a nuisance to other people or damage property. This includes preventing excessive dog barking and picking up and disposing of dog waste responsibly. If we receive complaints, we can withdraw our permission.



We classify domestic pets as:

- ▶ Dogs (except those prohibited by the Dangerous Dogs Act 1991 or other law)
- ▶ Cats
- ▶ Song birds
- ▶ Fish
- ▶ Rabbits and small caged rodents
- ▶ Small, non-poisonous caged reptiles, amphibians or insects

You can apply online at mywealdliving.com



Running a business from home

You must get our written consent to run a business from your home. We will need to check the terms of your lease to find out what types of businesses are allowed, and if there are any additional restrictions. In making our decision we would need to consider the impact on your neighbours. Many new estates do not allow any businesses to be run from home, and they may also have a restriction on parking commercial vehicles on site.

If your work or business breaks planning laws or the terms of your lease, we will ask you to stop or change your business. If your business becomes a nuisance to those living near you, we will ask you either to take steps to prevent the nuisance or to stop or change the business. If you ignore this request, we will have to take action against you for breaking the terms and conditions of your lease agreement.

Vermin

If you think you have rats, mice, wasps, cockroaches or other pests inside your home, it is your responsibility to deal with them at your own expense. You should contact your local council or a reputable pest controller for help.



Saxon Weald are responsible for getting rid of pests from the communal areas that are within our control. If you discover a pest problem in a communal area, please contact us and we will arrange for a pest controller to visit.

Satellite dishes, television or radio aerials

You must gain our written permission and any relevant planning approval before installing any of these items of equipment. We have the right to refuse permission to erect satellite dishes and, in some cases, the local council will place a limit on the number of dishes that can be installed on one block of flats. Your property may already be fitted with an individual or a communal system. Some estates also have restrictions on the positioning of any aerials or dishes. Apply online at www.saxonweald.com.



Anti-social behaviour

We want you to enjoy living in your home and neighbourhood without interference and disturbance from others. Unfortunately even in the safest of neighbourhoods, antisocial behaviour can occur.

Anti-social behaviour can include:

- ▶ Acts of violence.
- ▶ Drug misuse and alcohol-related nuisance.
- ▶ Hate incidents motivated by someone's age, disability, faith, sexual orientation or race.
- ▶ Noise nuisance at high levels or unreasonable hours.
- ▶ Vandalism and graffiti.
- ▶ Environmental health issues such as rubbish dumping.
- ▶ Dog fouling, uncontrolled and noisy pets.
- ▶ Inconsiderate or dangerous parking and abandoned cars.

If you are experiencing antisocial behaviour

It's often best to approach the person causing the problem and explain calmly why their behaviour is upsetting you. They may not realise they are disturbing you. If the behaviour continues, or you don't feel able to talk to the person concerned, please contact us.

If your personal safety or the safety of others could be at risk, you should call 101 (or 999 in an emergency) and seek police assistance. The police will then have a record of the event which they can share with us if necessary.

What is not considered anti-social behaviour

Some things may cause you annoyance, but cannot be dealt with by us as they do not constitute a breach of the tenancy or lease. These include:

- ✗ Noise from children when they are playing.
- ✗ Family disputes.
- ✗ Babies crying.

- ✗ Smells from cooking.
- ✗ Sounds of normal day to day living that we can hear such as opening and closing of doors, going up and down stairs.
- ✗ One-off parties such as BBQs, birthday or Christmas parties providing they don't cause an unacceptable disturbance.
- ✗ Clashes of lifestyle, including cultural differences.
- ✗ Minor personal differences such as fall outs between children.
- ✗ Putting rubbish out on the wrong day.
- ✗ Parking in the wrong bay.

How we deal with anti-social behaviour

We will always take the time to listen to your concerns and understand your personal circumstances. We will tell you if we think we can help and agree an action plan with you. This will include information on what we will do and how often we will contact you. We will work with other organisations, such as the police or environmental health, to help us deal with the issue as quickly and effectively as possible.

We will need you to help us take action by keeping records of the problems. In some circumstances, we may also need you to agree to be a witness.

Reporting noise nuisance

You should report noisy parties and other repeated or constant noise problems to the council's environmental health department.

They have access to noise monitoring equipment and also have the legal power to confiscate the equipment responsible for making the noise. If you report a noise problem to the council, please let us know so we have a record of the situation.



Your responsibilities

We expect you to treat other people with respect and keep to the conditions of your lease. You must take responsibility not only for yourself, but also for the members of your household and your visitors. You must not behave in any way that causes an annoyance, or is likely to cause harassment, alarm or distress in the community.

Domestic abuse

Domestic abuse is defined as an incident or series of incidents of controlling, coercive, or threatening behaviour, violence, or abuse. No one deserves to be a victim of domestic abuse; however, it is unfortunately not uncommon.



Saxon Weald is a member of the Domestic Abuse Housing Alliance (DAHA) and we believe everyone has a right to feel safe in their home. We can help you by dealing with your disclosures of domestic abuse, quickly, effectively and sympathetically by a trained member of staff.

We offer a non-judgemental and personcentred approach, where you are at the heart of any support and intervention put in place. Ensuring the safety of you and your family is our top priority, and we will be led by you on what you need to feel safe, whether that be extra locks, security lights or alternative housing.

Remember, if your personal safety or the safety of others is at risk, you should call 101 (or 999 in an emergency) and seek police assistance. Please also look at the domestic abuse pages on our website for more information:

www.saxonweald.com/da.

Other organisations who can help include:

WORTH SERVICES (West Sussex)
Specialist Domestic Abuse Service
0330 2228181 or
07834 968539 (weekends)

WOMEN'S AID
0808 2000 247
helpline@womensaid.org.uk

MEN'S ADVICE LINE
Advice and support for men
experiencing domestic abuse and
violence
0808 801 0327
info@mensadvice.org.uk

GALOP
24-hour support for the LGBT+
community
0800 999 5428

SAMARITAN
24-hour confidential and emotional
support for anyone in a crisis
111 123

NSPCC
0808 800 5000

CHILD LINE
0800 1111

HOURLASS
Providing support and information older
people at risk of or experiencing abuse
0808 808 814

KARMA NIRVANA
Support and advice for those at risk of
so-called honour-based violence and
forced marriage
0800 5999 247

VICTIM SUPPORT
For victims of crime whether they have
reported it to the police or not
0808 1689 111

What happens if my relationship breaks down and I split up with the person I live with?

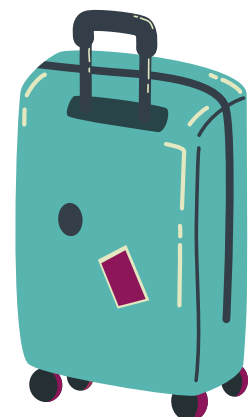
If you jointly own your home you will both need to take independent legal and financial advice. We can't remove one party from the ownership of a leasehold property without the consent of both parties and the associated legal process to transfer the lease into a sole name. The remaining leaseholder will have to undergo an affordability assessment. Other considerations will be if they will be able to take on the mortgage in their own name and what happens about any equity in the property. You will both need to appoint a solicitor to act on your behalf.

Can I have a lodger?

Yes you can have a lodger. The terms of your lease do not prohibit you from taking in a lodger, providing you are also still living in the property as your main and principal home. Shared ownership is intended to provide accommodation to meet your residential needs, and not business needs. Therefore we do not expect your home to be used as commercial bed and breakfast accommodation including Airbnb.

If you take in a lodger, you must not issue them with a tenancy agreement as this may grant them rights of occupation.

Please tell us if you intend to take in a lodger. You should also inform your mortgage lender, your insurance company (contents) and your local tax office. If you receive universal credit, you should check with the Department of Work and Pensions through your online journal.





Can I sub-let my home?

There is a clause in your shared ownership lease that prohibits you from sub-letting your home. In some exceptional circumstances we may agree for shared owners to sub-let their home for a short period of time.

Can I invite someone to live with me, without him or her being a paying lodger?

Yes, but as the leaseholder, you would be responsible for ensuring guests/household members comply with the terms of your lease.

What if I am away and not living in my home for long periods?

You should notify us if your home will be empty for extended periods so that we can check if there are any requirements for insurance purposes. If you need to move away permanently you will need to sell your property as shared ownership homes are intended to be your main home. You cannot buy another property unless you are simultaneously selling your shared ownership property.

Your neighbourhood

Our neighbourhood services cover a range of activities to support residents in creating a safe, well-maintained community.

Neighbourhood visits

Our neighbourhood team check the communal areas on our estates periodically which are within our control. These visits help us to:

- Check the standard of our contractors' work
- Identify health and safety issues
- Identify problems and report repairs
- Spot where we can make improvements

You can help us by reporting any problems you see in your neighbourhood, such as dumped rubbish or abandoned vehicles. We can only deal with issues on the land and communal areas that we manage.

Rubbish disposal

Please dispose of your rubbish carefully. If you have a shared bin store area, please only place rubbish in the bins provided and do not put extra items around the store. If we find dumped rubbish, we will investigate who it belongs to and charge them the cost of removal.

If you have a general enquiry about your rubbish collection service, please speak to your local council.



Grounds maintenance

To keep our estates and schemes tidy, we have a programme of grounds maintenance which is carried out by a contractor. During the growing season, grass is cut and shrub beds are tended to regularly (with the exact frequency depending on the weather / growing conditions). Hedges are trimmed biannually, before and after bird nesting season.



We charge the cost of these works equally among everyone living in the area via their service charge. If you pay a charge and would like more information about the area it covers, please email hello@saxonweald.com.

If you spot a problem with the grounds maintenance in your area, please contact us. It is worth noting that many grass verges are the responsibility of the local Highways team to maintain, so we may not be able to assist in some cases and will need to refer you to your council. On many new build estates there is an external managing agent who arranges the grounds maintenance and in that case we will liaise with them regarding any issues that you report.

Tree management

We manage thousands of trees on our communal land. Due to cost, we prioritise works to those that are dead, diseased or unsafe.

We are always happy to provide advice about trees, but are unlikely to carry out works for reasons such as improved television signal or better light.



If a tree is in your own garden, it is your responsibility to maintain. We may be able to assist if it is dead, diseased or dangerous. If a tree in a neighbouring property is causing a problem, you will need to discuss it with the neighbour or relevant land owner.

Cleaning of communal areas

If you live in a block of flats where there is a communal cleaning service you can report any problems to us at hello@saxonweald.com.

Car parking

We know that where parking is limited it can be frustrating for residents, and ask that you park considerately and do not block people's access. We will not usually get involved with parking disputes between individuals. If the parking problems are occurring on a public road, your local council may be able to assist.

You must not park any untaxed vehicle on our land. We will ask you to remove, or will remove ourselves, any vehicle from our property that is found to be either dumped, untaxed, causing a nuisance, obstruction or safety risk. We will charge the owner the cost of having the vehicle removed, stored or destroyed. If you spot an abandoned vehicle in your neighbourhood, please report it to the police via Operation Crackdown at www.operationcrackdown.org.

You will need our written consent to keep any of the following on our property: heavy goods, public service, trade or commercial vehicles, caravans, boats, trailers or similar items. On some estates there are restrictions on the types of vehicles that can be kept there.





Personal items in communal areas

Fire safety regulations mean that residents are not permitted to keep any items in communal areas, except a door mat. This means no plants, furniture, bikes, mobility scooters or pushchairs.

It may be inconvenient and you may think we are being petty, but our residents' safety has to be our first priority. Any obstruction to the common areas can hinder escape in the event of a fire, and can also provide fuel to a fire.

If we find items in shared areas, we may remove them without notice and charge you the cost of doing so.

Who else can help?

You should contact your local council for queries concerning:

- ▶ Refuse collection and recycling
- ▶ Street cleaning on public highways
- ▶ Street lighting on public highways
- ▶ General tree concerns (those not on Saxon Weald land)
- ▶ Parking issues on public highways
- ▶ Grass verges not owned by Saxon Weald

Having a say in our services

We really welcome your views on our services. Your feedback helps to shape our decisions and learn how we can improve our services.

There is no one better placed to tell us what works well and what doesn't than our customers!



We have numerous ways you can get involved and have your say:

- ▶ Surveys: we carry out surveys regularly, from an overall satisfaction survey, to questionnaires about a specific service. We try to keep them short, so they don't take too much of your time, but they provide us with a lot of valuable feedback. Make sure we can include you by ensuring we have an up-to-date email address for you.
- ▶ Customer interviews: sometimes we'll ask if we can call you for a more in-depth chat about a service and your experience. This helps give more detail than we can get using surveys alone.
- ▶ Service user testing: from time to time, we ask for volunteers to help us test a new system or service. If you'd be happy to help, please email: hello@saxonweald.com.

Of course, if you have some feedback you want to share, you can do so any time by contacting us at hello@saxonweald.com. We'll be all ears!

Saxon Weald's complaint policy

We take pride in providing good customer service, however, we know that occasionally things can go wrong. Here is some



information on how to make a complaint and what you can expect from us.

How to complain

Simply contact us telling us:

- ▶ what the problem is, giving details where possible, such as dates / names
- ▶ what you would like to see happen next
- ▶ how best to contact you

We ask that you bring any problems to our attention within 12 months of the issue occurring.

Our complaints procedure

We try to deal with complaints quickly and fairly. We will consider and respond to all complaints within 10 working days of receiving them. In the event that you are not happy with our response, we will refer the issue to our customer experience team. They will investigate your complaint and respond within 20 working days of it being referred to them. This will be the final response to the issue.

Still dissatisfied?

If you have been through our complaints process and are not satisfied, you have the right for your complaint to be considered by the Independent Housing Ombudsman. You can contact the Ombudsman at any time for impartial advice.



Housing Ombudsman Service
PO Box 1484, Unit D, Preston, PR2 0ET

Telephone: 0300 111 3000

Email: info@housing-ombudsman.org.uk

Unacceptable behaviour by complainants

We reserve the right not to consider a case if the complainant acts in an unreasonable, rude or aggressive manner, or where the complaint is frivolous, or has already been closed.

Help making your complaint



If you are not confident about communicating your complaint, you are entitled to have a friend, family member or other advocate act on your behalf. We will need your permission to share your information with this person.

There is also advice on making a complaint on the Housing Ombudsman's website:
www.housing-ombudsman.org.uk.

Data protection

Most of the information we hold is fairly obvious and in most cases we hold it because you, or others living with you, have given it to us. Under data protection legislation you have a right to see personal data held on you. There are certain exceptions to this right. In particular, we may not be required to give you access to personal data if this involves giving you information about another individual.



If you want to see the information we hold on you in our records, please contact:

The Data Protection Officer
Saxon Weald
38-42 Worthing Road
Horsham
West Sussex
RH12 1DT

Alternatively, you can email any queries to hello@saxonweald.com.

We need to be careful that you are who you say you are and we will need information from you to check your identity. If you find information that is wrong, you should tell us and we may correct it or put a note on the file stating that you dispute the information.

The easiest way to update the information we hold on you is via your account at mywealdliving.com.



For more information

UK GDPR came into force in 2018.

For up to date information on what data we hold on you, as well as how we process it, please visit our website: www.saxonweald.com/privacy/

On our website you can also find our policies and guidelines, such as our Data Protection Policy.

The Government's Information Commissioner's Office (ICO) is responsible for enforcing Data Protection Legislation as well as providing information relating to how to handle and process personal data. Further details are available at: www.ico.org.uk.

About you



Please tell us about any changes to your personal contact details, including mobile phone numbers and email addresses. We use this information to send you updates on our services, such as reminders of repair appointments, so it's important that it is accurate. Please be assured that we keep your information secure and do not sell information to any third parties.

The easiest way to update the information we hold on you is via your account at www.mywealdliving.com.

INFORMATION CORRECT AS OF SEPTEMBER 2026

Weald Living
Saxon Weald House
38-42 Worthing Road
Horsham, West Sussex
RH12 1DT
t: 01403 226060
e: hello@saxonweald.com
www.wealdliving.com



WEALD LIVING
BY SAXON WEALD