



Your Leaseholders' Handbook



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Welcome

This handbook is for all leaseholders of Beyond Housing Ltd.

The handbook provides detailed information about your rights and responsibilities as a leaseholder. It also contains information about Beyond Housing and the services we provide to leaseholders.

Please use the handbook as a handy reference guide.

If you have any further questions please contact the Asset Services team by telephone on **0345 065 5656** or emailing **asset.services@beyondhousing.co.uk**

This handbook can be made available in various languages, large print or as an audio file.

About Beyond Housing

Beyond Housing is a housing company established in 2018, with over 15,000 homes across Redcar and Cleveland and North Yorkshire.

Beyond Housing is a not-for-profit organisation, which means that its income and any surplus is put back into Beyond Housing to help it meet its housing and other objectives. Beyond Housing is a Registered Social Landlord (RSL), regulated by the Financial Conduct Authority.

About your lease

Once you complete the purchase of your home, you will become a Beyond Housing leaseholder. The lease is a legal document that sets out the rights and responsibilities of both you, the leaseholder and Beyond Housing. It is an important document and you should ensure that your solicitor provides you with a copy and fully explains its content.

What is a leaseholder?

As a leaseholder, you do not own the land surrounding your home, or the building in which it is situated. The lease gives you the right to live in your home for a specified number of years, usually from 99 to 125 years, from the date the lease was created. If you sell your home, the purchaser will buy the remaining years of the lease.

Beyond Housing remains the freeholder of your

building, and the estate in which it stands. Under the terms of the lease, Beyond Housing will be required to maintain the exterior of the building, any internal common areas and the gardens and grounds within the estate.

To comply with the requirements of the lease, Beyond Housing is obliged to provide various services:

- Repairs and maintenance of exterior and common interior areas
- Cleaning/caretaking of communal hallways/staircases
- Lighting and heating of communal areas
- Cutting of grass and maintenance of shrubbed areas/flowerbeds
- Maintenance of communal fire equipment, this could be sprinkler system.

What is a lease?

A lease is a legal document which:

- Clearly defines your home and its situation within your building estate
- Defines your rights and responsibilities as a leaseholder
- Confirms the rights and responsibilities of Beyond Housing.



Definitions



The following terms will normally be included in your lease:

The estate – the land and buildings of which your home forms a part.

The flats – all the flats within the building, including your own.

The reserved property – the communal areas of the building which remain in the ownership of Beyond Housing.

The lessee – the individual homeowner.

The lessor – the freeholder of the building in this case Beyond Housing.

The term – the number of years for which the lease is granted.

Contained within the lease will be a number of clauses, which will cover the following points:

Ground rent – this is a normal annual rent, payable in respect of the land on which your property stands. The amount payable will be defined in the lease.

Lessee's responsibilities – these clauses will outline your responsibility to keep the interior of your home in a good state of repair and decoration. There will also be details of the type of floor covering to be used in order to minimise noise disturbance to your neighbours.

Lessor's responsibilities – these clauses outline the repair and maintenance responsibilities of Beyond Housing. These will include repairs to the exterior of your building and any internal communal areas. You will be required to contribute a fair proportion of the cost of providing these services.

Access – your lease will contain covenants allowing access to your home for Beyond Housing employees, or its agents, to enable work to be carried out to the structure of your building. You will always be given reasonable notice, except in cases of emergency, and any damage will be made good.

Alterations – should you wish to make any internal alterations to your home, the lease will require that you first obtain the written consent of Beyond Housing. Such consent will not be unreasonably withheld. Beyond Housing will not grant consent to

any improvements or alteration work which would affect the structure of the building.

TV aerials/satellite dishes – blocks of flats will often have communal aerials and dishes, and the lease will confirm your responsibility to contribute to the cost of maintaining this equipment. Smaller blocks may not have these and the lease will stipulate where these should be erected and what permissions are required from Beyond Housing.

Nuisance – your lease will set out conditions relating to nuisance caused by you, your family and your visitors.

Insurance – Beyond Housing is responsible for insuring the building of which your home is a part of. The lease will stipulate what perils should be covered and ensure that cover is placed with a reputable insurance company. As a leaseholder you will be required to contribute a fair proportion towards the cost of provision.

Assignment – when you sell your property, you assign or pass on the remaining years of the lease to the new owner. For leases dated after the 1 January 1996, you will have no further interest in the lease after assignment. However, for leases originally granted prior to this date, all previous leaseholders remain liable for any breach of the lease committed by the current leaseholder. If, for example, the current owner fails to pay the service charge, a landlord can demand payment from the previous leaseholders. To be valid, this demand would have to be issued within six months of the arrears falling due.

The initial period – This covers the first five years of a new lease purchased under the Right to Buy/Right to Acquire Regulations. Prior to completion of the purchase, a landlord must provide an estimate of the anticipated service charges which will be payable during this period. Service charges may be increased during the initial period but only by an amount in line with inflation, even if the actual cost of provision is higher than this. At the end of the initial period, charges will be set to reflect the anticipated costs of provision for the forthcoming year.

Rules and regulations – the lease will bind both parties to adhering to the rules and regulations currently in force for all Beyond Housing leaseholders.

Living in your home

The lease – contains regulations relating to what you can do in your home, your behaviour and the behaviour of your family and visitors. The following examples are provided for your information and guidance.

Internal improvements /alterations

You must obtain Beyond Housing's consent prior to commencing any major works of improvement or alteration to your home. Alteration request forms are on our website. Whilst consent will not be unreasonably withheld, the following will be taken into consideration before such consent is granted:

- Will the works make the property inherently dangerous or unstable?
- Will any proposed extension encroach on land not included within your lease?
- Will you prevent light and air reaching other residents?
- Will the works be aesthetically undesirable?
- Will they breach any legal requirements?
- Will the alteration affect the structure of the building?

You will also be expected to provide copies of any planning permission or building regulation approval that you have applied for. Consent will be granted at the absolute discretion of Beyond Housing and all decisions will be communicated in writing to the leaseholder.

Noise – the most common form of nuisance is noise. This can arise from parties, music you play, pets, DIY activity, cars or household machinery.

Please try to show consideration to those living around you at all times, and follow these simple rules:

- Keep the volume of your music/radio equipment at a reasonable level or use headphones
- Try to locate equipment away from shared walls
- Tell your neighbours in advance if you intend holding a party and ask guests to keep the noise and disturbance to a minimum
- Do not carry out any repairs to your car, other than minor routine jobs
- Carry out DIY activities at a time when it will cause least disturbance.

Harassment – the terms of your lease stipulate that you should not commit any forms of harassment to other residents, their visitors or the staff and contractors of Beyond Housing, on the grounds of race, colour, religion, sex, sexuality, age or disability.

Pets – small domestic pets may be kept without seeking prior permission from Beyond Housing, but you will not be allowed to keep a dog or a cat if you live in a block of flats or have an access which is shared with other residents.

Refuse – this should not be left anywhere other than in the bins or other receptacles provided for the purpose. You are responsible for making proper arrangements for the removal and disposal of larger items of household waste.

Parking and roadways – you will not be allowed to park or leave any vehicle other than a taxed and roadworthy private car, light van or motor bike, anywhere other than in a parking space or garage designated for your use or forming part of the leasehold property. Beyond Housing has the right to remove any untaxed, unroadworthy or abandoned vehicles upon service of the appropriate notice. You must ensure that you, your family or your visitors do not obstruct any local road or other vehicular access.

TV aerials and satellite dishes – you may erect a TV aerial to your home if there is not one already or you may replace an existing one without seeking permission, providing you do not damage the structure of the building. You should not drill through door or window frames.

Some properties have communal aerials and these will be the responsibility of Beyond Housing. The cost of repairing and maintaining these will be met through the service charge. If you wish to erect a satellite dish you must seek Beyond Housing's permission and comply with any conditions imposed. In some areas, such as a National Park, you will also need to seek planning permission.

Damage to the building – you must not, or allow anyone living with you, or visiting you, or allow pets to damage any part of the communal areas or external parts of the building. If you do so, such damage must be put right at your expense.

Sub-tenants – you may sub-let your home for six months or more but must provide Beyond Housing with full details of your tenant, including a contact telephone number. Beyond Housing will also need the address of your main residence and your own telephone number. The conditions and rules imposed by your lease will apply equally to your tenant and you will be responsible for ensuring that your tenant complies. You cannot use your property for a holiday let for any length of time.

Advertising and sales notices – you will not be allowed to display any advertisement or notice other than a 'for sale' or 'to let' sign in the external windows of the property, or other external parts of the building or in the grounds.

Running a business from home – you will need the prior consent of Beyond Housing if you wish to run a business from home. Before a decision can be made you will need to supply details of the nature of the business, what equipment or materials would be needed, whether any visitors would call or if the running of the business would cause noise or other nuisance to your neighbours.

Illegal or immoral use – neither you, your family or anyone living with you or visiting you, must use or threaten to use the premises for any criminal, illegal or immoral activities.

Vandalism – you, anyone living with you or your visitors, must not deliberately damage, deface or put graffiti on any part of your home, the building it is situated in or to the estate it is on.

If you do so you will be recharged the cost of repairing or cleaning any affected area.

Service charges and money matters



What is a service charge?

A service charge is your contribution towards the cost of repair and maintenance of internal and external common parts and the provision of communal services. It covers a number of items that will be defined in the lease, the most common being:

Communal heating, lighting and electricity



This includes the cost of supplying electricity to communal facilities, and may include lighting, lift supply, replacement of bulbs and meter rental.

Communal repairs



This covers costs incurred by Beyond Housing in carrying out repairs to the exterior of your building and to any internal communal areas.

Cleaning and caretaking



This refers to the cost of cleaning/caretaking of any communal interior or exterior areas. Regular health and safety checks to the communal areas to make sure they are free from combustible items.

Grounds maintenance



Cutting of grass around the building and maintenance of flowerbeds and shrubbery.

Concierge services



These services are often supplied to larger blocks of flats.

Servicing of equipment



The regular maintenance of equipment such as lifts, door entry systems and TV aerials which are provided for the benefit of all residents.

Management charges

The management charge covers Beyond Housing's costs in providing a management service to its leaseholders. A typical management charge would cover such items as administration, preparation and production of invoices and annual accounts.

Sinking fund

A sinking fund is the contribution made by each leaseholder in a block towards a major repairs fund. This is to cover the cost of future major works such as re-roofing.

Sinking funds ensure that all occupiers of a building contribute to these future works, not just those in occupation at the time the works are carried out. The level of contribution will be determined by Beyond Housing, and will be dependent upon the anticipated future costs of major works.

Payments made into sinking funds will be credited to a separately designated interest bearing account.

Any interest earned will contribute towards meeting the costs of any major works.

Contributions to sinking funds are not repayable when your property is sold.

Administration charges or management fee

An administration charge or management fee is an amount payable by the leaseholder to Beyond Housing for:

- The provision of information or documents
- Granting approvals under the terms of lease, or processing applications for such approvals
- Costs arising from non-payment of a service charge or from a breach of the lease.

Setting of charges – charges are calculated in accordance with your lease and will include the items that relate directly to your building and estate. Charges are based on previous expenditure and a budget will be prepared based on anticipated expenditure for the coming year.

The charges are reviewed annually, based on actual expenditure incurred over the year. Any shortfall in the amount collected will be added to the following year's budget and recovered over the next period.

Any surplus will be returned to the leaseholder by way of a credit to the service charge account. Beyond Housing will produce accounts detailing what has been spent against service charges on an annual basis.

Payment options – service charges are payable

12-monthly in advance. However, Beyond Housing will accept payment by monthly instalment. Payment may be made in one of the following ways:

- **By post** – cheques to be made payable to Beyond Housing Ltd and sent to our Redcar or Scarborough address. These may be delivered by hand
- **By direct debit** – payments will be requested monthly from your bank account.

If you have difficulty paying – Beyond Housing adopts a firm but fair policy towards leaseholders who do not pay their service charges. We understand that sometimes difficulties arise and that these are often temporary. Please contact us as soon as possible to avoid large arrears building up. We may be able to advise you about benefit entitlements or make realistic arrangements with you for clearing the debt. The service charge and ground rent demand are sent each year. The invoice will request payment in 28 days. If payment is not received Beyond Housing will follow a collection process, outlined in the leaseholders procedure. Contact letters will follow over a three month period, as well as contact via telephone, email or face to face.

If the leaseholder is unable to settle the invoice in full, Beyond Housing may propose to place a legal charge on the property to act as security for the debt. The cost in preparing and registering such charge with the HM Land Registry will be covered by the leaseholder. The leaseholder will be expected to continue to pay toward the outstanding balance on no less than a monthly basis, even where a legal charge has been registered. Once the debt has been settled in full, the legal charge will be removed. Where the debt is not settled in full the leaseholder will settle when they come to sell the property out of the completion monies.

If you do not contact us or fail to adhere to the terms of an agreed arrangement, we may approach your mortgage lender (if you have one), and request that they clear the arrears, or approach the court for a judgement against you. Ultimately you could risk losing your home. This is referred to as forfeiture of the lease. Beyond Housing may apply for forfeiture if service charges, which are properly due, are not paid. The law does impose certain restrictions:

- Beyond Housing can only apply to the court for forfeiture of a lease where the unpaid service charges either exceed £350 or have been outstanding for three years or more
- You must admit your liability to pay the amount of the service charge. In the case of a dispute such liability to be finally determined by a Leasehold Valuation Tribunal (LVT) or by the court
- Beyond Housing must apply to the court for a possession order before it can take possession of your home.

Are your charges reasonable?

Your service charges are calculated in accordance with your lease. If you dispute your service charge bill or consider the charges unreasonable, you can follow our complaints procedure. If you are still unhappy, you may make an application to LVT. This is an independent statutory body set up to determine the reasonableness of service charges. It usually consists of three members – a lawyer, a surveyor and a lay person. Further information can be obtained from the address given at the back of this handbook, where you will also find details of the Leasehold Advisory Service – an independent agency set up to offer free advice to leaseholders.



Repairs and maintenance

As freeholder of your building we will undertake repairs of everything connected with the structure, the exterior and interior common parts, communal fixtures and fittings and service installations. Communal surveys will be carried out to all Beyond Housing blocks every five years. Works picked up from these surveys will be included in future work programmes. See heading 'major repairs' for further details. As a leaseholder, you will be responsible for repairs to items within your home, which are for your use and benefit only.

The matrix on page 12 sets out the repair responsibilities of both Beyond Housing and its leaseholders.

Reporting a repair

If a repair is required for which Beyond Housing is responsible, please telephone the Customer Service Centre on 0345 065 5656. We will carry out repairs for which we are responsible in accordance with the following timescales:

Investment programme

Beyond Housing recently embarked on the extensive investment programme to modernise its housing stock in line with the Government's Decent Homes Standard.

Investment work will not be carried out to leasehold properties as individual leaseholders are responsible for repairs, maintenance and improvements to their own homes.

Where Beyond Housing is carrying out investment works to its properties in your area, we will:

- Write to you and advise you that we will be shortly commencing works in your area
- Ask if you would like any or all of the works carrying out to your property.

If you opt to take advantage of the opportunity to have works done, we will arrange to survey your home and give you a quote for the cost of the improvements. You must pay the full cost of the improvements to Beyond Housing before any works to your home can commence.

Major repairs

These are works that Beyond Housing need to carry out to the building in which you live and will usually involve extensive or complex works. These repairs normally fall outside the normal service charge provisions and therefore Beyond Housing will invoice you separately for these works.

Consultation

Where Beyond Housing proposes to carry out any major repairs, maintenance or improvement works to the building in which your home is situated, which may be likely to cost an individual leaseholder more than £250, Beyond Housing must, before proceeding, formally consult with those expected to contribute to the cost.

Beyond Housing will serve a notice on each leaseholder affected by the proposed works, or will display the notice in one or more places where it should be brought to the attention of every resident. The notice will:

- Describe in general terms the proposed works or advise where and when a description of the works can be inspected
- Explain why the works are necessary
- Invite observations in writing, stating clearly where such observations are to be sent and by when
- Invite nominations for an alternative contractor from whom Beyond Housing can obtain a further estimate (subject to any contractor so nominated being able to fulfil the standard conditions applicable to contractors wishing to be appointed to Beyond Housing's approved list).

Following this initial consultation period, Beyond Housing must issue a formal Notice of Proposals.

This notice must set out:

- Details of the proposed works
- At least two estimates for the works
- A summary of comments received from leaseholders
- An invitation for leaseholders to make any further comments stating where these should be sent and by when.

Whilst Beyond Housing must have regard to any comments received it is not obliged to act upon these. It must however, be able to demonstrate that due regard has been paid to any leaseholder comments received and can justify any decision to disregard them.

As soon as practicable after awarding the contract, a further notice will be issued, stating the reasons for awarding the contract to a specified contractor.

It will also summarise any observations received and Beyond Housing's response to these. Where the works are of an urgent nature (e.g. a leaking roof) then Beyond Housing may apply to the LVT for an order to dispense with the consultation process.

Beyond Housing must also consult with leaseholders if it proposes entering in any long-term agreements (in excess of 12 months) where the apportioned cost to any individual leaseholder will be over £100.

Examples of such agreements would be service and maintenance contracts in respect of lifts, fire alarms or door entry systems. Once major works have been completed an invoice will be issued to the leaseholder for payment.

Charging for major works

Any invoice in respect of major works will be issued within 18 months of Beyond Housing becoming liable for the costs. Normally this will be on an annual basis (in April each year), but in the event of a major works situation this will normally be following completion of the works. The invoice will be accompanied by a summary of rights and obligations in relation to the charge and also details of payment methods. You can either make payment in full, or make 12 monthly payments by direct debit. A member of our Finance team will take the payment over the telephone or set up a payment plan by direct debit.

Insurance

Beyond Housing is responsible for arranging the buildings insurance cover on the building in which your home is situated. The cost of the cover is recoverable from the service charge. The following items will be covered by the policy:

- The structural elements of the building
- Fixtures and fittings within your home (e.g. kitchen units and sanitary ware)
- Garages, walls, fences and gates for which you are solely responsible
- Piping, ducting, cables, wires and public mains for which you are solely responsible.

Cover is provided against the following perils:

- Fire, lightning, thunderbolt, explosion and smoke damage (other than from a gradually operating cause)
- Riot and civil commotion
- Earthquake, subterranean fire, storm or flood
- Escape of water from any tank apparatus or pipe
- Impact by aircraft or any road vehicle
- Breakage or collapse of TV or radio signal receiving apparatus
- Accidental breakage of fixed glass and of fixed sanitary ware
- Accidental damage to supply pipes and cables
- Falling trees or branches
- Leakage of oil, loss of metered water
- Theft
- Subsidence, ground heave or landslip
- Accidental damage.

The policy provides for the provision of alternative accommodation if your home becomes uninhabitable, as a result of an insured peril. There is a general policy excess of £100 each and every claim, increasing to £1,000 for claims in respect of subsidence, heave or landslip.

Repair item	Beyond	Leaseholder	Comments
Structural/brickwork			
Walls, ceilings and floor, including plaster and plasterboards		✓	Except to common parts and joists shared between two or more dwellings
Roofs	✓		
Balconies	✓		
Stairs	✓		Unless situated wholly within the dwelling for the leaseholder's exclusive use
Damp proof course (DPC)	✓		
Tiling and fire surrounds		✓	
Foundations	✓		
Electrical			
Wiring and circuits		✓	Except to common parts
Light fittings, sockets, bulbs and fuses		✓	Except to common parts
Appliances and heaters		✓	
TV aerials and satellite dishes		✓	Except those provided for communal use
Smoke alarms		✓	
Electric showers		✓	
Gas plumbing and heating			
Drains and water supply pipes	✓		Except pipework wholly within the dwelling
Kitchen fixtures and fittings		✓	
Guttering and downpipes	✓		
Rain and soil pipes	✓		
Central heating systems		✓	
Bathroom fittings and sanitary ware		✓	
Gas fires and cookers		✓	
Water tanks		✓	
Joinery, doors and windows			
Internal doors, frames, architraves and skirting boards		✓	
Door furniture		✓	
Exterior to dwelling	✓		
Door bells, knockers and numbers		✓	
Window frames and fittings	✓		
Glass in windows and doors		✓	
Kitchen units and worktops		✓	
External decoration	✓		
Internal decoration		✓	
Floor boards/floor coverings		✓	
External and communal areas			
Hallways and staircases	✓		
Bin areas	✓		
Paths, fences, gates and garden areas	✓		
Communal TV aerials and satellite dishes	✓		
Lifts and lights in lifts	✓		
Drying areas	✓		
Lighting to hallways, stairways and exterior of building	✓		
Door entry systems and CCTV	✓		
Fire precautions, alarms and extinguishers	✓		

The main exclusions to the policy are:

- Damage attributable to wear and tear
- Poor workmanship
- Storm damage to fences and gates.

In addition, where the property is left unoccupied for a period of more than 120 consecutive days, the following items will be excluded:

- Damage by escape of water
- Theft
- Malicious damage
- Accidental damage.

All insurance companies require you to take reasonable precautions to prevent or minimise any loss, damage or liability which might give rise to a claim. This would include adequately maintaining your home, ensuring that pipes and tanks are lagged to prevent freezing, that doors are locked and windows closed at night or when you are out. To prevent fire claims and for your own safety, you should install a smoke alarm. To lessen damage caused by escaping water, identify where your stop tap is.

Making a claim !

Your claim will be handled directly by Beyond Housing's insurance broker. When calling please advise the insurance company that you are a Beyond Housing leaseholder. Our broker will endeavour to give you a decision over the telephone as to whether your claim is covered by the policy. They will then either authorise the repair works or if the cost is likely to exceed £500, ask you to obtain estimates. A property claim form will be sent to you or may be completed over the telephone.

Emergencies/ out of hours

If you wish to notify a claim outside the normal office hours, the insurance company operates a helpline facility which can be accessed by ringing **01245 341227**.

Beyond Housing does not provide insurance cover for your personal possessions or valuables. You should arrange this cover yourself.

Selling your home

As a leaseholder you are free to sell your property at any time. However, you may need to repay part or all of the discount you received should you sell in the early years after your original purchase.

Please contact our Asset Services team for detailed and up to date information on the discount rules.

As with any property sale, you may either appoint an estate agent to sell the property on your behalf, or you may sell the property yourself. Either way, you must ensure that all prospective purchasers are aware of the leasehold nature of the property and of any rules and conditions which apply. Once a buyer has been found, you will need to instruct a solicitor to act on your behalf. You should ask your solicitor to contact Beyond Housing to obtain full details of the lease and of the service charges payable.

Please note that all outstanding service charges must be paid prior to completion of your sale.

Customer services, complaints and appeals.

Beyond Housing welcomes all customer feedback and we treat customer complaints seriously and confidentially.

Complaints can be made in writing by completing the complaints form at **beyondhousing.co.uk**, by email, or by letter.

Informal complaints that are received verbally in person or by telephone will receive a verbal response at the time, unless a specific request for a written response or for further information is made at the time of the complaint.

We follow up complaints to find out if customers were happy with the way in which the complaint was dealt with, and to find out if we could have done things differently.

Complaints will be analysed regularly and action plans produced to try to prevent the same problems or issues being experienced by other customers.

Making a complaint

Concerns

Our colleagues will focus on resolving these issues quickly, aiming for quick problem solving within three working days. This can be done without the need for a formal investigation.

Stage one

These issues require investigation and include escalations from concerns. We will acknowledge your complaint within two working days and let you know the name of the lead officer handling your complaint. We aim to resolve and respond to your complaint within ten working days or agree an appropriate timescale with you.

Stage two

If you are unhappy with our stage one response you can appeal within 28 days. We will acknowledge your appeal within two working days and let you know the name of the senior manager dealing with your complaint. We aim to resolve and respond to your complaint within 20 working days or agree an appropriate timescale with you.

Housing Ombudsman

If you remain unhappy with our response you can take your complaint to the Housing Ombudsman service, you can learn more on the website housing-ombudsman.org.uk. We will also provide you with details of how to contact them in your response letter.

Looking after your home

Security

For security and peace of mind, try to keep your home secure at all times. Most burglaries take place on the spur of the moment when a thief spots an opportunity – don't make it easy for them. There are several precautions you can take to make your home more secure:

- Always keep windows and doors locked when you go out
- Don't leave notes on your door saying you are out and when you will be back
- Try and make your home appear occupied, even when it is not by for example leaving a radio on

- Never leave valuables lying around where they can be seen through a window
- Remember to cancel newspapers and milk when going away on holiday.

Additionally, if you live in a block of flats with a communal door entry:

- Make sure that the outer door shuts and locks behind you
- Don't let anyone in who you don't know or isn't visiting you
- Never let non-residents follow you into the building
- Don't leave the main entrance door propped open.

Some thieves may try to get into your home by pretending to be carrying out work. Always ask for identification. If they do not have any, ask them to return later with their ID. Beyond Housing colleagues all carry photographic ID and will show you this when you answer the door.

Safety

More people are killed in accidents in the home than any other type of accident. There are things you can do to help prevent such accidents:

- Do not leave young children alone or unattended in the home
- Ensure floor surfaces are in good condition and are not slippery
- Ensure steps or step-ladders are secure before climbing up, and never over reach – always get down and move the ladder
- Keep dangerous substances out of reach of children and fit safety catches to cupboard doors
- Make sure windows are fitted with safety catches
- Keep electrical items away from water and make sure that they are correctly wired and in good working order.

Useful information

Beyond Housing

Brook House
4 Gladstone Road Scarborough
YO12 7BH

Beyond Housing

14 Ennis Square
Dormanstown
TS10 5JR

0345 065 5656

Building insurance

Arthur J Gallagher & Co
01245 341227

Walbrook Building

25 Walbrook
London
EC4N 8AW

The Leasehold Advisory Service

Fleetbank House
2 - 6 Salisbury Square
London
EC4Y 8AE

Further information can be obtained from the address given at the back of this handbook, where you will also find details of the Leasehold Advisory Service – an independent agency set up to offer free advice to leaseholders.

