

Leaseholder handbook

(retirement properties)

Housing for the over 55s and retirement living

Home Group manages various types of housing schemes specifically designed for people over the age of 55 who may also be retired. The schemes are situated in pleasant locations across the country providing independent, affordable and secure living accommodation for over 4,500 older people.

Some schemes have an on-site manager who is available during the day.

Facilities vary and we will provide you with the specific details for your scheme as well as others that you may wish to know about. All the properties are fitted with an emergency alarm system, which is linked to a care line response centre.

Some schemes are designed for purchasers to buy the property at 70-80% of the open market value. The properties are sold as leasehold and the freehold remains with Home Group.

Other schemes offer leasehold units at full market value and the freehold may be owned by Home Group or another organisation.

Our commitment to deliver quality services

We will:

- Provide clear information about the service offered by Home Group to your scheme and all the costs involved;
- Provide (and display) clear details for office hours and out-of-hours contact;
- Deal with your phone and correspondence enquiries in a prompt and helpful way;
- Arrive promptly when we agree to visit you;
- Ensure that our maintenance operatives and contractors will: wear identification badges; be polite and friendly; maintain a safe environment whilst working as well as cleaning up afterwards;
- Provide a welcome and clean environment to the communal areas of your scheme;
- In schemes with on-site managers a weekday call to you will be made when the manager is on duty, if you require;
- Agree bespoke services for schemes (where possible) to accommodate the schemes collectively agreed requirements (via the scheme service charge).

Your lease

When you purchased your home you became a leaseholder. Home Group is the landlord or managing agent and the lease is the legal document that sets out the rights and responsibilities of both the leaseholder and the landlord. It also contains specific information relating to the property and the scheme as well as the surrounding estate (if any) that it is situated within.

The structure of leases varies quite a lot from scheme to scheme depending on when the scheme was originally built but there are two main types of lease:

1. Assignable

The lease is assigned on sale with the un-expired period passing to the new owner. For example the owner of a 99-year lease transfers the lease after five years to a new buyer, who then acquires the remaining 94 years.

2. Surrender and re-grant

The owner of the lease surrenders the remaining years back to the Landlord, who then re-grants a new lease to a new purchaser. For example the owner of a 99-year lease transfers the same lease back to the Landlord after five years. The Landlord then re-grants the buyer a brand new lease for 99 years.

Your lease contains information on:

- The original purchase price;
- The boundaries of the property;
- Service charge information;
- Details about reserve funds (for long-term repairs to the building and estate where your property is situated);
- Details about selling the property;
- Minimum age requirement for purchasing the property (if applicable);
- The commitments you have made as well as your responsibilities & Home Group's obligations as landlord.

Your responsibilities Include:

- Paying the service charge on time;
- Paying utility bills (if not included in the service charge);
- Redecorating and maintaining the inside of your home and contributing to the cost of maintaining the common parts including the scheme managers accommodation (if applicable);
- Obtaining written permission before carrying out alterations and improvements;
- Not altering the structure of the building;
- Adhering to the management arrangements for your scheme (sometimes called covenants).

Home Group's responsibilities include:

- Providing buildings and public liability insurance in accordance with the lease;
- Maintaining, repairing and redecorating the external structure and communal areas of the scheme at the collective expense of all the leaseholders;
- Collecting the service charge and reserve fund contributions;
- Providing information on the service charge;
- Keeping accurate accounts and presenting them to leaseholders within six months of the end of the financial year;
- Providing the scheme manager's service (where required in your lease) & maintaining the scheme manager's accommodation if they are residential;

If you do not comply with the terms of your lease, you could risk losing the right to live in your home. We will offer advice where we can and suggest some external agencies that you can go to for help (see the list at the back of this handbook). We will make every effort to help you resolve issues that may arise so that you can find the best solution for your circumstances.

Lease extension

Under the Leasehold Reform Housing and Urban Development Act 1993, many leaseholders who own 100% of the value of their property have a right to extend the lease of a flat for 90 years longer than their existing lease or for 50 years in the case of a house.

We will provide you with details on how to arrange to extend your lease when you indicate you might be interested in arranging to do this but we also recommend you obtain independent legal advice.

A valuation (by a qualified, registered valuer) will determine how much you will need to pay to extend your lease and you will also need to pay all the legal costs involved including those incurred by Home Group.

Service charges

The service charge will be specific to the scheme where your property is situated and the details stated in your lease. You will have been provided with a breakdown of the service charge when you bought your property.

The following is an example list of the kinds of costs that may be included:

- Buildings and public liability insurance (including lifts where applicable);
- Day-to-day repairs to the exterior and communal areas (including the scheme manager's accommodation if applicable) and maintenance of scheme services (e.g. lifts, entry phone system, fire equipment, communal heating systems and emergency call systems);
- Health & safety contracts e.g. annual servicing of gas & electrical supplies and appliances in communal lounges or kitchens, fire risk assessments, alarms and associated works and legionella testing of communal water supplies;
- Scheme manager's costs (where applicable) including salary, recruitment, training, sickness and public liability insurance (but not council tax or utility bills for residential accommodation);
- Providing and maintaining the emergency call system & the associated monitoring service at a central control centre;
- Lighting and heating of communal areas;
- Gardening and maintenance of the communal grounds (including access way, drive and car parking facilities);
- Window cleaning of all communal areas and, depending on the lease, the outside of leaseholders windows;
- Cleaning communal areas;
- Water charges (where these are billed collectively instead of direct to leaseholders);
- Home Group's costs for managing the scheme, and for auditing and certification of the accounts (in some schemes this will be done by an independent auditor).

Your lease may allow for the collection of ground rent which is a payment made to the freeholder in respect of the land on which a leasehold property is built. It will be invoiced separately from your service charge according to the terms of your lease.

If your lease allows for the collection of reserve fund, sinking fund or building fund your contributions may be collected with your service charge or charged separately on an annual basis.

Financial planning for your scheme

The service charge year will be stated in your lease but often runs from April to March.

An estimate of expected costs for the coming year will be provided before the beginning of the relevant accounting year and you may be invited to comment in writing or to attend a meeting to discuss the expected costs before the charge is finally confirmed.

Formal service charge demands will be issued in time for you to make your payments in accordance with the terms of your lease (this may be monthly, quarterly or annually).

We are committed to obtaining value for your money in all areas and will continually review service contract arrangements and costs so we can be confident that we offer a competitive service that has been realistically priced.

Service charge accounts

Within six months of the end of the financial year you will be sent a copy of the audited service charge accounts. You are invited to respond, in writing or by phone, with any concerns or, on some occasions, to attend a meeting at which the accounts can be discussed.

End of year balances

If the actual expenditure varies from the estimated costs, there may be a surplus or deficit. According to the terms of your lease you may be invoiced for any deficit or, as with surpluses, the balance will be carried forward to the following year.

Reserve fund, building fund and sinking fund

Your lease will state if one or more of this type of fund can be held and the way you are required to contribute. Some leases allow for a contribution from the value of a completed sale (this is called a deferred fund) and some may require a regular payment each year whereas others use both these methods of payment.

The fund must be held on deposit and attract interest at current market rates.

Funds like this are created to build up sums to help cover the cost of large items of infrequent expenditure e.g. replacement or repair of lifts or emergency call systems and structural elements like roof, brickwork repointing or renewal of render or timber cladding, rainwater equipment, windows or doors that are indicated as a communal responsibility in the terms of your lease.

A separate cyclical fund may also be collected to help cover the cost of redecoration of communal parts of your scheme which will usually happen on a regular basis. Sometimes your lease will state exactly when this redecoration work should take place. It will include inside and outside painting of all previously painted surfaces in communal entrances and stairwells as well as decorations in communal lounges, guest rooms and public facilities where these are provided in your scheme.

Alternatively the cost of this work will be taken from the reserve or building fund.

Calculating the required amount to be contributed by leaseholders

Home Group calculates how much is needed to be collected into the fund on the basis of a stock condition survey of your scheme (as required) that details the work to be planned and provides costings estimated over a 30 year period.

Where the fund is partly funded by payments made upon the sale of a property, an assumed figure is used based on the average number of sales at the scheme over the previous five years. This is then allowed against the amount that needs to be paid to the fund through the service charge. Additional payments may be required on occasion.

You can ask to see the stock condition survey and cash flow details for your specific scheme so that you know what work is expected and how the costs might affect you.

Property management team

When you purchase your property you will be provided with the contact details for the team that covers your property. Or you can contact the numbers shown on the 'Contact Us' page.

Scheme manager (if applicable)

The scheme manager has a key role in providing a safe, well maintained environment and a sense of a community within our leasehold retirement schemes. He or she is responsible for providing day to day management and support.

The scheme manager's duties include:

- Welcoming new residents to their homes;
- Explaining the alarm call system and emergency procedures;
- Assisting by calling a doctor, next of kin or other family members if required;
- Offering residents the opportunity of a regular call either via phone or through the alarm call system;
- Responding to emergency calls received via the alarm system, while on duty;
- Switching the system over to the emergency control centre when not on duty;
- Supervising the performance of contractors who provide on-site servicing & maintenance;
- Maintaining the security of your scheme;
- Testing pull cord and alarm equipment on a regular basis;
- Managing the guest room;
- Offering advice and assistance in connection with your general welfare;
- Advising you and your family about obtaining additional care and support or the need to move to more suitable accommodation;
- Facilitating social and leisure activities;
- Co-ordinating the use of the residents lounge;
- Working closely with you on the day to day management of the scheme, via a management agreement where adopted;
- Assisting the sales team with the marketing of properties, conducting viewings, interviewing potential purchasers, providing feedback to the sales team and facilitating the handover of keys when sales are completed;
- Monitoring expenditure and ensuring that invoices are paid promptly and recorded at the scheme for residents to inspect;
- Maintaining accurate records of all residents and other administration duties and attending training events and other meetings away from the scheme, as required;
- Ensuring we comply with all health and safety requirements.

Leaseholder's involvement

Your views are important and we will involve you in decisions that are taken about your home and the scheme where you live. We will use a variety of methods, including meetings, formal and informal ballots or surveys. In addition we will seek to maintain good communication with you.

We will ask for feedback from you on our approach to managing your scheme and you are invited to respond to letters advising you about service charges, year-end accounts, redecoration works and other maintenance projects.

Consultation and the law (Section 20)

Whenever work is planned (or required as an emergency) at your scheme that may cost £250, or more, per leaseholder, or we want to arrange a service contract that will last for more than 1 year and may cost more than £100 per leaseholder per year, the law requires us to go through a formal consultation process.

This consultation process is called “Section 20” as it relates to that section of the Landlord and Tenant Act 1985. A series of formal notices are involved, allowing you time to comment on proposed work and receive formal responses from us.

In some cases, the first letter of consultation will invite you to nominate an appropriately qualified contractor to be included in the tendering process.

Sometimes this legal requirement may mean that works projects will take longer to arrange than you might expect. But it does allow us to make sure that you are fully involved, that your views are considered and you know the personal and financial implications when any work is being done at your scheme.

Residents’ associations

Residents’ associations can be a really useful way to enable leaseholders to have collective involvement in the management of their scheme.

The association can be formally recognised by Home Group provided there is a formal constitution, an elected committee and it has a representative membership of at least 51% of all leaseholders at the scheme.

Recognised status gives certain rights to the officers of the association in acting on behalf of its members including:

- The right to nominate a contractor for qualifying works and long term agreements, and for the secretary to receive a copy of the proposals before going out to tender;
- The right to receive a summary of insurance cover on receipt of a written request;
- The right to have access to service charge costs and expenditure receipts.

Repairs and maintenance

Your lease gives you the details of repair and maintenance responsibilities for your property and the scheme where it is situated. Home Group arranges for the repair and maintenance of those parts of a block of flats that are structural and for the communal facilities within the building and the grounds of the scheme. If your property is not part of a block of flats the maintenance arrangements may be slightly different.

Leaseholders pay for the costs of all repairs and maintenance work through their service charge.

If you think that repairs are needed in your scheme you should contact your local team or the scheme manager if there is one.

We aim to carry out repairs as soon as possible, having regard for the nature of the work, any emergency situations and the legal consultation requirements.

Buildings insurance

The cost of this is included in your service charge and the policy is reviewed annually to ensure there is appropriate cover for your property and the scheme. You will have been provided with policy details when you bought your property and a summary of the current policy is available upon request. If a situation occurs that means you want to make a claim we can provide an application form or you can contact the insurer direct.

Contents insurance

You will need to arrange your own contents insurance.

Living in your home

There are lots of different aspects to living in your home as part of a community. The following notes give some guidelines and suggestions about issues that may affect you.

Keys

You are responsible for your own keys. Just in case of an emergency you might like to consider leaving a spare key with someone you trust who lives near your property.

Independent living

'Independent living' means owning your own home, in a purpose built development, that on a daily basis you are capable of maintaining. You will need to be able to manage your own financial affairs, day-to-day living needs and be sufficiently mobile to live independently within the property. If your property is a flat you will also need to be able to leave the building unassisted in the event of a fire, and be capable of using communal areas and joining in the activities or events on offer without assistance.

Safeguarding

Safeguarding is about making sure you are able to live in your home, keeping yourself safe and free from abuse. Abuse where one person harms another person, or where one person ignores the needs of another person in a way that causes them harm. Sometimes the harm will have been intentional; sometimes it will be unintentional.

Anyone can become aware of a situation affecting a friend or a neighbour so we all have a part to play in safeguarding by being alert to signs of abuse, looking out for each other and by knowing what to do if we are concerned about someone. Contact your local team or the scheme manager (if applicable) when you have safeguarding concerns or contact the police if you think a crime has been committed.

Health & Safety

You have the right to feel safe in your home and we take a range of health and safety precautions to ensure that properties are as safe as possible. Front doors to flats and doors within the communal areas of a block will all be fire retardant. Fire risks are regularly monitored with prompt repairs and reliable maintenance contracts for alarm systems and equipment. Your scheme will have suitable local arrangements for the management of emergencies (details can be obtained from your scheme manager - if applicable - or from your local management office).

Anti-social behaviour

You have the right to live peacefully in your home and have a responsibility to ensure that your own behaviour does not upset anyone else.

The Home Office defines anti-social behaviour as conduct capable of causing nuisance or annoyance and can include anything from minor disputes between neighbours, to severe nuisance, harassment and domestic violence.

We will work closely with you if you experience problems of anti-social behaviour and try to find a suitable solution. We will fully investigate serious situations, liaise with other agencies like the police and local authorities when needed and may consider involving an independent mediator. Home Group takes the matter of anti-social behaviour very seriously and in some cases it may be necessary for us to take legal action.

Complaints

If you are unhappy with the service we are offering to you or you wish to complain about a particular aspect of our management of the scheme where you live you can use our formal complaints process. We always hope to resolve your complaint at your first point of contact with the local team, Customer Service Centre or scheme manager (if applicable) but if this is not possible the stage 1 complaint process is dealt with by Home Group's dedicated complaints team. It may take 20 days for us to investigate your complaint before providing a formal response in writing. If you are not happy with the response and contact the Complaint Solutions team within 8 weeks of receiving that formal response, the stage 2 process will commence and 20 days is allowed for a further investigation by an appropriate manager before the formal response is provided to you. If you remain dissatisfied you can ask for a customer panel review or raise the matter with the Housing or Property Ombudsman.

Alterations, adaptations and additions to your property

We recognise that you may want to update or make changes to your home in order to maintain value or to help with mobility or access issues. You will need to ask for written permission to make alterations or additions and your lease will indicate if there are some things that are not allowed. We will ask you to provide full details of the proposed work with proof of planning permission (where required) and we will be pleased to support you in deciding the best way to achieve your requirements.

You may find the advice of an occupational therapist would also be helpful in relation to mobility issues. Please note that Home Group may make an administration charge for providing formal permission to carry out alterations or additions to your property.

Pets

Your lease will state if there are any restrictions to keeping pets in your home and how you can ask for written permission if pets may be allowed.

Generally we do not allow cats and dogs to be kept in blocks of flats although this restriction may not apply for properties with private gardens.

If you are given permission to keep a pet at your home we will ask you to sign a contract and will make clear that if the pet becomes a nuisance, or cannot be cared for due to the leaseholder's ill health, alternative arrangements will need to be made.

Parking

Parking facilities may be offered at some schemes but these are usually shared spaces and we ask leaseholders and their visitors to park with consideration at all times. Some schemes with private car parks may use a permit system with local rules and the details of these arrangements will be available from your local team or the scheme manager (if applicable).

Use of communal facilities

Schemes vary in the way that they have been designed and some will have communal facilities for leaseholders to use on a shared basis. Whatever these shared facilities are at your scheme they are intended to be enjoyed by all leaseholders and their guests so we ask everyone to act respectfully and to comply with any guidelines that are in place locally.

Use of the guest room

If your scheme offers a guest room for the short term use of leaseholders' family and friends you will need to check the booking arrangements with the scheme manager (if applicable) or local team. Guidelines on the use of the guest room will be displayed in the room & available from the scheme manager (where applicable). The income from charges made for use of the room are used to benefit the scheme.

Selling your home

We need to know when you want to sell your property and our in-house sales and legal teams will assist you with the process.

When you bought your property we provided you and your solicitor with all the information you requested in order to make informed decisions about your purchase.

When the time comes to sell your property you will need to let the local team or your scheme manager (if applicable) know and they will liaise with you to facilitate your sale in the best possible way. Your lease may allow us a particular length of time to try and find a potential buyer for your property before the property can be marketed openly, either by us or by a private estate agent you employ.

We will need to assess all potential purchasers to ensure they meet the requirements of the lease and independent living criteria which may mean that a medical report is also needed.

Your local office or sales teams, scheme manager (if applicable) or estate agent will be able to help you with viewing arrangements and make sure the potential purchaser is clear about the facilities available at your scheme.

You will have to pay administration charges and other costs in relation to the sale as required by the terms of your lease. In some cases this may include an exit fee which is a charge based on the sale price that is used to support the reserve or building fund for the scheme and you should ask your solicitor to explain the details if this applies to your property.

Your legal rights

There are a number of specific legal rights that you enjoy as a leaseholder which include the following:

Information:

- Your landlord must clearly state their name and a contact address (within the UK) on every demand for service charges and a copy of the summary of 'Rights and Obligations' must also be included;
- Leaseholders can demand details of the service charges (including details of all types of insurance cover) and have the right to inspect accounts and other supporting documents.

Consultation / 'Section 20':

- Your landlord cannot carry out major works to the building or estate where your property is situated without first consulting the leaseholders. If the landlord fails to do this, they may not be able to recover all the costs;
- Your landlord cannot enter into certain service agreements or contracts that will last for more than 12 months without first consulting the leaseholders.

Challenging charges:

- Leaseholders can apply to the First Tier Tribunal (Property Chamber) to seek a determination of the reasonableness of service charges and administration charges (for example, consents for alterations and sub-letting, or fees for providing information on resale), whether already paid or not.

Right to manage:

- Leaseholders can choose to (collectively) apply to the First Tier Tribunal (Property Chamber) to change the management of a building or scheme, whether it is deficient or not. This is a 'no fault, no compensation' process that allows leaseholders as a group to decide the management arrangements for their property.

Extending a lease:

- An individual leaseholder who satisfies certain conditions can purchase a new lease from the landlord and can apply to the First Tier Tribunal (Property Chamber) to enable this process if their landlord does not agree a fair price.

Buying the freehold:

- Individuals or groups of leaseholders who satisfy certain conditions can purchase the freehold of their property and can apply to the First Tier Tribunal (Property Chamber) to enable this process if their landlord does not agree a fair price.

Management fee

We charge you a management fee for the regular services we provide in maintaining the scheme where you live and include this fee within your service charges.

Your lease may indicate a maximum figure that can be charged and may also say what administration fees may also be charged for providing extra services in addition to the regular services. Details of fees for extra services, like the contract management of major works projects for example, can be provided upon request.

Services covered by your management fee:

- Management staff recruitment & employment; office provision & equipment costs;
- Management information provided to our home owner customers;
- Management of estate & property reviews (for contract monitoring purposes);
- Management of day-to-day communal repair requirements;
- Management of complaints (anti-social behaviour, equality & diversity etc.);
- Liaising with external management companies and freeholders;
- Management (but not procurement) of regular service contracts;
- Management of health & safety arrangements (e.g. arranging contracts to assess and address fire risk requirements);
- Maintaining records;
- Consultation with home owners on management matters, major works and long term agreements;
- Liaising with recognised residents' associations (significant involvement for major projects may result in an extra charge being levied);
- Managing requirements of local and statutory authorities regarding operation of or improvements to communal services as necessary;
- Liaising with First Tier Tribunal (Property Chamber): determination of reasonableness of charges & 3rd party management fees;
- Management, accounting & administration of rent and service charges (as applicable) in accordance with lease and statutory requirements;
- Preparation and distribution of service charge estimates, budgets & accounts;
- Consultation with leaseholders on scheme financial planning;
- Holding account meetings with residents as required following challenges by leaseholders (maximum one per annum);
- Collecting routine service charge arrears (but not legal action or First Tier Tribunal submissions);
- Management & administration of buildings and public liability insurances;
- Collecting and accounting for insurance fees & liaising on leaseholder claims;
- Liaising with insurers & managing insurance claims for communal areas.

Equality and diversity

Home Group is committed to ensuring that equality and diversity are at the heart of all we do as we understand the value that diversity brings to our organisation. We actively contribute to the elimination of discrimination and take steps to redress its negative effect.

We try to make sure that our services reflect the diversity of the communities we work in and are responsive to different peoples' needs.

Legal information

Home Group is a leading provider of affordable housing in the UK.

A wide range of homes for families and individuals is provided throughout England and Scotland.

Home Group Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registered number 22981R). It has charitable status but is exempt from registration with the Charity Commission – it is a “charity” but not a “registered charity”. Home Group Limited is a Registered Provider of Social Housing (Homes and Communities Agency registered number L 3076).

Home in Scotland Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registered number 1935R(S)) and is a charity registered with the Office of the Scottish Charity Regulator (Scottish Charity No. SC005247). Its registration number with the Scottish Housing Regulator is HAL90. The legal relationship between Home Group Limited as ‘parent’ and Home in Scotland Limited as ‘subsidiary’ is documented principally within the rules of Home in Scotland Limited and within a Joint Arrangement Deed.

Contact us

Head office:

Home Group Ltd.
2 Gosforth Park Way
Gosforth Business Park
Gosforth
Newcastle upon Tyne
NE12 8ET
Tel: 0845 155 1234
Fax: 0845 155 0394
www.homegroup.org.uk

Home Group (North):

Mercury House,
Belmont Business Park,
Durham DH1 1TW
Tel: 0191 3324930

Home Group (South):

PO Box 1173

Harrow

Middlesex

HA1 9NJ

Tel: 0208 8619045

Useful contacts

Leasehold Advisory Service (LEASE)

Fleetbank House

2-6 Salisbury Square,

London

EC4Y 8JX

Tel: 0207 8322500

Email: info@lease-advice.org

www.lease-advice.org

This is an organisation funded by Government to provide free legal advice on the law affecting residential leasehold and commonhold property.

Their web site offers a valuable selection of advice guides for leaseholders and you can also contact them by phone to discuss concerns about the management of your leasehold property.

The LEASE mediation service provides a way to settle a dispute without the need to go to court or Tribunal by enabling the parties to discuss the problem in an informal setting with a LEASE mediator who helps them to clarify the issues and to reach an agreement.

Resident Property Tribunal Service

HM Courts & Tribunal service website

www.gov.uk/residential-property-tribunal-offices-and-venues

Northern region

HM Courts and Tribunals Service

1st Floor, Piccadilly Exchange

2 Piccadilly Plaza

Manchester

M1 4AH

Email: rpnorthern@hmcts.gsi.gov.uk

Telephone: 0161 237 9491

London

HM Courts and Tribunals Service

10 Alfred Place

London

WC1E 7LR

Email: rplondon@hmcts.gsi.gov.uk

Tel: 0207 446 7700

Southern region

HM Courts and Tribunals Service

Ground Floor

Magistrates' Court and Tribunals Centre

6 Market Avenue, Chichester

West Sussex

PO19 1YE

Email: rpsouthern@hmcts.gsi.gov.uk

Tel: 01243 779 394

The Homes & Communities Agency (Regulator of registered providers of affordable housing)

www.gov.uk/government/organisations/homes-and-communities-agency

Housing Ombudsman Service

81 Aldwych

London

WC2B 4HN

Tel: 0300 111 3000

E-mail: info@housing-ombudsman.org.uk

www.ihos.org.uk

ARHM (Association of Retirement Housing Managers)

C/o EAC, 3rd Floor

89 Albert Embankment

London

SE1 7TP

Tel: 020 7463 0660

E-mail: enquiries@arhm.org

www.arhm.org

Age UK

Tavis House
1-6 Tavistock Square,
London
WC1H 9NA
Tel: 0800 1696565
www.ageuk.org.uk

Citizens Advice Bureau

Your phone book will show local numbers and addresses
www.citizensadvice.org.uk

Elderly Accommodation Counsel

3rd Floor, 89 Albert Embankment
London
SE1 7TP
Tel: 0800 3777070
www.firststopadvice.co.uk
www.housingcare.org.uk

The Property Ombudsman Limited

Milford House, 43-55 Milford Street
Salisbury
Wiltshire
SP1 2BP
Tel: 01722 333306