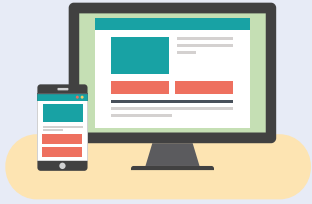


Everything you need to know about being a shared owner with Dunedin Canmore



Sign up for My DC



The easiest way to get in touch is online, you can make your occupancy payment and view all your account information at **My DC**.
To register visit
www.dunedincanmore.org.uk

Welcome

Dunedin Canmore provides affordable housing for people in Edinburgh, the Lothians and Fife.

We own and manage around 5500 homes and provide excellent services day-in, day-out to our customers.

Our friendly and experienced staff are here for you 24 hours a day, every day of the year.

We're proud to be part of Wheatley Group – Scotland's leading housing, care and property management group.



HAPPY TO TRANSLATE

We can produce information on request in large print, Braille and audio formats. Visit www.dunedincanmore.org.uk or contact your local housing officer.

Contents

1. Your Occupancy Agreement Page 4

- 1.1 The 20 year rule
- 1.2 Selling your share
- 1.3 Changes in your household
- 1.4 Requesting a change to your Occupancy Agreement
- 1.5 In the event of a sharing owner's death
- 1.6 Buying Further Shares

2. Changes within Your Home Page 11

- 2.1 Lodgers
- 2.2 Leasing

3. Advice and Assistance Page 12

- 3.1 Dunedin Canmore can offer advice on the following areas:

4. Your housing costs Page 13

- 4.1 What happens if you don't pay?
- 4.2 Worried about money? We can help

5. Pets Page 16

6. Parking Page 17

7. Property maintenance Page 18

8. Alterations and improvements Page 19

- 8.1 Grants and getting help

9. Insurance Page 20

- 9.1 Household contents insurance

10. Compliments and complaints Page 21

11. Ways we can help Page 22

- 11.1 Money and benefits
- 11.2 Advice on fuel bills
- 11.3 Jobs and training
- 11.4 Over 60 or disabled?

12. Your Safety Page 24

- 12.1 Fire safety
- 12.2 How do I get a home fire safety visit?
- 12.3 I smell gas. What do I do?
- 12.4 If you smell gas
- 12.5 Bogus callers
- 12.6 Advice on keeping warm
- 12.7 Keep warm and keep bills down
- 12.8 Condensation

13. Need to get in touch? Page 29



This booklet is designed to explain your rights and responsibilities as a Shared Owner with Dunedin Canmore.

It is not a legal document. It describes in simple and transparent terms, how we will deliver services and sets out our service commitments to you.

1. Your Occupancy Agreement

Your Occupancy Agreement

When you purchased the share in your home it was a condition of the sale that you enter into an Occupancy Agreement, which was signed by you and Dunedin Canmore.

This document sets out the rights and responsibilities of both parties and details the Occupancy Charge that you are due to pay us.

The Occupancy Agreement is for a period of 20 years and foresees either the Sharing Owner or Dunedin Canmore buying out the other party's interest at the end of the 20 year period.

At the end of this 20 year period you may enter into a new agreement with us for a further period, by signing a new occupancy agreement or by arranging for a joint sale of the property.

1.1 The 20 year rule

The Exclusive Occupancy Agreement that you enter into with Dunedin Canmore is initially for a 20 year period.

At the end of this 20 year period you may enter into a new agreement with us for a further period, by signing a new occupancy agreement or by arranging for a joint sale of the property.

The overall process is outlined your occupancy agreement and the main points in this process at the end of the 20 year period are as follows:



If the owner buys outright then:

- the property is independently valued;
- the current sharing owner purchases the Association's share, buying and owning the property outright (each part meet their own legal costs);
- recognition is made of any modernisations undertaken by the sharing owner;
- any outstanding debts are reflected in the sales process; and,
- management arrangements remain in place and are to be paid by the owner.

If Dunedin Canmore buys back the share then:

- the property is independently valued;
- the current sharing owner vacates property;
- the sales proceeds are divided proportionally between the parties;
- the property is sold independently on the open market; and,
- the new owner purchases on an open market basis and pays on-going management and maintenance fees where applicable.

If the existing Occupancy Agreement is extended then:

- the sharing owner is notified;
- they will seek independent legal advice;
- the lease will be extended by a further 20 years; and,
- both parties meet their own legal and registration costs.

1. Your Occupancy Agreement

1.2 Selling your share

If you decided to sell the share in your home you must let Dunedin Canmore know in writing before you start the sale process.

You will need to appoint a solicitor to represent your interests and you are responsible for covering the cost of this.

You cannot conclude a sale without Dunedin Canmore's permission. Three options are available, at our discretion:

- we may buy back your share, but only in special circumstances;
- we may permit your share to be sold to another person; or
- the whole property is sold by joint agreement.

We've summarised the options and there are set procedures for selling your share. If you decide you want to sell we strongly recommend getting legal advice.

Selling your share to Dunedin Canmore

Dunedin Canmore has the first option to buy back your share.

After you have informed us you wish to sell we will write back within 42 days to let you know whether or not we wish to buy your share back.

Please note that we will only buy back in certain special cases, such as the following:

- where advertising does not elicit an interest in shared ownership;
- where a current shared owner is affected by violence or harassment or develops an illness or disability which makes their current home unsuitable; or
- when the shared owner dies.

Selling your share to a new sharing owner

This is Dunedin Canmore's preferred option. It is your responsibility to market the property and advertise the sale. You must cover any marketing costs incurred in the sale of the share.

You are also responsible for negotiating the terms of the sale with any potential buyer.

Once you have found someone to buy your share they must submit an application form to Dunedin Canmore - if they do not meet our current criteria we are entitled to reject the proposed sale.

We ask that the minimum income criteria (Gross) for any potential buyer is £21,000 per annum, and the maximum is £40,000 per annum.

However, applicants with evidence of sufficient capital to purchase a share outright may be considered.

Our criteria can be flexible depending on current circumstances.

Selling the property with Joint Agreement

If there is no interest in buying your share and Dunedin Canmore does not wish to purchase it, then we may, in exceptional circumstances, agree to the whole property being sold.

If you move out with a view to selling your property you must still continue to pay the occupancy charge until the property is sold.

Your written notice of intention to move should be addressed to your Housing Officer. They will then advise you of the next steps.

1. Your Occupancy Agreement

1.3 Changes in your household

If there is a change in your household circumstances, for example if a joint sharing owner wants to move out of the property and transfer the ownership of their share, then you should inform your housing officer.

We will require evidence of the title being passed to the person staying in the property. A new occupancy agreement will then be put in place for the sole owner.

If there is a dispute as to who wishes to stay in the property then you must seek independent legal advice.



1.4 Requesting a change to your Occupancy Agreement

Should you request a change to your Occupancy Agreement for example, due to relationship breakdown, change of name due to marriage or transferring ownership of share to another family member, you will be responsible for paying the costs incurred in making these changes to the agreement.

1.5 In the event of a sharing owner's death

When you buy a property, if you have not already, you should ask a solicitor to help you draw up a will.

In most cases, if your share in the property is owned jointly with another person, such as a spouse or partner, they will inherit your share of ownership of the property.

However, if you are living alone in the property you must make sure whoever you appoint as your executor understands the procedure when you die.

The executor must get in touch with Dunedin Canmore as soon as possible after the date of the shared owner's death. Dunedin Canmore will then have the option to give notice to the executor within 42 days to either:

- purchase the sharing owner's share from the estate;
- jointly sell the whole property; or

- require the executor to sell the share on the open market.

However, if there is someone who has been living with you or caring for you (for example, a husband, wife or partner, or a son or daughter) and they are not a joint owner of the property with you, you may want them to be able to live in the property after you die.

You should discuss this with your solicitor and make it known to Dunedin Canmore.

Dunedin Canmore will not be legally obliged to act upon your wishes when you die but will take these wishes into account as long as the person you want to live in the property:

- can evidence that the property has been their sole or principal home for the previous six months; or
- if they currently don't live in the property at the date of death, intend to use it as their sole or principal home and can meet Dunedin Canmore's income criteria.

1. Your Occupancy Agreement

1.6 Buying Further Shares

Sharing owners can buy further shares in their homes in 25% blocks.

You are not limited to buying 25% at a time - you can, if you wish, buy a multiple of 25% or purchase the property outright.

If you wish to increase your share, you must advise us in writing.

We will arrange for an independent company to value your house. They will undertake a market valuation and the cost of the valuation will be charged to you.

We will then write to you to let you know the outcome of the valuation, and the cost of the share you wish to purchase.

If the valuation is acceptable to you, and provided you can secure finance to buy the additional share, you should then write

to or email Dunedin Canmore to inform us that you wish to proceed with the purchase.

We will then instruct our solicitor to proceed with the sale of the share. Each party is responsible for their own legal costs.

Once the sale has concluded, Dunedin Canmore will adjust the rent you pay to reflect the reduction of our percentage share in the property.

If you purchase a 100% share you retain a liability to contribute towards the upkeep of common areas, communal repairs, buildings insurance and a proportion of Dunedin Canmore's management expenses for as long as you remain in the property.

Future owners will also be liable for these charges.

2. Changes within your home

2.1 Lodgers

You must ask for written permission to take in a lodger.

As well as our permission, you may also require permission from your mortgage lender, if you have one.

2.2 Leasing

As per your Occupancy Agreement your property should be used as your sole main dwelling house. However, if you require being away from your house for a short time because of your personal circumstances, you may decide to rent it out to someone else.

You must contact Dunedin Canmore for written permission to let out the property. Approval will be at the complete discretion of Dunedin Canmore and will be given on condition that we receive a letter from your lender (if applicable) giving their consent. You must provide, for approval, a copy of the tenancy agreement which is to be used. Your let must only cover the short period of

time when you are away from your house and cannot be used for financial gain.

You will be responsible for the behaviour of your tenant for the duration of your let and you must provide an address and telephone number where you can be contacted.

2.3 Running a business from your home

Generally, planning requirements and conditions attached to your house are likely to prohibit you from running a business from your home.

However, if you want to work from home, and could do so without disturbing your neighbours, it may be possible to get permission for your business.

You should also inform your mortgage lender and your insurance company.

For further information please speak to your Housing Officer.

3. Advice and assistance

3.1 Dunedin Canmore can offer advice on the following areas:

- Advice on occupancy payments and assisting with any temporary difficulties you may have paying on time.
- Advice on your rights and obligations under the Occupancy Agreement.
- Clarifying all service charge payments and the service you receive for these charges.
- Advice and help with administration when moving house and selling the share in your home.
- Advice and help with administration when buying additional shares in your home.



4. Your housing costs

Your housing costs will normally be made up of two payments.

An occupancy payment (payment to Dunedin Canmore for services and the exclusive occupancy of the property) and a payment to your bank or building society for the mortgage or loan you have on your house.

If you have purchased a share without a mortgage, then you are liable for the occupancy charge only.

The amount you pay to Dunedin Canmore depends on the percentages of your share of the property and takes into account that you have responsibility for paying for repairs within the property.

The occupancy payment is due monthly in advance, on the first calendar day of each month. For your most recent charges, you should refer to your latest occupancy payment review letter.

Our preferred method of payment is by Direct Debit, and you can call our Customer Service Centre to set this up for you.

Your occupancy payment is reviewed annually. You will be given at least four weeks' advance notice of any proposed change and will have the right to appeal against it.



4. Your housing costs

4.1 What happens if you don't pay?

Non-payment of charges laid out in your occupancy agreement is a serious matter and could lead to the loss of your home.

A co-operation agreement obliges Dunedin Canmore and your mortgage lender to act together if you fall behind either with the mortgage repayments or with the occupancy payment.

If a sharing owner keeps up to date with mortgage payments but allows arrears of their occupancy payment to build up, we would inform the lender of the situation.

They would be compelled to join us in taking action – including legal action – to force a sale or repossess a property.

4.2 Worried about money? We can help

If you fall into difficulty with payments contact your Housing Officer immediately.

We've got lots of ways to help you and arrangements may be made for you to pay off what you owe in regular manageable amounts. These amounts will depend on how much you owe and your household income.



If you are experiencing financial difficulties – for example as the result of a drop in your household income – our Welfare Rights Team may be able to help. You can contact them on **0800 561 0088** or ask your Housing Officer to make a referral.

Please remember that neither Dunedin Canmore nor your lender wish to see anyone lose their home.

If you are falling into debt, please contact us as soon as possible. We're here to help.



5. Pets

Unless your development has been designated as pet free you are allowed to keep domestic pets but you must ask us for permission.

All pets must be kept under control and Dunedin Canmore reserves the right to withdraw permission if your pet causes a nuisance to your neighbours.



6. Parking

Where your title deed specifies particular parking spaces for each property, no-one can park in your space without your permission.

In other instances, parking is usually on a first come, first served basis and in these cases, we ask you to be considerate to your neighbours, and only park in designated spaces.



7. Property maintenance

If you have an issue regarding maintenance you should first of all check to find out whether it is your responsibility or is included as part of our service.

The additional booklet we have issued you will break down our responsibilities for your development.

If you need further clarification, please speak to your Housing Officer.



8. Alterations and improvements

Before you carry out any alterations or improvements to the property you should complete an application form, available from our reception or by calling our Customer Service Centre on **0800 561 0088**.

Examples of improvements where you would need to agree permission with Dunedin Canmore are:

- Installation of a shower
- Removal of a bath
- Tiling of floors
- Installing laminated wood flooring
- Erection of a shed or garden fencing
- Garages
- Extensions
- New heating systems
- Altering roof space
- New windows, doors, or double glazing

We may refuse, grant or apply certain conditions to any proposed alterations, but permission will not be unreasonably withheld.

8.1 Grants and getting help

There are organisations that can help with home maintenance and all sorts of grants and special offers are available for energy efficiency improvements, so it is worth checking if you are eligible before starting work.

For more information, call Changeworks on: **0131 555 4010**

Or email:
ask@changeworks.org.uk

If you live in Edinburgh and are over 60 years old, or have a disability, Care and Repair Edinburgh may be able to carry out maintenance work for a small charge and the cost of materials.

Call Care and Repair on:
0131 337 1111

9. Insurance

Dunedin Canmore is responsible for insuring the building. Sharing owners must contribute towards the buildings insurance, as specified in the occupancy agreement. Your Housing Officer can tell you what amount of your occupancy payment will go towards insurance.

Dunedin Canmore will insure and keep the property insured for the full re-instatement value under a comprehensive policy and can produce a certificate from the insurers stating for what sum the property is insured.

This means you do not have to arrange your own buildings insurance.

In addition, Dunedin Canmore will provide you with claim forms should you need to make a claim. This is then forwarded directly to the Insurance Brokers (Arthur J. Gallagher Insurance Brokers Limited).

At the time of writing, an excess of £500 applies but Dunedin Canmore has the right to vary this amount.

We will record the fact that application forms have been dispatched but take no part in the claim process or the resolution of claims unless rented property is directly affected or Dunedin Canmore has a public liability responsibility.

If you need to contact anyone from Arthur J. Gallagher Insurance Brokers Limited to discuss our insurance arrangements, their number is 01245 341200.

9.1 Household contents insurance

Sharing owners are responsible for organising their own contents and personal insurance.

10. Compliments and complaints

We do all we can to get it right first time – but we know sometimes that's not the case.

If we don't get things right, we'll listen and learn to stop it happening again. If you're unhappy with any of our services then let us know.

Our complaints policy follows the Scottish Public Service Ombudsman complaint handling model.

We also want to hear from you if we've gone that extra mile to help. Fill in our form on our website to tell us about the great service you've received.

You can find more information in our complaints booklet or online at www.dunedincanmore.org.uk



11. Ways we can help

Dunedin Canmore has lots of ways to help you settle into your home and to cope with life, whatever stage you are at. Here we explain some of the ways we can help you.

11.1 Money and benefits

Our money advisors can help you budget, manage your finances and deal with any debt you may have. Welfare benefits advisors are on hand to make sure you're claiming all the benefits and tax credits you're entitled to. Speak to your Housing Officer to make an appointment or call us free on 0800 561 0088.

11.2 Advice on fuel bills

Our fuel advisors help tenants of all ages find the lowest energy rates. Don't pay too much for your electricity and gas. Advisors can also arrange low-cost repayments if you have fallen behind with payments – or, in some cases, get debts written off.

11.3 Jobs and training

We have a range of ways to help people into jobs and training. We recruit Modern Apprentices each year and have other employability schemes to support people in our communities. We encourage our contractors to provide jobs and training for tenants through our Wheatley Pledge scheme. To find out more and see the latest job opportunities go to dunedincanmore.org.uk/jobs-and-training



11.4 Over 60 or disabled?

Handyperson service

If you are over the age of 60 or disabled then our Handyperson Service could be for you. You can use it as often as you like. The only cost will be any materials you buy.

A Handyperson can:

- change plugs and sockets
- change light bulbs
- clean internal windows (every six weeks)
- build furniture
- patch repairs to plaster
- plumb-in a washing machine
- fix loose carpets/tiles/flooring
- fit smoke alarms
- make small repairs to furniture
- hang curtains and blinds.

Speak to your Housing Officer or go online to dunedincanmore.org.uk/ways-we-can-help for more details and to find out if you qualify.

Book an appointment call **0800 111 4404**. The office is open 8.30am-5pm, Monday to Friday.

11.5 Want to get online?

Click & Connect centre

Getting online has never been more important. The internet can help you find work, gain qualifications, cut your energy and shopping bills.

This is why we've teamed up with our parent company, Wheatley Group, to fund free computer learning centres for people in our communities. You can get free use of computers in the centres – and free wifi.

We also work in partnership with Cre8te Opportunities Digital Skills Academy, who help people across Edinburgh get online and improve their confidence and skills using digital technology.

Find out more on our website. A study carried out by Dunedin Canmore showed customers saved on average £187 by using internet shopping. Keep up to date with Click & Connect at www.facebook.com/clickconnect

12. Your Safety

We ask that you take steps to make sure you don't put yourself or others at risk. That includes keeping your home free of fire hazards, putting rubbish in the bins and not leaving bikes or prams in stairwells where they block people's way out.

12.1 Fire safety

A fire in your home could kill you and your neighbours. We're working with Scottish Fire and Rescue Service to make your home safe and help you reduce the risk of fire.

Make sure there is a working smoke alarm in your home. A smoke alarm will give you those precious few minutes of warning which could help you and your family get out safely.

If you want to know more, or think you need a smoke alarm fitted, get in touch with us today. You can also get a free home fire safety visit which will check for any risks in your property.

12.2 How do I get a home fire safety visit?

Get a free home fire safety visit from Scottish Fire and Rescue Service. Fire officers carry out an inspection of your home and can warn you of potential fire risks. If needed, you'll get free smoke alarms.

Speak to your housing officer to make an appointment or book your free visit from Scottish Fire and Rescue Service by: texting 'FIRE' to **80800** from your mobile phone calling **0800 0731 999**.



12.3 I smell gas. What do I do?

Follow these simple steps straight away:

- turn off all gas appliances
- put out any cigarettes
- open all doors and windows
- don't use matches or naked flames
- turn gas off at the meter
- don't switch on any electrical switches or appliances
- don't press buttons on the door entry systems.

12.4 If you smell gas

Call emergency service company SGN as soon as you can on **0800 111 999**.

You can also call us on **0800 561 0088**. We'll speak to SGN for you and have our gas engineers with you within an hour to deal with any breakdowns.



12. Your Safety

12.5 Bogus callers

Be alert to bogus callers

Bogus callers are criminals who claim to be someone they're not to get into your home.

They could target anyone at any time, but they often focus on the over-60s. They'll often pretend to be from Dunedin Canmore, a council department or a utility company.

What they want to do is steal your money and valuables.

Rogue traders offer to carry out work on your house, garden or driveway. They charge inflated prices for shoddy or unnecessary work.



Tips to keep safe:

- don't let any strangers into your home
- use a door chain, if you have one
- always ask for proof of identification and check it carefully – it must have a photograph of the caller on it
- never be persuaded or bullied to let someone inside your home or worry about seeming rude
- if in doubt – keep them out
- never give keys to workmen or tradesmen unless you are certain you can trust them – copy keys are easily made.

What to do if you receive a visit from a bogus caller

Call the police on **101**. You should then call us on **0800 561 0088**.

If the bogus caller or rogue trader refuses to leave or you feel scared, phone **999** and ask for the police.

12.6 Advice on keeping warm

As temperatures drop, it's vital to keep warm and cosy in your home. Make a few simple changes to your home and life and you'll not have to worry – even if the weather does its worst.

Useful tips

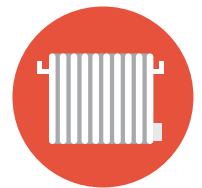
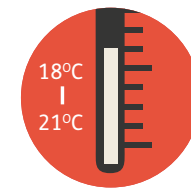
Tips to beat the chill:

- have regular hot drinks and at least one hot meal a day
- wear several light layers of warm clothes to keep heat in
- keep active and wrap up warm if you go outside
- draw your curtains at dusk and keep doors closed to block out draughts
- keep your living room at around 18–21°C (64–70°F) to keep warm
- check dripping taps and overflows to prevent waste pipes freezing and flooding
- have your annual gas service to keep your heating system working well

- if you're not going to be at home for a couple of days, set your heating to come on for a couple of hours a day – and leave a key with a friend or neighbour.
- Frozen or burst pipes? Heating or boiler broken? Tiles blown off your roof? Get it sorted right away.

Keep warm and keep bills down

Don't pay too much for your electricity and gas. Our fuel advisors help tenants of all ages find the lowest energy rates. Advisors can also arrange low-cost repayments if you have fallen behind with payments or, in some cases, get debts written off.



12. Your Safety

12.7 Condensation

Do your windows steam up when the heating is on? Do you notice wet spots on your walls when you're cooking?

If so, it is likely to be condensation.

Condensation happens when moist air touches a cool surface. It forms water droplets. It can also happen when large pieces of furniture, for example wardrobes and beds, are placed against an outside wall.

Preventing condensation in the home is your responsibility. But the good news is there are steps you can take to stop it happening.

You can treat little spots of mould quickly and easily. Use three parts warm water and one part bleach. Make sure you dry the wall after cleaning it. If this doesn't work, speak to your housing officer.

Do:

- keep a window open when drying clothes indoors
- keep the internal kitchen door closed when cooking
- keep lids on pots and pans when cooking
- use an extractor fan in the kitchen and bathroom, if you have one
- heat and ventilate rooms at risk.

Don't:

- dry clothes over warm radiators
- overfill cupboards and wardrobes
- keep furniture and beds hard against walls.

13. Need to get in touch?

We're always here to help.



Speak to your
Housing Officer



Visit us at
www.dunedincanmore.org.uk



Call us free on
0800 561 0088



Email us on
talk@dunedincanmore.org.uk



Find us on Facebook
www.facebook.com/dunedincanmore



Write to us
Dunedin Canmore Customer Service Centre, Lipton House, 170 Crown Street, Glasgow, G5 9XD

Sign up for My DC

Creating an account only takes a few minutes, you can make your occupancy payment and view all your account information, at a time that suits you.

Register at
www.dunedincanmore.org.uk