



Homebuy Handbook

This handbook is for people residents who own all or part of their home. You may have bought your home outright, purchased a percentage or via a traditional shared ownership scheme. You may also have purchased via either the Right to Buy or Right to Acquire Schemes.

This handbook provides guidance for you but as there are many different arrangements in place, it is not a comprehensive interpretation of the law, and it will not override or affect the terms of your lease and/or freehold details.

If there is any difference between this handbook and your lease and/or freehold details, the latter will always take precedence.

Information contained in this handbook has relevance for both leaseholders and freeholders.

You may find similar advice on our website but this handbook is specific to Melin Homebuy customers and so may differ.

Homebuy

These are properties where Melin will generally retain an equity stake in the property.

For example, you will own 70% and Melin will retain a 30% share.

There are some limited exceptions where the resident owns the whole property.

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Melin Voices and giving feedback on our services

We know our customers are the best people to help us shape and improve our services. You know when we get it right, and where we can make improvements.

All our customers become a Voice when they become a Melin resident. We ensure that everyone has the opportunity to take part in surveys.

If you receive a text from us, asking for your views, please take the time to tell us your opinions, to help us make a positive difference.

If you have a suggestion or something that is important to you, and you would like us to look into it, you can email our Listen Act Learn staff group. You can find out more about Listen Act Learn by visiting our website at:

www.melinhomes.co.uk/residents/get-involved/shaping-our-services

If you would like to be more involved, you can join one of our Voices focus groups:

The **Community Group** meet monthly with the Communities Team to plan and fund neighbourhood events and award grant funding.

The **Customer Service Group** scrutinise the services that Melin provide and give recommendations on service improvement, seeking the views of residents and staff. They meet when required to get reports completed.



Your voice matters, to get involved email voices@melinhomes.co.uk

Defects procedure

New build properties come with a builders defect warranty period which is typically for 12 months. Please refer to your Home User Guide for the procedure on how to report defects.

Repairs

In this section you can find useful information about the repairing obligations of both Melin and yourself. If you are in any doubt about repairs, please refer to your Home User Guide in the first instance.

Melin are responsible for the following:

- If you live in a flat, the repair and maintenance of the structure of the building.
- If you live in a flat, the repair and maintenance of the communal parts of the building.
- If you live in a house or flat, the maintenance and upkeep of external communal areas although these services can sometimes be provided via a third party.

You must:

- Permit access to Melin staff and subcontractors to carry out work in communal areas. Please ask them for appropriate ID.
- Report communal repairs to Melin.

We will:

- Give reasonable notice (although this may not be possible in an emergency)
- Fulfil our duties under the terms of the lease/contract.

Improvements

If you want to make and major home improvements, you must write in and obtain our consent. Examples include loft conversions, extensions, conservatories and removing internal walls. It is important that any Planning and Building Regulations are complied with.

Consultation

Long-term agreements

Melin will consult with you if we enter into any long-term agreement to cover things like grass cutting or cleaning services. These agreements will last for more than 12 months and would cost you more than £100 per annum.

Major works (flats only)

We will consult you before we start any major works, maintenance or improvements for which you are required to contribute. If the work will cost more than £250 for any one flat within your block, we will consult you.

We must get at least two estimates or quotes for the proposed works, one of which must be from an outside contractor. You will be supplied with a written notice containing a specification (or summary) of the works, together with estimated costs.

The notice must ask for your written comments by a specified date, at least one month from the date the notice was served. Melin must consider your views before carrying out the works, but we will make the final decision. Works cannot start before the one month consultation period has expired, unless they are urgent.

If Melin fails to formally consult you in the manner outlined above, any sums over the £250 limit cannot be charged.

In an emergency, or where circumstances are beyond Melin's control, we may not be able to formally consult you about the work, but every effort will be made to keep you informed about the cost. Melin's actions must be reasonable and proportionate and can be challenged in a Leasehold Valuation Tribunal if you feel we have not acted correctly.

Work carried out must be to a reasonable standard. If you are unhappy with the standard of the work, you should contact Melin whilst the work is still being carried out or as soon as they have been completed.

Service charges

A service charge is a payment made by a resident towards the cost of services provided outside of their property. The cost of this service is split between all residents.

For example, service charges include items such as repair and maintenance works, insurance, lighting to private parking courts etc. If you live at a scheme with communal open space, the cost of cutting the grass and litter picking is covered by a service charge.

Other common service charges are for heating, cleaning and lighting in communal corridors, servicing and repairing a lift in a block of flats and maintaining a secure door entry system.

In some instances, there may be an additional charge payable to the house builder for items such as drainage and road/estate maintenance.

We also charge a management fee on top of most service charges. This fee is to cover our costs in sourcing contractors to undertake the work needed and in managing the contractors who undertake the work for us.

These charges are known as 'variable service charges' because they depend on the costs involved. We do not make a profit from service charges. By law we must provide you with certain information relating to service charges and we must send you a 'summary of rights and obligations' in relation to service charges with your bill.

How to pay your service charges

We prefer you to pay by Direct Debit or standing order.

If you have difficulty in paying or need a payment swipe card you should contact Melin's Finance department immediately on **01495 745910**.

If you refuse or fail to pay your service charges

If you fall into arrears with your service charges you will be in breach of your agreement with us.

If you do not pay your service charges, we will send you a reminder letter. If you still do not pay, we will send you a final reminder. If you still do not pay and we do not hear from you, we will take legal action to recover the debt.

We will try to resolve any disputes with you but if you are still not happy you can apply to a Leasehold Valuation Tribunal to assess if the level of service charges are reasonable or not.

For further information please visit the Residential Property Tribunal Wales website or contact Melin on **01495 745910**.

Insurance (for flat owners only)

As a condition of your lease Melin takes out the building insurance for your property. The cost is covered through your service charge. You may be offered insurance by your mortgage lender, but you should advise them that you are already covered by Melin's policy.

The policy taken out by Melin insures the building in which you live, up to the rebuilding value of your home. It does not insure the contents of your home. This remains your responsibility. You are strongly advised to make your own arrangements.

There is a £250 excess payable for each and every claim, but it is always best to check with us first. For subsidence, the excess is £1,000 and this may be payable by you if the damage is attributable to you.

You are entitled to a written summary of your insurance cover, containing the name of our insurers and the risk covered by the policy. If you require a certificate of cover, please contact us.

Antisocial Behaviour (ASB)

ASB is a term that describes a range of behaviours that can affect and upset other people. This can be things like abusive, threatening or violent behaviour, criminal acts, loud music, racial harassment, drug-dealing, vandalism, graffiti or dumping rubbish.

Melin can sometimes offer an independent and impartial mediation service to help resolve neighbour disputes between homeowners.

Over and above this, Melin will not intervene in neighbour disputes between homeowners.

However, if a dispute is affecting other people, we may consider taking action against all the parties involved in the dispute.

You can report antisocial behaviour to us in the following ways:

- Fill in the contact form on our website (click the **Contact Melin** link) using the 'Report antisocial behaviour' option from the drop-down within the form.
- Live chat with one of our Customer Contact Team members on our website
- Email **asb@melinhomes.co.uk**
- Call us on **01495 745910**

Here are some other useful contacts that you may find you need:

- Police non-emergency number: **101**
- All Wales Domestic Abuse Helpline: **0808 80 10 800**

- For social services and environmental health (including noise), contact your relevant local authority:
 - Torfaen County Borough Council: **01495 762200**
 - Monmouthshire County Council: **01633 644644**
 - Newport City Council: **01633 656656**
 - Blaenau Gwent Council: **01495 311556**
 - Powys County Council: **01597 826000**

If your concerns are more serious and immediate, we advise you to call the police and/or emergency services.

Complaints

How to make a complaint

We want to know what you are thinking about our services and believe that providing excellent services to our residents and customers is essential. We want to know what you think and welcome your feedback, both good and bad on the services that we provide. We want to learn from compliments and complaints to improve. Sometimes things can go wrong so if you feel that the service we have provided has fallen short of your expectations let us know so we can put it right.

Normally, we will only look at your concern if you tell us within six months of it happening. In any event, regardless of the circumstances, we will not consider any concerns about matters that took place more than one year ago.

All the ways you can tell us how we are doing

There are many ways that you can make a complaint or give us a compliment:

- Telephone **01495 745910**
- Via our website
- Live chat – Use the live chat box on any page of our website
- Email **enquiries@melinhomes.co.uk**
- Social media Facebook and Twitter
- Face to face – Call into our offices and speak to a member of staff
- By letter – Write to us and send it to:
Customer Feedback, Ty'r Efail, Lower Mill Field, Pontypool, Torfaen NP4 0XJ.

To help us deal with your complaint we ask that you provide us with as much information as possible. It will help us if you can answer the following questions as well as providing any documents or pictures you may have. If you need help making a complaint or a compliment please contact us, we want our services to be accessible for everyone. Please include:

- The name of the department or service you are complaining about.
- What do you think they did wrong, or failed to do?
- Please describe how you personally have suffered or have been affected.
- What do you think should be done to put things right?
- When did you first become aware of the problem?
- Have you already put your concern to one of our frontline staff? If so, please give brief details of how and when you did so.
- If it is more than six months since you first became aware of the problem, please say why you have not complained before now.

What happens when you make a complaint

We try to resolve your complaint at first contact. However, if we are unable to resolve any issues as a service request, we have a formal process in place where we will investigate your comments.

Stage 1 – Formal investigation by a Service Manager

Stage 1 complaints are sent to the investigating service manager to be investigated. You will receive an acknowledgement in three working days which will detail who is investigating your complaint. This will be the nominated member of staff who responds to you about your comments. We will provide you with a formal response within 15 working days of the acknowledgement of your complaint.

If you feel that we have not properly resolved your complaint, or you are not happy with the response will move your complaint to stage 2.

Stage 2 – Complaint appeal

At stage 2 the complaint is passed to either a Director responsible for the service or our Chief Executive. They will identify whether we provided an appropriate and proportionate response. You will receive an acknowledgement in three working days which will detail who is investigating your complaint. This will be the person who responds to you about your comments. We will provide you with a formal response within 15 working days of the acknowledgement of your complaint.

Unresolved complaints

If you feel that your complaint has not been properly resolved after exhausting our internal complaint process you can refer your complaint to several external agencies who will independently arbitrate the decision we have made.

For unresolved Housing related complaints please contact:

The Public Services Ombudsman for Wales

1 Ffordd yr Hen Gae

Pencoed

CF35 5LJ

Tel: **0300 790 0203**

Fax: **01656 641199**

Web: **www.ombudsman-wales.org.uk**

Email: **ask@ombudsman-wales.org.uk**

Help and advice

If you need help or advice in making a complaint you can contact your local councillor, Member of the Senedd (MS) or Minister.

Visit **senedd.wales/find-a-member-of-the-senedd**

or **www.gov.uk/find-your-local-councillors**

Alternatively, you can request support from organizations like Citizens Advice or other support agencies.

Selling your home

We need to know if you are planning to sell your home.

Please contact our Melin Homebuy team on **01495 745910** who will be able to explain the correct procedure in detail for you.