



staffordshire
HOUSING ASSOCIATION

Leaseholder Handbook

**All you need to know
about being a Staffordshire
Housing Association
leaseholder**



If you would like any of our information in your language, please ask

ENGLISH

ይህንን ማሰረጃ በሌላ ቋንቋ መሰጠት ካስፈለጋችኛ

AMHARIC

إذا أردت ترجمة أي من معلوماتنا إلى لغتك، نرجو أن تطلب ذلك.

ARABIC

اگر مایلید هر بخشی از اطلاعات ما به زبان خودتان برایتان ترجمه شود، لطفا درخواست کنید.

FARSI

Si vous souhaitez obtenir la traduction dans votre langue de certaines des informations communiquées, veuillez nous le faire savoir

FRENCH

نه گه ر پښت خوښه هه چ به شیک له زانیاریه کانی نیمه به زمانې خوټ بوټ ته رجومه بکړینه وه تکایه داوای بکه.

KURDISH

Prosimy o kontakt, jeśli chcą Państwo otrzymać tłumaczenie naszych informacji na swój język ojczysty

POLISH

Se desejar alguma parte da nossa informação traduzida para a sua lingua, basta pedir

PORTUGUESE

Kama utapenda taarifa hii katika lugha yako, tafadhali ulizia

SWAHILI

እዚ ዘሎ ሓበሬታ እዚ ናብ ቋንቋኹም ከተተርጎመልኩም እንተ ድኣ ትደልዩ ኮይንኩም, ብኹብረትኩም ተወክሱና።

TIGRINYA

Eğer bilgilendirmelerimizin herhangi birinin kendi dilinize çevrilmesini istiyorsanız lütfen istekte bulunun

TURKISH

اگر آپ ہماری کسی بھی معلومات کا اپنی زبان میں ترجمہ چاہتے ہیں تو براہ کرم دریافت کریں۔

URDU

This document is also available in:



Large print



Audio CD



Braille



Other languages



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Becoming a Leaseholder

When you buy a property from SHA you are buying a leasehold interest in your home and SHA will continue to own the freehold.

This handbook has been developed with existing SHA leaseholders. We hope you find the contents useful.

However, if you need further advice about your home – please get in touch with the leasehold team.

Contacting Us:

Telephone: 01782 744 533

Fax: 01782 744 931

Text: 07950 911 504

Email: mailbox@staffshousing.org.uk

Website: www.staffshousing.org.uk

Address: 308 London Road, Stoke on Trent, ST4 5AB

Repairs hotline: 0800 00 99 00

We are open from Monday to Friday, from 8.30 am - 5.30 pm

About your lease

A lease is a legally enforceable contract which defines the relationship between Staffordshire Housing Association (the lessor) and you (the lessee). Before you bought your home, your solicitor will have explained your lease to you to help you understand your responsibilities and the responsibilities of Staffordshire Housing Association.

Your lease also sets out how your home should be managed and maintained. It will advise you about specific rights and responsibilities covering many different areas, some of which we have included in this handbook.

Service charges

Your service charge covers your share of the cost of managing, maintaining, repairing, insuring and providing services to the building, scheme or estate where you live.

Your service charge covers the cost of services you receive (depending on your property and your lease agreement). It could include:

- Grounds maintenance
- Communal lighting
- Repairs and maintenance work (such as external lighting, external painting, or repairs and maintenance to the exterior of the building or communal areas. Your lease sets out these items in full)
- Communal electricity, e.g., for lighting
- Buildings insurance
- Management costs
- Sinking fund (provision for major improvements – this varies from lease to lease)

Every year, we will send you a service charge statement which lets you know how much you need to pay for the current financial year.

Please be aware that if you miss any service charge payments, you may be breaking your lease and possibly your mortgage agreement (if you have one).

If you fall into arrears, we may inform your lender who may decide to pay on your behalf. If they do this, they will add your service charge arrears to the mortgage you



still owe them, and you will pay interest on the charge.

If we do not receive a payment, we may instruct our legal department to start proceedings against you. You will then have to pay extra legal and administration charges. If you do not pay your service charges, ultimately, you could lose your home.

Repairs and maintenance

Every 12 months we will send you a list of all the repairs we have carried out to your building or scheme.

We may also invite you to a meeting to discuss repairs, or you can contact us to discuss your queries individually.

Maintenance responsibilities for your property will be detailed in your lease agreement, but the general split of maintenance responsibilities is as follows:

SHA is responsible for repairing and maintaining the structure, outside and shared parts of the building you live in.

The cost of carrying out these repairs is passed onto you, as the leaseholder, through your annual service charge account. The account will show you what work has been completed, and what your share of the cost is.

Examples of the work for which you could be recharged include repairs to:

- Foundations
- Outside walls and chimney stacks
- Roofs, outside doors and window frames
- Structural walls
- Outside decoration and communal internal decoration
- Shared boundary walls and fences
- Lifts and door entry systems
- Shared wiring and lighting



We have the right to enter your home to check what repairs are needed and carry them out if we are responsible for them.

Unless there is an emergency, we will always contact you first and give reasonable notice.

What type of repairs must you arrange directly for yourself?

This will be set out within your individual lease. However, in general, you are responsible for any repairs inside your home and any areas that are not shared, for example:

- Replacing broken glazing in windows in your own property
- Internal decoration to your own property
- Doors, woodwork and floors
- Ceilings, plaster and walls
- Kitchen fittings
- All pipework, taps and valves inside your home
- Baths, sinks, washbasins, showers, toilets and pipe lagging
- Heating and hot-water systems
- Replacing locks
- Fences and gates that are solely yours

Reporting repairs

If a repair to a communal area or facility is needed, please report it immediately to our maintenance team on **0800 00 99 00**. If you call from a landline, you will not have to pay for the cost of this call.

If you are not happy with any works carried out by the Association – please let us know straight away so we can meet the contractor on site.

Out of Hours or Emergency Repairs

If an emergency repair is needed to a communal area or facility outside normal working hours and it presents a risk to health and safety or could badly damage the



building, you can report this to us on the same number - **0800 00 99 00**. Give them your address and the location and details of the problem.

An example of an emergency would be something like a lift breakdown or door entry system failure.

Calls to the out of hours service may be recorded for call centre records

Repairs and maintenance hotline: 0800 00 99 00

Gas Safety

As a leaseholder, you are responsible for the maintenance of all gas appliances and flues in your property.

You are required to have them checked for safety at least once every 12 months.

If you sublet your property, as a landlord, you actually have a legal responsibility to your tenant under the **Gas Safety (Installations and Use) Regulations 1998**. You must ensure that an annual safety check is carried out on each appliance and/or flue that you provide for your tenants use. You must also ensure that a record of each safety check is kept for 2 years

Further information can be found at the Health and Safety Executive (HSE) website '**The Law on gas safety**'.

The HSE also publishes some guidance on **how to keep gas appliances safe** and your **responsibilities as a landlord**

Major work

We must consult you before we carry out major work or improvements to your scheme, and before we enter into any long-term contract for providing services.

We will send you a legal notice called a 'Section 20 notice'. This will give you a brief description of the work, an estimated cost of the work and your share of the estimated cost.

We must also consult you if we are planning to carry out any work which will cost £250 or more for each individual property.



In an emergency or in circumstances beyond our control, when we do not have time to consult leaseholders or your representatives, we may still charge you for the cost of the work.

An emergency would include, for example, the collapse of a roof or chimney, falling masonry, or a burst water main.

Paying for major work

We will generally send you an invoice within six months of completing the work.

Major works programme

Every year a copy of our major works programme will be sent to leaseholders detailing what work is planned to take place in the next 3 years.

Home improvements

You are free to carry out most home improvements, such as internal decoration, having wardrobes fitted, or fitting a new kitchen or bathroom, without any need to contact SHA.

However, if you want to carry out structural work or alterations to the building structure or work that affects the appearance of the property you must contact us first. We will need details of the work and, if possible, a sketch of the planned work.

It is a condition of your lease that you must receive our permission in writing before you carry out any structural work or alterations to your home.

Examples of work that needs permission include:

- Replacing windows
- Redecorating the outside of your home
- Building an extension
- Removing walls or a chimney breast
- Disconnecting shared heating
- Converting a loft
- Fitting a satellite dish



When you have our permission, you must still comply with any planning and building regulations, the current standards of the gas, water and electricity companies, and any conditions attached to the permission itself.

If you have any queries about home improvements, feel free to call us for advice at any time.

Choosing a Contractor

If you are having difficulty finding a contractor to carry out repair work, you can contact SHA and we will be happy to share our 'approved' contractor list with you.

Disability Aids & Adaptations

Local Authorities may be able to help you undertake repairs, improvements or adaptations to your home if your situation meets their criteria and funding priorities.

There are a number of different grants available to help owner occupiers and tenants to repair or improve their home.

Disabled Facilities Grants

Disabled Facilities Grants are available from the council to help disabled people with equipment or adaptations, to enable them to live independently, or to be cared for at home.

The grant can fund adaptations to your home, such as ramps, stairlifts, level access showers or any other adaptation which helps with access into and around the home.

An application for a grant involves:

- An assessment of your needs by an occupational therapist from social services
- A financial assessment of your income and savings to determine the amount of grant to be paid. However, grants for disabled children under 19 are not subject to means testing.

If you think you may qualify for a Disabled Facilities Grant please ring the Disability Resource Team at your local council. They will arrange for an occupational therapist to visit you and if you are eligible, they will make a referral to the Grants Team for them to start the grant process.



Revival Home Improvement Agency

Revival (part of Staffordshire Housing Association), provide a range of property repairs, adaptations and wellbeing services to home owners in North Staffordshire. We help vulnerable home owners keep their homes comfortable and well-maintained. Examples of the services provided by Revival are:

Handyman – Small DIY jobs

Affordable Home Improvement Loans – For low-income home owners

For more information about services please contact: -

Revival Home Improvement Agency

308 London Road

Stoke-on-Trent

ST4 5AB

Tel: 01782 749202 Email: revival@staffshousing.org.uk

Subletting your Home

Shared Ownership Leases

If you are a part owner, you cannot sublet your home.

You might be able to sublet if your property is owned outright. Your lease will tell you whether you are permitted to sublet.

Right to Buy/Acquire Leases

Your lease may allow for you to sub let your home to another person – you should check this carefully before considering whether to do this.

You must inform SHA, as your landlord, that you intend to sublet your home. If you do not inform us, even if your lease allows subletting, you will be breaking the conditions of your lease by not informing us.

You will remain our leaseholder and the same contract (the lease) will continue between us and you. Therefore, your responsibilities as a leaseholder will continue. We will need a contact address and phone number for you whilst you are living elsewhere and subletting.



Even though you are not living in your property, you are still responsible for ensuring that the leaseholders' duties are carried out.

Your tenants will need to keep to the conditions of your lease. If they cause nuisance or break the conditions of the lease, you will be held responsible.

Other people to inform

Your insurance policy may be affected by subletting, so remember to let your insurance company know your change of circumstances as they may need to amend your policy.

You should also tell your mortgage company that you are subletting, and get legal advice on your rights and responsibilities as the landlord of your property.

Extending your lease

If you have owned your home as a leaseholder for at least two years, you have a right to a new lease.

Your new lease would normally be granted for 90 years plus the present term still left to run.

There are some conditions you will need to meet. We advise you to take legal advice and valuation advice to check if you qualify and to help you with the process of extending your lease.

You will be responsible for paying our reasonable legal and valuation costs, whether or not you do extend your lease. We are also entitled to ask you for a deposit. This may be 10% of the premium you plan to pay for extending the lease, or £250, whichever is the greater.

If you and Staffordshire Housing Association cannot agree a price for extending your lease, you can appeal to the Leasehold Valuation Tribunal which will make an independent assessment of the value.

Frequently Asked Questions concerning Extending Your Lease

Who qualifies for a lease extension?

Generally, you will be a "Qualifying leaseholder", if your lease was more than 21 years, when originally granted. Shared ownership leases only qualify when you have acquired the property outright (100% share).



How long can I extend my lease for?

The right under the Act is to add 90 years to what is left on your existing lease. For example, if you have 75 years left on your lease you will be given a new lease of 165 years.

Why do I have to extend my lease?

A lease is a right to use the property for a period of time. As a lease gets shorter the value of the lease decreases, it also becomes more expensive to extend the lease. This is why it is often a good idea to increase the term of the lease. Sometimes it is difficult to sell a property with a short lease because mortgage lenders may be reluctant to lend money on some properties with short leases.

I want to extend my lease. Other than the price paid to the freeholder are there any other costs?

You will be responsible for the freeholder's 'reasonable costs'. This means the freeholder's professional fees such as legal and surveyor's costs. For example, you would have to pay for the freeholder's valuation, the legal costs for drawing up the new lease and the cost of a legal check as to whether you have the right to make a claim for a lease extension.

What happens if the freeholder and I disagree on how much the lease extension should cost?

Where there is disagreement about what the lease extension should cost it is possible to make an application to the Leasehold Valuation Tribunal to determine the price. Usually, the professionals involved would try and negotiate a price. It is only where there is no agreement that an application to the Leasehold Valuation Tribunal may become necessary.

How long do I have to wait before I have the right to extend my lease?

Assuming you are a "qualifying leaseholder" in all other respects, you have the right to extend your lease once you have owned the property for two years. You do not have to have lived there, just owned it.

Do I have to go through the Act to extend my lease?

No, you can negotiate informally with your freeholder to extend your lease, either on the same terms as under the Act or on different terms. However if you cannot agree on terms and you have not applied to extend your lease under the Act then you will not be able to go to the Leasehold Valuation Tribunal.



Buying the freehold on your home

This information is a brief guide only. All long leaseholders of properties have the right to buy the freehold of their building by grouping together with other leaseholders as long as they meet certain conditions. The purchase is called 'collective enfranchisement'.

We advise you to read the government booklet entitled 'Your right to buy the freehold of your building' for more detailed information.

Selling your home.

It is really important that you check your lease for any restrictions that may have been placed on who you can sell your home to. For example your lease may say that you cannot sell your home to someone who will have children under 18 living with them. Alternatively, it may stipulate that you must sell your home to someone who is over a certain age.

Right to first refusal when selling your 'right to buy' or 'right to acquire' home

If you buy a property through the right-to-buy scheme, you will not be able to sell it for 10 years, unless you meet the conditions of section 156a of the Housing Act 1985 (amended by the Housing Act 2004). This means that you must give the landlord the right to buy back the property first.

This applies to anyone who applied to purchase their property after 18th January 2005.

The leaseholder or freeholder selling their property must serve a notice on Staffordshire Housing Association. We then have eight weeks to tell the leaseholder or freeholder if we want to buy it. We advise all leaseholders and freeholders to get legal advice before selling their home during this period.



Insurance

Your insurance responsibilities

You are responsible for insuring the contents of your home, and we strongly advise you to do take out your own contents insurance.

If you are burgled, or suffer a flood or fire, you could find yourself having to replace everything yourself as SHA's insurance only covers the cost of repairing or replacing the structure of your home not the contents. This could mean you also have to pay the cost of repairing damage to other people's property damaged as the result of a problem in your property such as a leak. All policies do not automatically cover damage caused by others or to others so you do need to check the detail of any policy you take out.



The **National Housing Federation** offers tenants and residents the chance to insure the contents of their homes in an easy and affordable way. Staffordshire Housing Association promotes the take up of this insurance scheme to its leaseholders and tenants.

It provides a number of benefits including:

- instant cover available over the telephone affordable premiums
- cash payments available in addition to traditional payment methods
- no minimum security requirements for the property
- tenants do not pay the first part of any claim
- low sums insured available
- excellent claims service
- one of the widest standard policy covers available to tenants today
- “New for Old” protection

If you wish to find out more about this contents insurance scheme or take out the insurance, you can either call SHA on 01782 744533 and request an information booklet or contact My Home Contents Insurance advice line on **0845 337 2463**.



You can also search for a contents insurance deal in several ways:

- Consult an insurance broker, who will get prices for you from a number of different insurance companies
- Go directly to a specific insurance company by calling them, or visiting their office or website
- Use an internet 'comparison site', which will get prices from a number of companies for you

Buildings Insurance

As a condition of your lease, SHA have a legal responsibility to insure the structure of the building that you live in. Generally, this covers the building, and fixtures and fittings such as kitchen and sanitary units, against damage caused by fire, lightning, storm, flood and other similar disasters.

This insurance does not cover:

- "wear and tear"
- the cost of replacing any of your furniture or other belongings that may have been damaged or destroyed in any such disaster
- Replacement glazing due to malicious damage

The cost of this insurance is included in your annual service charge and we will send you a copy of the insurance schedule once a year, usually with your service charge account. The policy we have taken out insures the building up to the replacement value of the property.

How to make a claim

If you need to make a claim against the buildings' insurance you should ring the claims department of the company that provides our insurance cover to check you have a valid claim. SHA will send you details of the insurer on an annual basis.

Most insurance schemes have a policy excess. This means you would be responsible for paying the first part of any loss.

Insurance and unoccupied property.



It is your responsibility to ensure there is adequate insurance cover for your property at all times.



Home safety and security

There are some precautions you can take to help keep your home safe and secure.

Fire and smoke

You can request a fire safety check of your home by the fire service for advice on fire safety but as a minimum we recommend that you fit at least one smoke detector in your home. Remember to test the batteries regularly to make sure they are working. Revival Home Improvement Agency can also carry out fire safety checks.

Using bottled gas containers

If your home has no mains gas supply, please do not use gas bottles for things such as heaters or cookers. A leak from a gas bottle could cause an explosion and extensive damage to the building.

Door entry systems

If there are any problems with the door entry system to a block of apartments, please report them to us immediately on our usual number.

Getting rid of rubbish

If you live in a block of apartments, please do not leave rubbish in shared corridors or on the floor in bin stores, make sure it is put in the bins provided. For large items you can use the bulky items collection service at the local authority for a small charge. The contact details are in the useful contacts section.

Condensation

Condensation is commonly caused by steam, for example, when cooking or using tumble dryers or when drying laundry. It forms when warm moist air meets cold. You can help prevent condensation by opening windows, using extractor fans, ensuring appliances are properly ventilated and by keeping bathroom and kitchen doors shut, especially when cooking, washing or bathing.



Anti-social behaviour and neighbour problems

We are committed to working with residents to stop all forms of anti-social behaviour including violence, harassment, graffiti, vandalism, fly tipping, noise nuisance and abandoned vehicles.

How we will deal with reports of anti-social behaviour (ASB)

Reports will be investigated fully, promptly, efficiently and in confidence. We will work with other agencies, including mediation services, to provide support to victims and take action against people who commit ASB.

Reporting anti-social behaviour

You can report ASB to us by any of our usual contact methods. In an emergency, don't hesitate to call the police on 999.

Will I need to confront the person I have complained about?

We do not suggest you put yourself at risk, but if the situation you report does not involve threats, violence or harassment then we may suggest you talk the problem through with the other person involved.

If you feel uneasy we can set up a meeting for you and be there with you. Alternatively, we may suggest you use a mediation service to see if a mutually agreeable solution can be worked out.

What happens after I report anti-social behaviour?

We will discuss the details of your initial complaint with you. This will lead to some initial decisions about how we can best deal with your problem together and how we may be able to support you. We will prepare an action plan for dealing with the complaint of ASB you have made.

We will explain who you should contact if there are further problems and we will agree with you how we will keep you informed of progress made on dealing with the problems you have reported.

Further information

This is an outline of our policies and procedures on ASB. If you would like a copy of our full policies and procedures, please call us and we will pop them in the post. They are also available on our web site www.staffshousing.org.uk



Customer Involvement

Your views are very important to us - they help us improve and develop our services to meet your needs and expectations.

We offer a range of methods so that you can get involved in the way that you want to. You can get involved as much or as little as you like, from filling in surveys, to attending focus groups or meetings, to joining our residents' panel.

We have a separate booklet on resident involvement which sets out all the different methods of involvement you can choose from. If you don't have a copy of our resident involvement booklet, call us on 01782 744533 and we will pop one in the post.

Leaseholder Service Improvement Panel (SIP)

The leaseholder SIP is a method of involvement that you may be particularly interested in. The panel's aim is to improve the services that we deliver to our customers in leasehold properties.

The panel meets between 4 and 8 times a year usually in the evening to cater for those that work. Meetings last no more than 2 hours.

If you would like to know more, please contact us for further information.

Major improvements consultations

Where we plan to carry out major improvements we will normally hold a consultation meeting at which we will explain the proposed improvements and you will be able to raise questions directly with staff.

Complaints & Compliments

If you think we've done something wrong, we want you to tell us. We take every complaint seriously and we want to know your concerns so we can put things right. For more information on making complaints see our leaflet 'Making a complaint' or speak to any member of our Customer Services Team. We also value your comments or compliments on our services.



Other useful contacts and information

LEASE (Leasehold Advisory Service)

The Leasehold Advisory Service is a public body funded by the government to provide free advice on the law affecting residential leasehold and commonhold property in England and Wales. It also offers a mediation service that can provide a way to settle a dispute without the need to go to court or the Leasehold Valuation Tribunal.

Telephone: 020 7374 5380
Email: info@lease-advice.org
Address: Maple House, 149 Tottenham Court Road, London, W1T 7BN
Website: www.lease-advice.org.uk

Leasehold Valuation Tribunal (LVT)

The Leasehold Valuation Tribunal ("LVT") is the formal name given to the body appointed to make decisions on various types of dispute relating to residential leasehold property. The LVT is an independent decision making body which is completely unconnected to the parties in dispute, or any other public agency. The Tribunal will look at the particulars of the dispute following an application to them.

Types of dispute that LVTs can resolve:

- decide the price to be paid when a leaseholder wants to buy (enfranchise), extend or renew the lease of their home and the value cannot be agreed with the leaseholder
- vary estate management schemes under the Leasehold Reform, Housing and Urban Development Act 1993
- adjudicate in disputes about the right of first refusal procedure (which gives leaseholders the right of first refusal to buy the freehold when the landlord wishes to sell it) and the compulsory acquisition of the landlord's interest in blocks of flats
- decide liability for payment of service charges and settle disputes about the landlord's choice of insurer
- decide applications on dispensation of service charge consultation requirements, administration charges, the right to manage, the appointment of managers, the variation of leases and estate charges



Telephone: Tel: 0845 100 2615 or 0121 236 7837

Email: midland.rap@communities.gsi.gov.uk

Address: Residential Property Tribunal Service, 2nd Floor, Louisa House, 92-93 Edward Street, Birmingham, B1 2RA

Website: www.rpts.gov.uk

Useful Legislation for Leaseholders:

The Landlord and Tenant Act 1985 and 1987

This includes:

- A definition of service charges
- Leaseholders' rights to be consulted on repairs over a certain limit
- How residents' associations are formally recognised

The Housing Act 1985 and 1996

This includes:

- The right to buy and the process
- Limiting leaseholders' liability for the first five years
- The role of the Leasehold Valuation Tribunal

The Commonhold and Leasehold Reform Act 2002

This covers:

Major work consultation

- The requirement to consult leaseholders about contracts lasting longer than 12 months
- Rules for buying freehold and extending leases
- The powers of Leasehold Valuation Tribunals



Utilities

To find out who currently supplies gas to your home, call 0870 6081524

To find out who currently supplies electricity to your home, call 0845 6030618

To contact Severn Trent about your water service, call 0845 7500 500

There are several companies you can use to compare utility prices. These include www.uswitch.com and www.moneysupermarket.com. You can call uswitch on 0800 404 7961 and moneysupermarket on 0845 345 1296

Health

To find dentists in your area:

Visit NHS Choices at www.nhs.uk

Call NHS Direct on 0845 4647

Visit www.searchdentists.co.uk

Look in your local phone book or yellow pages

To find doctors in your area:

Visit NHS Choices at www.nhs.uk

Call NHS Direct on 0845 4647

Look in your local phone book or yellow pages

Fire Safety

Staffordshire Fire and Rescue has a variety of home safety services, including fire risk checks and free smoke alarms. Visit their website at www.staffordshirefire.gov.uk

Benefits, pensions and finance

To find out what benefits or tax credits you may be able to get, visit

www.entitledto.co.uk or look in your phone book for Jobcentre Plus. The Jobcentre Plus advert lists the telephone numbers of the local agencies for all the different benefits

Alternatively, call the SHA Rent Team on 01782 744533 who will use their Quick Benefits Calculator to help you find out what you may be entitled to



Debt and money management

Download a free budget planner from www.moneysavingexpert.com or www.moneymadeclear.fsa.gov.uk

For advice and help with debt, look in your phone book for your local Citizens Advice Bureau, or call National Debtline on 0808 808 4000 (website www.nationaldebtline.co.uk) or the Consumer Credit Counselling Service on 0800 1381 1111 (website www.cccs.co.uk)

Contact the SHA Money Advisor

SHA offers a free service to help customers on low income to make the most of their money. The money advisor can help with things like budgeting or managing debt problems.

Racial harassment

Challenge North Staffs is a partnership of agencies working to increase reporting of racist incidents in North Staffordshire. Challenge North Staffs also offers advice and advocacy to victims. For more information, self-reporting forms and contact details, visit the Challenge North Staffs website at www.challengenorthstaffs.org





staffordshire

HOUSING ASSOCIATION

Staffordshire Housing Association
308 London Road
Stoke on Trent
ST4 5AB

Telephone: 01782 744533

Email: mailbox@staffshousing.org.uk

Website: www.staffshousing.org.uk