



# Shared Ownership Handbook

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**This handbook is for people who own all or part of their home. You may have bought your home outright, purchased a percentage or via a traditional shared ownership scheme. You may also have purchased via either the Right to Buy or Right to Acquire Schemes.**

The handbook provides guidance for you but as there are many different arrangements in place, it is not a comprehensive interpretation of the law, and it will not override or affect the terms of your lease and/or freehold details.

If there is any difference between this handbook and your lease and/or freehold details, the latter will always take precedence.

Information contained in this handbook has relevance for both leaseholders and freeholders.

**You may find similar advice on our website but this handbook is specific to Melin Homebuy customers and so may differ.**

## Shared Ownership

The owner will own a specified percentage of the property and have a mortgage to cover it. The owner will pay a rent to Melin for the percentage of the property that Melin owns.

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## Melin Voices and giving feedback on our services

We know our customers are the best people to help us shape and improve our services. You know when we get it right, and where we can make improvements.

All our customers become a Voice when they become a Melin resident. We ensure that everyone has the opportunity to take part in surveys.

If you receive a text from us, asking for your views, please take the time to tell us your opinions, to help us make a positive difference.

If you have a suggestion or something that is important to you, and you would like us to look into it, you can email our Listen Act Learn staff group. You can find out more about Listen Act Learn by visiting our website at:

**[www.melinhomes.co.uk/residents/get-involved/shaping-our-services](http://www.melinhomes.co.uk/residents/get-involved/shaping-our-services)**

If you would like to be more involved, you can join one of our Voices focus groups:

The **Community Group** meet monthly with the Communities Team to plan and fund neighbourhood events and award grant funding.

The **Customer Service Group** scrutinise the services that Melin provide and give recommendations on service improvement, seeking the views of residents and staff. They meet when required to get reports completed.



Your voice matters, to get involved email [voices@melinhomes.co.uk](mailto:voices@melinhomes.co.uk)

## Repairs

Melin has no repairing obligations for Shared Ownership properties.

## Rent

The owner will pay a rent to Melin. This is charged on a monthly basis and our preference is that it is paid by Direct Debit or standing order.

## Insurance

As a condition of your lease Melin takes out the building insurance for your property. The cost is covered through your rent. You may be offered insurance by your mortgage lender, but you should advise them that you are already covered by Melin's policy.

The policy taken out by Melin insures the building in which you live, up to the rebuilding value of your home. It does not insure the contents of your home. This remains your responsibility. You are strongly advised to make your own arrangements.

There is a £250 excess payable for each and every claim, but it is always best to check with us first. For subsidence, the excess is £1,000 and this may be payable by you if the damage is attributable to you.

You are entitled to a written summary of your insurance cover, containing the name of our insurers and the risk covered by the policy. If you require a certificate of cover, please contact us.

## Complaints

### How to make a complaint

We want to know what you are thinking about our services and believe that providing excellent services to our residents and customers is essential. We want to know what you think and welcome your feedback, both good and bad on the services that we provide. We want to learn from compliments and complaints to improve. Sometimes things can go wrong so if you feel that the service we have provided has fallen short of your expectations let us know so we can put it right.

Normally, we will only look at your concern if you tell us within six months of it happening. In any event, regardless of the circumstances, we will not consider any concerns about matters that took place more than one year ago.

### All the ways you can tell us how we are doing

There are many ways that you can make a complaint or give us a compliment:

- Telephone **01495 745910**
- Via our website
- Live chat – Use the live chat box on any page of our website
- Email **enquiries@melinhomes.co.uk**
- Social media Facebook and Twitter
- Face to face – Call into our offices and speak to a member of staff

- By letter – Write to us and send it to:  
**Customer Feedback, Ty'r Efail, Lower Mill Field, Pontypool, Torfaen NP4 0XJ.**

To help us deal with your complaint we ask that you provide us with as much information as possible. It will help us if you can answer the following questions as well as providing any documents or pictures you may have. If you need help making a complaint or a compliment please contact us, we want our services to be accessible for everyone. Please include:

- The name of the department or service you are complaining about.
- What do you think they did wrong, or failed to do?
- Please describe how you personally have suffered or have been affected.
- What do you think should be done to put things right?
- When did you first become aware of the problem?
- Have you already put your concern to one of our frontline staff? If so, please give brief details of how and when you did so.
- If it is more than six months since you first became aware of the problem, please say why you have not complained before now.

## What happens when you make a complaint

We try to resolve your complaint at first contact. However, if we are unable to resolve any issues as a service request, we have a formal process in place where we will investigate your comments.

### Stage 1 – Formal investigation by a Service Manager

Stage 1 complaints are sent to the investigating service manager to be investigated. You will receive an acknowledgement in three working days which will detail who is investigating your complaint. This will be the nominated member of staff who responds to you about your comments. We will provide you with a formal response within 15 working days of the acknowledgement of your complaint.

If you feel that we have not properly resolved your complaint, or you are not happy with the response will move your complaint to stage 2.

### Stage 2 – Complaint appeal

At stage 2 the complaint is passed to either a Director responsible for the service or our Chief Executive. They will identify whether we provided an appropriate and proportionate response. You will receive an acknowledgement in three working days which will detail who is investigating your complaint. This will be the person who responds to you about your comments. We will provide you with a formal response within 15 working days of the acknowledgement of your complaint.

## Unresolved complaints

If you feel that your complaint has not been properly resolved after exhausting our internal complaint process you can refer your complaint to several external agencies who will independently arbitrate the decision we have made.

For unresolved Housing related complaints please contact:

**The Public Services Ombudsman for Wales**

**1 Ffordd yr Hen Gae**

**Pencoed**

**CF35 5LJ**

Tel: **0300 790 0203**

Fax: **01656 641199**

Web: **[www.ombudsman-wales.org.uk](http://www.ombudsman-wales.org.uk)**

Email: **[ask@ombudsman-wales.org.uk](mailto:ask@ombudsman-wales.org.uk)**

## Help and advice

If you need help or advice in making a complaint you can contact your local councillor, Member of the Senedd (MS) or Minister.

Visit **[senedd.wales/find-a-member-of-the-senedd](http://senedd.wales/find-a-member-of-the-senedd)**

or **[www.gov.uk/find-your-local-councillors](http://www.gov.uk/find-your-local-councillors)**

Alternatively, you can request support from organizations like Citizens Advice or other support agencies.

## Selling your home

Please let us know if you are planning to move so we can arrange for your home to be valued.

Please contact our Melin Homebuy team on **01495 745910**.