

Homeowners News



Welcome

Welcome to the second edition of Homeowners News. This publication has been produced specifically for you as a homeowner and is intended to give you news and important information about the services we provide and matters which will affect you.

The big change in this edition is the use of the Nectar Homes brand. Since the launch of our new brand in November 2008, we have moved quickly to make sure that our new image is used for all our general marketing activities and that existing homeowners also receive services from Nectar Homes. This is much more than a re-branding exercise - the Homebuy Sales Team and Homeownership Management Team now work closely together under the Nectar Homes umbrella. This is to make sure we give a much better standard of customer service that starts at the point of sale and continues through into the day to day property management. The Management Team is fully involved in any new schemes under construction and we use their experience to make buying from us and living with us a positive experience.

We hope you will find this publication of interest. If you would like to get in touch with us or make any comments, you can find our contact details on the back page.

Telling us what you think

We recently wrote to over 2,000 of our customers to let you know what opportunities you have to comment on the services we provide to you. Your comments have given us confidence that we now have good measures in place to provide you with opportunity to voice your opinions and for you to influence any changes that may be required.

We will hold an annual forum each year, at a venue yet to be decided, where we will be able to discuss the key topics of concern to you.

This could include specialist presentations of service charges, sinking funds, insurances, estate management and dealing with antisocial behaviour. We are planning the first of these forums to take place in spring 2010. If you have any suggestions for this event please contact us using the details at the back of this publication.

The Homeowners' Panel is gradually increasing in size and now has over 85 members.

Each member of the panel contributes as and when they can and provides us with their views on a wide range of issues. This could be anything from important financial proposals to the production of factsheets and general day to day information for our homeowners.

The Homeowners' Panel is a vital tool in our plans to make sure that our services are tailored to your requirements.

We want to get as many members as possible on to the panel. If you feel you could contribute or would simply like to know what is going on, we will be delighted to hear from you.

It's important to note that many key decisions are taken on your behalf by the panel and becoming a member is the best way to make sure that you find out what's happening and have a chance to contribute to any debates.



Service charge consultation

In our last edition of Homeowners News we told you all about the service charge consultation that was about to take place in the late spring. This process has now been completed and by now you will have received your service charge statement for the coming year. We hope this experience has been a good one for you and we hope that this year you have noticed an improvement in the documentation sent to you. Service charge information can be daunting to read at the best of times and in the situation where you are part of a large complex of buildings, the statements can be quite confusing. The Homeownership Management Team is aware of the difficulty in presenting this information to you and we have plans this year to modify and further improve this information.

If you would like to give us your comments on how to improve the documents and take part in our process of re-designing this information, we would be delighted to hear from you. If you are already a member of the Homeowners' Panel we will automatically contact you when this process begins.



www.nectarhomes.co.uk



Do you want a newsletter?

At the January 2009 forum, you told us you didn't want us to print a copy of this newsletter and distribute it to all 2,000 of our customers. Instead you asked us to publish it on our website.

We took this message seriously but wanted one more opportunity to check that this is what everybody wants us to do. We therefore published an article in the spring edition of Homeowners News, asking for a second opinion.

This reconfirmed to us that you don't want a newsletter published and sent in the post. This edition is the first to be published to our website only. We hope you're happy with this and if you are reading this article, you are proof that this method of keeping you in touch is the right one! We would still like to receive your comments on this subject and if you hold a different view or would like to endorse the decision that has been taken, please get in touch.

We have now created a section on the Nectar Homes website specifically for you. Over the next few months these pages will be completed to include advice and comments on all general matters, which we believe will be of interest to you. This will include the annual publication of your Building Insurance Certificates, publication of factsheets giving you comprehensive details on subjects such as how your sinking fund works, how premiums are calculated for your buildings insurance, and how you can consult with us. In addition, the website will contain key publications and policies affecting you.

We will shortly introduce a rate our website facility which will give you an opportunity to tell us what you think about our website and its content. Please look out for this and once you have had an opportunity to explore the pages, let us know what you think.

Sinking funds

A sinking fund or reserve fund is an amount of money contributed by a homeowner (usually living within a block of flats) to contribute towards the cost of future repairs and maintenance. These funds make sure that there is sufficient money available to pay for often expensive repairs when they are needed. The fund will, in most cases, accumulate over many years and will transfer to a new purchaser should you decide to sell. The fund belongs to the property.

We've been looking at the management of these sinking funds and have concluded that it's time to re-examine the way we ask you to contribute to these funds, while making sure they are operating efficiently and effectively at reasonable cost offering value for money for you and us.

This is a complex task, which will involve our Finance, Asset Management, Maintenance, IT and Homeownership Management Teams. We are in the process of planning this review and would like to hear from those of you with sinking funds on any proposed changes. We are going to ask for volunteers to assist us from the membership of the Homeowners' Panel but if you have an interest in this subject and would like to contribute to our plans, please get in touch.





Getting to Know You

We recently sent you a survey in the post called "Getting to Know You". This asked you to tell us all more about yourself and the people living with you in your home. We have had a reasonable response (30%) but our target is to achieve a minimum of 80%. We therefore still have a long way to go to achieve our target and we will make contact with you once again to try and improve the level of information we have about you.



Why do we want this information?

Knowing about your household size, your religion, your ethnicity and other important details will greatly assist us to provide services tailored to your needs. For example, if you have a disability we will be able to give you important information that may assist you in your day to day life that would otherwise not reach you. If the number of people in your household exceeds the number that your property has been designed for, we may be able to provide you with details of alternative housing options and low cost initiatives aimed at assisting people who may feel financially trapped in their home. There are many other examples of how we believe we will be able to improve our services as a consequence of knowing a little bit more about you. If you would like us to send you a new form, please contact us.



Antisocial behaviour

Everyone should be able to live peacefully in their homes. We expect people to show consideration and reasonable tolerance towards their neighbours. If there is a dispute with your neighbour, try to solve the problems between you in a friendly way first. Problems are rarely caused deliberately and people are often happy to put matters right. Noisy neighbours may simply not realise you can hear them.

If this does not work please report the dispute to us. If there is evidence of persistent nuisance you can use the First Response Service delivered by our Nuisance Prevention Team. They will visit and offer advice and support on how to deal with the problem. However, our powers are limited. In very serious cases, we can ask a Court to end a lease or tenancy if it is another leaseholder or one of our tenants who is causing the nuisance to you. Depending on the terms of your lease, costs incurred in bringing action will be recovered either as a scheme cost or from you.

Depending on the nature of the nuisance you may have the right to take your own legal action against neighbours causing a nuisance. The Environmental Health department of your local authority has powers to deal with noise nuisance. For further advice, contact us or the Citizens Advice Bureau.





Buying shares in your home

In our last edition of Homeowners News, we posed the question “Is now a good time to buy a bigger share in your home?” it seems that many of you believe it is and we have received a surge in applications to buy further shares or staircased to full ownership of your homes.

If you would like more information about how to buy further shares in your home, please contact the Homebuy Sales Team on T: 08458 504506 or visit our website: www.nectarhomes.co.uk



Debt advice

Under the contractual terms of your lease, you must pay your rent and service charges regularly. If you cannot make a payment, we ask you to contact your Homeownership Officer straight away. Under certain circumstances, we can arrange with you to clear your account over an agreed period. We can also give advice on claiming state benefits. Please be aware that your lease allows us to charge interest on any arrears. We may do this if there appears to be no good reason for your late payments, but we will tell you first.

Your home is at risk if you do not keep up payments

If you are in serious arrears without good reason and have failed to respond to our efforts to resolve the problem, we may take legal action that could result in the loss of your home. Before doing so, we are obliged to tell your mortgage lender of the position. Forfeiture proceedings result in the termination of your lease and that would result in the lender losing out as well as the leaseholder. To prevent this, the lender may agree to pay your rent, but they will add this cost to your mortgage debt. If you cannot then meet your mortgage payments, you may risk losing your home through repossession.

We want to help you avoid serious arrears. Please let us know if you have a problem meeting your monthly payment. You should also tell your lender if you are not able to make your loan repayment on the due date.

Benefits to help meet payments

If you receive income support or are on a low income, you may be able to claim Housing Benefit from your local authority to help with the rent payment. You may also be able to get help from the Department for Work and Pensions to meet your mortgage costs (interest element only, not capital). If your circumstances change and you are worried about meeting your payments, please contact your Homeownership Officer for advice.

The following organisations can offer free confidential and independent advice on how to deal with debt problems;

National Debt Line
www.nationaldebtline.co.uk
or freephone 0808 8084000.

The Citizens Advice Bureau
www.nacab.org.uk



Contact details



Homebuy Sales Team:

Tel: 08458 504505

Email: mail@nectarhomes.co.uk

If you have an idea for a story in the newsletter, please let us know. We would love to hear from you.

Homeownership Management Team:

Tel: 0117 984 8170 (Bristol)

Tel: 01934 524462 (Weston-super-Mare)

Tel: 01202 505558 (Poole)

Email: homeowner@knightstone.co.uk



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