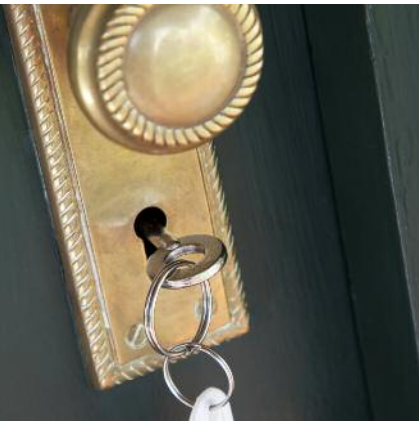




Buying a flat on the open market?





BUYING A FLAT ON THE OPEN MARKET?

This leaflet is for you, if you are thinking about buying, or have recently bought, a flat from an existing leaseholder and Whitefriars owns the freehold or head-lease. In it, we give a quick introduction to Whitefriars and some information on the lease, service charge, insurance and other matters likely to be of interest to you at this stage. We also tell you how to contact us.

Introducing Whitefriars Housing Group

Whitefriars Housing Group Ltd was established in 2000, when it received the transfer of Coventry City Council's homes. It is one of the country's most successful post transfer social housing organisations and owns and manages approximately 18,000 homes across Coventry. We are a not-for-profit organisation dedicated to improving people's lives and neighbourhoods, as well as managing and maintaining their homes.

Our main purpose is to provide social rented housing in the Coventry area but we also provide many other services and are involved in a number of projects across the city and beyond. Whitefriars owns the freehold or head lease of flats originally sold by the City Council or Whitefriars under right to buy schemes, such as the property you have recently bought or are interested in. We provide the landlord services and collect the service charge as provided for by the lease.

Since the transfer Whitefriars has consistently exceeded its business targets. We have invested £340 million in repairing and improving our customers' homes, ensuring that the Government's Decent Homes Standard is being met ahead of schedule.

Whitefriars is a Charitable, Industrial and Provident Society in England, registered no: 30092R. It is regulated by the Tenant Services Authority.

Handbook

All leaseholders were sent a handbook which explains leasehold ownership with Whitefriars Housing Group. We ask leaseholders to pass this on to the new owner if they sell. However, this doesn't always happen, so if you have completed your purchase of the property and would like a copy of the handbook, please let us know.

Summary of your lease

We have different types of leases, reflecting changes in law and policies since 1970 when Coventry City Council, the previous landlord, began selling properties. The leases are broadly similar, but there are variations particularly in the provisions for service charge.

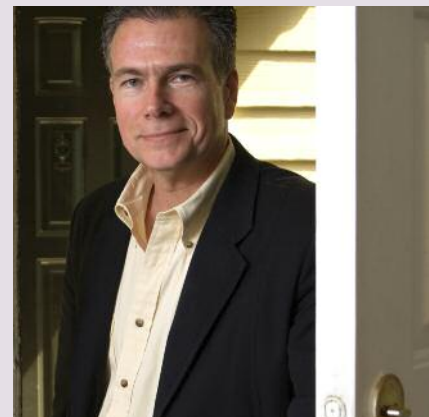
Typically leases were for original terms of 99 or 125 years. The lease sets out the property you have bought, and any rights like access or use of communal areas, associated with the property. It also sets out the respective leaseholder and landlord rights and responsibilities.

A leaseholder is responsible for -

- Paying the service charge and ground rent when it falls due
- Keeping your property clean and in good order - as a rough guide you will be responsible for maintaining the inside of your property and other parts you have sole use of
- Allowing access on reasonable notice for persons authorised by Whitefriars for the purposes of inspection and works
- Allowing immediate access in an emergency
- Complying with the restrictions set out in the lease, for example:
 - Not to alter or add to the property (although we are prepared to consider requests)
 - Not to cause nuisance or annoyance to neighbours

Whitefriars is responsible for -

- Maintaining the structure and exterior of the building, including external decorations
- Maintaining the common parts of the building and communal services to the building provided for by the lease



Service charge and ground rent arrangements

Your lease will set out what your service charge and ground rent arrangements are, specifying when it is due and how much it is, or what costs are included within it. We will invoice you when your service charge is due, giving you 30 days within which to pay. If you have any queries relating to your service charge, or expect to have difficulties paying it, please contact the Leasehold Services Team.

Before you complete your purchase, your solicitor should make arrangements with the seller's solicitor to make sure any service charge outstanding has been paid. Contributions should also be agreed between buyer and seller towards any service charge which is likely to fall due after the sale, but covering a period or works before the sale. It is worth checking that your solicitor has done this, to avoid unnecessary costs once you have completed your purchase.



Insurance



Buildings Insurance

Your lease will set out whether you need to take out buildings insurance to cover your property. As a guide, if your lease was granted before 1980 you will probably need to insure the property.

For leases granted after 1980, Whitefriars has a responsibility to rebuild or reinstate your flat if it damaged by fire, tempest, flood or any other cause against the risk of which it is normal practice to insure. Whitefriars holds buildings insurance to cover this responsibility subject to an excess of £5000. Claims below the excess amount are assessed directly by Whitefriars. If you need to make a claim, contact the Leasehold Services Team.

Contents and Third Party Liability Insurance

We strongly advise all residents to take out contents insurance to cover wall and ceiling decorations, floor coverings, furniture, personal possessions, etc. All properties are subject to a range of risks and flats can be vulnerable to leaks from above - contents insurance gives you the peace of mind of being able to replace items if they are damaged.

When taking out contents insurance, we recommend you check to make sure it provides third party liability cover. If your actions or neglect results in damage to Whitefriars', or another resident's property, you may find claims being made against you to cover the costs of remedying that damage. Third party liability insurance covers you against this sort of risk.

Whitefriars has arranged a home contents insurance scheme with Equity Red Star open to all tenants and leaseholders called Pay As You Go. When considering your contents insurance, you may want to consider this option. For further information, contact the Leasehold Services Team (see next page for contact details).

Information and Involvement opportunities

Whitefriars offers a wide range of opportunities for customers to get involved, have their say and influence what we do and how we do it. Some of the main ways in which you can do this are - reading our magazine View, completing the surveys we may send you from time to time, joining our customer auditors project, contacting us to talk about problems with services or ideas for improvement, joining our focus groups, or joining the Leaseholder Customer Service Improvement Group.

You can let us know you are interested in working with us, or find out more by phoning our Customer Involvement Team on ☎ 024 7666 4430.

Letting your property

There are no restrictions in your lease preventing you renting out your property. If you do want to rent it out, we have a leaflet providing further information which we would be happy to send you.

We ask that you provide us with contact details and a correspondence address for yourself, and your tenant's name and contact details (the latter so we can get in touch with the occupant quickly if there's an urgent problem to deal with, such as a water leak.) It is also important to bear in mind that you would remain responsible for ensuring the terms of your lease are complied with when the property is rented out.

Contacts

Service charge and lease administration

Leasehold Services Team

9 Little Park Street

Coventry

CV1 2UR

☎ 024 7676 7218

Email leasehold.team@whitefriarshousing.co.uk

Estate and property management

Housing Team

(Contact one of the following - if another team manages the area your property is located in, we will point you in the right direction)

9 Little Park Street

City Centre

Coventry

CV1 2UR

☎ 024 7676 7111

29-31 Riley Square

Bell Green

Coventry

☎ 024 7670 8400

192 Torrington Avenue

Tile Hill

Coventry

☎ 024 7649 6700

St James Lane

Willenhall

Coventry

☎ 024 7651 6700

Repairs to building and communal parts

Contact Centre

☎ 0845 850 6090

Information contained in this publication is correct at time of production, June 2009





Further Customer Information for each service area is available on our website www.whitefriarshousing.co.uk or on request from our housing offices.

We offer a wide range of leaflets which detail our policies, procedures and good practice. These are available on request.

Need help in your own language?

French
Pour vous assister en votre propre langue

Portuguese
Assistencia na sura propria lingua

Somali
Luqadaadoo lugugu caawinaayo

Farsi
برای کمک به زبانتان

Arabic
لمساعدتكم في لغتكم

Kurdish
بۆیارمه تیدان به زمانی خوۆت

 024 7676 7000

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a charitable, industrial and provident society