

*A Newsletter for our Sharing Owners*

# Langstane (S.P.)



## Newsletter

September 2005

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### Development Ideas Aired

Langstane (S.P.) Housing Association is about to launch its new Business Plan. For some years, since the completion of the Kittybrewster development, the Association has built no new homes and its shared ownership programme has begun to dwindle. The Association's Committee of Management however is working up an imaginative Business Plan which will see the development of at least 50 units per annum for a variety of accommodation including shared equity, it is hoped, under the Scottish Executive's "HomeStake" programme, together with a programme of rented housing which while still affordable, is aimed at providing executive accommodation for key workers.

The Association's Business Plan will soon be published and full details of the sites under consideration can be obtained from the Association.

### Complaints Policy

The Association is trying to be as responsive as it can be to the needs and complaints of its customers, its sharing owners, tenants and others with whom it deals. To that end, we have recently revised our complaints policy and procedure with a view to making them more customer-friendly and transparent. So, if you have a complaint about the way the Association has dealt with you, you may complain first of all to the Chief Executive and if you are not satisfied with that, you have the opportunity to appeal to the Committee of Management. While it is hoped that we will be able to answer your complaints and satisfy your concerns, you still have the right, if unhappy with the outcome after that process, to put the matter before the Public Services Ombudsman.

Making a complaint is easy - it is really a matter of writing or even calling in to the Chief Executive at 680 King Street, Aberdeen. The Association has however produced a leaflet detailing the way the procedure works and the timetables for responses. This leaflet is available at the Association's offices in Aberdeen and Elgin on request.



### Occupancy Charge Arrears A Summary of Our Policy

Langstane (S.P) expects all shared owners to take responsibility for ensuring that occupancy charges are paid regularly and on time.

If you are in arrears, you should ensure that you make contact with our Account Management Team immediately to agree arrangements for clearing the arrears. It is vital that you do not delay in making contact or break any arrangements made to pay.

If you do not co-operate in dealing with issues or if you fail to respond to a letter or a visit, then further action will be taken. This can include the worst case scenario of court proceedings to end your occupancy in conjunction with your mortgage lender.

We recognise that on occasions, individual shared owners experience problems which affect their ability to pay the occupancy charge. That is a common fact of life.



## MAINTENANCE ISSUES DO'S AND DON'TS IN AN EMERGENCY

### Fire



- ★ Dial 999. Get everyone out and do not go back for any reason
- ★ Close all doors and windows
- ★ Warn your neighbours if any of them might be in danger

### Smell of Gas

- ★ Open the doors and windows to get rid of the gas
- ★ Check to see if the gas has been left on unlit. If so, turn the appliance off and do not try and relight it until all smell of gas has been cleared
- ★ If the leak cannot be traced turn off the gas supply at the meter and phone the gas emergency service
- ★ Do not smoke
- ★ Do not use naked flames
- ★ Do not use light switches



### Burst or Leaking Pipes



- ★ Turn water off at the mains
- ★ Call our Repairs Service or the emergency number if out of hours
- ★ If you are going to be away from your property for any length of time

during the winter months be sure to turn off the water at the main stop cock and turn on all the taps. The hot water will run for approximately 10 -15 minutes. On your return, turn off all the taps before turning the water back on again.

### Loss of Electricity



- ★ If neighbours are affected call your electricity provider. If you are the only one affected, check your fuse box and return any tripped fuses to the 'on' position.

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If you are having problems managing your finances, our Account Management Team are available to offer practical advice and assistance.

The occupancy charge can be paid by cash, cheque, debit or credit cards at our offices. You can also pay your occupancy charge directly from your bank account by setting up a direct debit or a standing order.

We have an Arrears Control Policy which is approved on an annual basis. A copy of the policy is available on request. Other policies we have available are Anti - Social Behaviour, Allocations, Customer Participation and Buy Backs. We always welcome comments and suggestions on any of our policies.



*Our Account Management Team*

# So how much do you know about shared ownership?

Q1: Shared ownership means that the shared owner is both an owner and a tenant?

*False - In the House of Lords case, Clydesdale Bank v Davidson, it was judged that an owner of a property cannot be a tenant of the same property.*



Q2: Shared ownership properties must be allocated to people on the housing list?

*False - Rules of allocating shared ownership properties are not the same as Scottish Secure Tenancies. Both housing need and income require to be considered.*

Q3: The Association is permitted to carry out credit checks on applicants for shared ownership housing?

*True - Registered Social Landlords (RSL) should not allocate shared ownership properties to people who are likely to experience financial difficulty in meeting the housing costs therefore credit checks are permissible.*

Q4: The main law dealing with shared ownership is the Housing (Scotland) Act 2001?

*False - The main law dealing with shared ownership is the Housing Associations Act 1985 which actually defines shared ownership.*

Q5: The Association can evict a sharing owner in arrears without assistance from any other person, for example, the lender?

*False - If there are either mortgage arrears or occupancy payment arrears, both the RSL and the lender require to join in legal action for recovery.*

Q6: The shared owner's spouse may be able to stop an action of recovery based on arrears?

*True - If a creditor has served a calling up notice, or a notice of default, to evict the shared owner, the creditor's right to recovery may be suspended. The application to suspend may be made by a number of people, including the spouse.*

Q7: Shared owners can increase their share of ownership at any time?

*False - Shared owners can increase their share after 1 year's occupancy. After that they can only increase their share once a year.*

Q8: The Association can buy back the property at the request of the sharing owner?

*True - It is not a requirement by law but in certain circumstances buy backs represent good practice if the property can be sold on as a shared ownership property.*

Q9: The association has to set certain performance indicators to monitor its performance in respect of shared ownership schemes?

*True - Performance monitoring is essential to ensure that policy is implemented effectively.*



## HOUSE HUNTERS GO ONLINE

Almost two thirds of consumers use the internet to research a house purchase and over one fifth would consider actually buying a home online according to a survey from [smartnewhomes.com](http://smartnewhomes.com).

The Managing Director of SmartNewHomes, said: "Online shopping can often give the consumer a better deal or cheaper prices and allows them to research all their options from the comfort of their home or office. That is especially beneficial with a big commitment like a house purchase and is reflected by the number of property websites".

"With tools such as virtual tours and e-brochures becoming more common place, it is only a matter of time before we see consumers buying properties directly over the internet. For buyers, such as investors who purchase properties off-plan, this would not be a big leap from the way they currently buy houses, and any additional

discount secured by cutting overheads equates to greater returns on their investment." The survey looked into the online shopping habits and discovered that flights are the most common online purchase, with 69.4% having



bought plane tickets online. Books, CDs and DVDs, electrical goods and tickets are also frequently purchased on the internet. Many more consumers use the internet to research their options before

making their actual purchase offline. Houses and cars were the most researched products online by a long way, with 59.7% of consumers researching homes online and 46.8% looking at cars.

The survey also asked which products consumers would not consider buying online. Less than 10% said they would only buy a property offline. Convenience was the number one reason consumers gave for preferring to shop online, followed by being able to get cheaper prices and better deals and having more options to choose from.

Approximately £17bn was spent online in 2004. Over half (55%) of the UK population is now online and over 70% of these use the internet to search for goods and services which equates to over 23 million e-consumers.

[www.smartnewhomes.com](http://www.smartnewhomes.com)

Taken from SFHA Daily housing news Aug 2005

### Office Closure

Langstane's offices will be closed on the following days over the next few months.

*Friday 23 September 2005*

*(Autumn Holiday)*

*Monday 26 September 2005*

*(Autumn Holiday)*

*Friday 16 December 2005*

*(from 12.30pm)*

*Friday 23 December 2005*

*(from 12.30pm)*

*Monday 26 December 2005 until*

*Wednesday 4 January 2006*

*If you would like to contribute to any future newsletters, please contact Andrew Ochia on 01224 423008. We are always happy to hear from you.*

**IF YOU NEED ASSISTANCE READING THIS NEWSLETTER, PLEASE LET US KNOW SO ARRANGEMENTS CAN BE MADE.**

**Langstane (S.P.) Housing Association**  
offices at -

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