

Section 9Moving on



In this section

- Ending the tenancy giving notice
- End of tenancy checklist what you need to do
- Property condition
- If you owe us money when you leave
- What to do if you are moving to another CHS property
- Ending a tenancy when someone has died or gone into residential or nursing care
- Finding a new home through the Home-Link scheme
- Swapping homes mutual exchanges
- Housing for older people
- Shared ownership with CHS
- Notice form



Ending the tenancy – giving notice

When you want to end your tenancy, you must give us 4 weeks notice in writing, starting on a Monday and ending on a Sunday. There is a form at the end of this section that you can use to give notice - 'Notice to terminate a tenancy' form. Please ask if you would like help, or if you are not sure of the correct dates. See the example, below, to help you work out the correct dates for your notice.

Example

It is 4 February when you decide to give notice. You hand the notice in on Friday 5 February. The notice period starts on Monday 8 February and ends 4 weeks later, on Sunday 7 March.

February							
Мо	Tu	We	Th	Fr	Sa Su		
1	2	3	4	5	6 7		
8	9	10	11	12	13 14		
15	16	17	18	19	20 21		
22	23	24	25	26	27 28		
March							
Мо	Tu	We	Th	Fr	Sa Su		
1	2	3	4	5	6 7		
8	9	10	11	12	13 14		
15	16	17	18	19	20 21		
22	23	24	25	26	27 28		
30	31						

Note: if we receive the notice after 12 noon on a Monday, the notice period will start from the **following Monday.**

Important information about Housing Benefit

You must give us 4 weeks' notice and pay the rent up to the end of this period, even if you choose to move out before this time ends. If you get Housing and Council Tax Benefit, you may still be able to claim these during the notice period and also at your new address (provided that you have already moved into your new address). You will need to contact your local Council to apply for these benefits for both addresses.

Joint tenants

Where there is more than one tenant, at least one tenant must sign the notice. One tenant can give notice for all the other tenants.

What happens next?

After you hand your notice in:

- We will visit you to inspect the property and let you know if you need to do any repairs, cleaning, decorating, disposal of rubbish, or any other work before you move out. We will agree if you can leave any items for the new tenant. You will have received the Moving On Relet Standard in advance of this visit.
- We will write to you to confirm what we told you at the inspection
- You must then do the repairs, cleaning etc. before you move out
- We will inspect the property after you leave. If we have to do repairs, cleaning etc. that you should have done, or give decoration vouchers to the next resident, we will do the work and send you a bill

End of tenancy checklist – what you need to do

4 weeks to go	Done /		
Give us notice in writing.			
Arrange for removals.			
Book time off work.			
Start collecting packing materials – boxes, newspapers etc.			
Make a list of repairs you need to do before you move			
Make a list of people and organisations that need to know you are moving, and let them know. This could include friends and relations, your employer, pension provider, banks, building societies, insurance companies, credit card companies, doctor, dentist, social services, optician, clubs and societies, your children's schools and nurseries, mail order companies, magazine subscriptions.			
3 weeks to go			
Tell gas, water, electricity and phone companies your new address and the date you are moving.			
Tell your local council you are moving – Council Tax, Housing and Council Tax benefit (if any).			
If you receive benefits or tax credits, tell your benefit provider - contact Jobcentre Plus, Jobcentre or social security office.			
Start repairs and other work agreed at the end of tenancy inspection.			
Start to clear out and dispose of things you don't want to take to your new home. Remember to check the loft and the garden.			
Start to run down the contents of your freezer.			
2 weeks to go			
Take large items to the council dump, or contact the council to collect them (they will charge for this).			
Cancel services such as newspapers, window cleaners.			
Contact Royal Mail to re-direct your post (there is a charge for this).			
Start cleaning the house.			
Start clearing and tidying the garden.			
Start packing things you will not need before you move.			
Remember to label boxes so you can find things later.			

Arrange for a professional to disconnect your cooker the day you move. Arrange					
childcare and pet minder for moving day.					
Confirm removal arrangements.					
1 week to go					
Pay rent up to moving date.					
Continue packing.					
Complete repairs & tasks agreed at the end of tenancy inspection. Collect spare					
keys from family, friends & neighbours.					
The day before you move					
Make a box of moving essentials – tea, coffee, milk, kettle etc.					
White goods that aren't moving with you should have been removed					
Put rubbish in bins, take excess rubbish to dump.					
Clean thoroughly.					
Label all door and window keys.					
Moving day					
Make sure everything is removed and the property is left clean and tidy.					
If your washing machine waste hose is fitted into the sink waste, please					
fit a proper plug to the waste after you disconnect the hose, to make					
sure that the sink unit does not flood when the next resident uses it.					
Switch off electricity, gas and water before you go.					
Instruction booklets for boilers, heating programmers/thermostats or other appliances should be left in the property for the next resident.					
Read gas, electricity and water meters. Contact the companies					
and tell them the meter readings as soon as possible.					
Gas and electric keys/cards should be left in the property and					
accounts on credit meters should be in credit. You may be charged					
for any debts on the meter. Do not take your key/card with you as you will not be able to use it in your new home.					
Close and lock all doors and windows when you leave.					
Put the keys in the keysafe we will have fitted outside your main door (We will					
have told you the number). If you live in retirement housing or 'extra care'					
housing, please hand the keys back to the Housing Officer when you leave.					
Make sure keys are labelled with your name and the address of the property you					
are leaving. Keys are due back by 12.00 noon on the Monday . Please contact us as soon as possible if you have a problem getting the keys back on time					
us as soon as possible if you have a problem getting the keys back on time.	ر ا				

Property condition

Property condition

We will send you a copy of the detailed standard when you give notice, but the key points about the condition you should leave the property in are as follows:

Gas and electrical fittings

- If you have put in your own electrical fittings (e.g. lights, shower) you will need to show us a certificate from a qualified electrician to confirm the changes are safe. If we have to have them checked, we will charge you for this
- If you remove your fittings, you must replace them with standard fittings and make good any damage to decoration etc.
- If you provided your own gas fires, they must be removed by a qualified fitter and the gas supply capped off below floor level

Doors

- External doors should be in good condition and work properly. A full set of keys must be returned to us
- Internal doors should be in good condition with fully working handles, latches and catches. Doors must be replaced where they have been removed

Cleaning

The property should be clean and tidy, with no rubbish left inside or out **including the** garden and any outbuildings

Kitchens

- Kitchen units should match and be free from holes, chips and cuts. Work tops should be in good condition with no significant chips, cuts, burn marks or staining
- Your cooker and other appliances must be removed

Bathrooms

- Baths and basins must be in good, clean condition
- Toilets should be clean and free from limescale
- Electric showers must be in good working order (see 'Gas and electrical fittings')

Floors

- If we agree that you can leave carpets or other flooring behind, it must be in very good condition
- If carpets are taken up, grippers should be removed
- Other flooring should be clean and in good condition

Decoration

- Woodwork (painted or stained) should be clean and unmarked
- Painted walls should be clean, smooth and without holes, dents, significant marks, picture nails and hooks. Paint should be the same colour all over.
 If we consider the colour scheme to be too dark and/or colourful, we will ask you to redecorate in lighter, neutral colours
- Ceilings should be painted white, clean, with no holes or marks
- Wallpaper should be clean, properly fitted, and free from rips, scratches, smoke staining and faded areas

Fitted wardrobes, shelves, cupboards etc.

Where these are in good condition, and we agree, they can be left behind for the new tenant. If we ask you to remove them, you must repair any damage to walls, floors and ceilings and decorate as necessary.

Structural alterations

If permission was granted for the work, these can usually be left in place if they are in good condition and we agree. Large structures, such as conservatories, can only be left in place if they are properly installed, in good condition, and the new tenant agrees to take responsibility for future maintenance and removal, if necessary.

Gardens

The gardens should be tidy, with grass cut short, and hedges and trees trimmed. Gardens should be free from rubbish, rubble and animal faeces. Ponds must be filled in and greenhouses and other structures removed. Sheds may be left if in good condition and we agree.

Returning the keys

You must return all the keys before 12 noon on the Monday after the end of the notice period. If the Monday your tenancy ends is a Bank Holiday, you should still leave the keys in the keysafe on the Monday. You must get the keys back to us on time, or we will have to charge you an extra week's rent.

It is always better to use the keysafe or arrange to give back your keys in person. If you can't do this for some reason, please contact your Housing Officer as soon as possible to make other arrangements to hand in your keys.

If you owe us money when you leave

If you owe us money when you leave, for rent or for repairs and cleaning to your property, we will send you a bill. If you do not pay what you owe, or make an arrangement with us to pay us back over time, we will take court action to get the money back. If we get a court order this would cost you extra money, and you would have a County Court Judgement, which would make it hard for you to get credit in future. You may also not be able to get housing from us or other landlords in the Home-Link scheme in future. Most social landlords will not house people who have housing debts with other landlords, unless the person has been paying off the debt regularly for a reasonable amount of time.

What to do if you are moving to another CHS property

If you are moving to another CHS property, you will not have to give us 4 weeks' notice, but we will expect you to hand back your property in the same condition as if you were ending the tenancy – see the Letting Standard. We would also expect you to pay us any money you owe us, for rent, repairs etc, before we will let you move. In special circumstances, we would make an agreement for you to pay us any money you owe us in regular weekly amounts, and make it a condition of your new tenancy that you pay what you owe.

Ending a tenancy when someone has died or gone into residential or nursing care

When someone dies, it is a very emotional time and can be very difficult to come to terms with. Unfortunately, there are always formalities to carry out. The following information will hopefully give you some practical help and support in making the arrangements you need to end their tenancy.

If the family member or friend was our tenant, please contact us. You will need to give us notice in writing and tell us which Monday you expect the tenancy to end. This is the date by which you need to clear the property of all furniture and belongings, and return the keys to our Histon office. We will also need to see a copy of the death certificate.

There is a form at the end of this section that you can use to give notice - 'Notice to terminate a tenancy' form. Please ask us if you would like help to fill in the form.

Important information for Next of Kin: 4 week notice period

If you are terminating the tenancy on behalf of a tenant who has died or gone into long term residential care, the 4 week Notice period still applies, but if we are able to let the property before the end of the Notice period, rent will only be charged up to the date the property is re-let.

You should return the keys for all premises by 12 noon on the Monday the tenancy ends. If this presents any major problems, please let us know. If there are any items left in the property, we may charge to get rid of them.

If the tenant was receiving Housing Benefit, you will need to contact the council's Housing Benefits office (or the Department for Work & Pensions for Universal Credit) The regulations say that benefit will end on the Monday following the date of death. We will then charge full rent until the tenancy ends, so it is important that you return the keys in as quickly as possible to avoid any arrears.

If there are arrears on the rent account after you have handed the keys in, we will look to recover the outstanding balance from the estate of the person who has died.

You will also need to tell the local Council Tax office, arrange to have all meters read and let the Post Office know to redirect any post.

For help and advice, please contact us: phone Customer Services on 0300 111 3555, email us at help@chsgroup.org.uk, or call in to our Histon office.

Death of tenant - key points

- Where the tenant has died, the estate of the deceased is liable for any outstanding rent arrears
- The Next of Kin or executor of the deceased's estate must provide us with a copy of the death certificate
- We will send a bill to the Next of Kin who terminates the tenancy. This should be passed on to the executor of the deceased's estate if this is not the person who terminates the tenancy
- Benefits end immediately

 a tenant dies, and full rent is payable
 for the 4 week Notice period, so it is
 important that you hand the keys in as
 quickly as possible to avoid any arrears
- If there is no money in the estate to pay the debt, the executor should contact us

Tenant gone into residential or nursing care – key points

- Where the tenant has gone into residential or nursing care, the tenant is liable to pay any outstanding rent, including rent for the 4 week Notice period
- Housing Benefit ends immediately when the stay in residential or nursing care is confirmed as permanent
- The tenancy should not be terminated until the stay in residential or nursing care is confirmed as permanent
- If we are able to let the property before the end of the Notice period, rent will only be charged up to the date the property is re-let
- The debt can, if necessary, be paid by weekly instalments. To discuss payment by instalments please contact us

Finding a new home through the Home-Link scheme

CHS provides a range of housing, including homes for:

- Families and single people, older people living independently
- People needing support and care, including: young, older and homeless people, young single parents with babies, women fleeing domestic abuse, and people with learning disabilities and mental health problems

We also provide shared ownership homes for people to buy. (Check the CHS website for current availability)

If you need to move (including where you already have a tenancy with CHS), the Home-Link scheme is the way to get Council and Housing Association properties across the Cambridge subregion, which includes properties in the following council areas:

- Cambridge City Council
- East Cambridgeshire District Council
- · Fenland District Council
- · West Suffolk District Council
- Huntingdonshire District Council
- South Cambridgeshire District Council
- St Edmundsbury Borough Council

All available properties are advertised weekly on the website. People are asked to say which properties they are interested in (known as 'making a bid').

You have to be registered with Home-Link before you can bid for any properties. You can register on-line at the Home-Link website, or visit your local Council offices. The property will usually go to the applicant who has been in the highest housing need for the longest time, and who meets any conditions set by the landlord. For more information, please visit the website www.home-link.org.uk, or contact us or your local Council. If you live in the Uttlesford District Council area, the scheme operating there is called Home Options: www.homeoption.org

Help with Home-Link

If you need any help registering with Home-Link, with making bids for properties or anything else to do with finding a new home, please contact us and we will do our best to help. Phone Customer Services on 0300 111 3555, email us at help@chsgroup.org.uk,

Swapping homes - mutual exchanges

A mutual exchange is where you swap homes with another tenant of CHS or another approved social landlord. Tenants who exchange take on the terms of each other's tenancy.

Mutual exchanges in the Cambridgeshire sub-region are advertised through the Home-Link scheme. You can search for people to swap with on the website.

HomeSwapper – exchanges anywhere in the UK

You can also look for exchanges anywhere in the country – including locally - using the **HomeSwapper** web site. If you are a tenant of CHS you can use the **HomeSwapper** website for free. You need to register to use the site, and tell HomeSwapper who your landlord is. They send us an email to ask us to confirm that you are a tenant, and then you can start to use the site. **Go to**

HomeSwapper.co.uk

to register and start using the site.

Who can apply for an exchange?

Both secure and assured tenants have the right to exchange homes. If you have a starter tenancy you will not have the right to exchange (a starter tenancy normally lasts 12 months) but an application may be considered in some circumstances. See 'Your tenancy' for more information about tenancy rights.

Will my rights as a tenant be affected?

There is a good chance your rights will be affected if you exchange your property. When you exchange, you take over the rights and terms of tenancy of the person you exchange with. These may be different from the rights you have now, so it is important that you check with us, and the landlord of the tenant you want to exchange with, before making a decision. For example, a tenant of a different landlord may have a fixed term tenancy which is not guaranteed to be renewed when it ends. Your position will depend on whether you had your tenancy before April 2012.

If you are exchanging with another CHS tenant, or the same type of landlord (e.g. housing association) and you both have the same type of tenancy, you will normally keep similar rights: you will need to check that you have the same type of tenancy agreement. There are two main types: assured and secure. Secure tenancy agreements may offer more rights than some assured tenancy agreements. You should never consider exchanging with someone who only has a licence agreement or assured shorthold tenancy.

If you are exchanging with the tenant of a different landlord, some rights and conditions will be different. For example, you may lose (or gain) the right to buy your home. The rules for your landlord increasing your rent may also be different.

What about succession rights?

Secure tenants: you take the succession status of your existing tenancy with you when you do a mutual exchange. If you are a successor tenant because your spouse or civil partner has died, then you will still be a successor tenant after you exchange, with no right to pass the tenancy to another family member when you die.

Assured tenants: you take on the succession status of the tenancy you are assigning to. For example, if the person you are exchanging with is a successor tenant, you will become a successor tenant, and no member of your family would be entitled to succeed to the tenancy in the event of your death.

Will my benefits be affected?

If you are claiming housing benefit or Universal Credit, the amount you receive may change when you move to a different property. You should notify the council's housing benefit section or, for Universal Credit, the Department for Work & Pensions. It is important to remember that you may receive less than this amount depending on how much you earn, whether you have any savings, and who lives with you.

What should I look at when I view a property?

When you have found a possible swap, you should arrange to view the property on more than one occasion, and in daylight. Don't be afraid to ask lots of questions, and take notes to help you remember. Continue to ask questions if you are not satisfied with the answers you get.

Your landlord will not carry out any internal decoration to the property when you move in. You will be asked to accept (and be responsible for) the property in the condition your mutual exchange partner leaves it.

You should find out whether the other tenant intends taking with them fittings they have put in themselves, such as kitchen units, fireplaces or light fittings. If they do, you should check what the other tenant intends to put in their place, as the landlord will not replace these items, nor will they do any redecoration needed following their removal. The landlord will not put right any damage caused by the tenant or change any non-standard alterations that may have been done. This would become your responsibility and you would have to pay to put things right.

What happens when I've found someone to exchange with?

When you have found someone to exchange with, and you are both happy with each other's property, you need to ask permission to exchange by completing an application form.

Your housing officer will arrange to visit you at home to discuss the next stage.

Landlords have 42 days from the date they receive your application to make a decision. They will need to check some things before the exchange is agreed:

- The size and type of the property
- That your rent account is clear
- The condition of your home. We would note any repairs you are responsible for, and any items that you have provided yourself and wish to leave for the incoming tenant. The incoming tenant would have to accept that CHS would not repair or replace these
- If our inspection showed any problems
 caused by changes you had made,
 you would be expected to put them
 right, at your own expense, before we
 would allow the exchange to take place.
 This would particularly apply where
 safety issues were concerned, such
 as where you had made alterations to
 gas or electrical fixtures and fittings

If these checks are satisfactory, and we (and the other landlord, if you wish to exchange with a tenant of a different landlord) approve the exchange, we will write to you to say so.

Both you and the other tenant will need to sign documents ('Deeds of Assignment') to pass your tenancies to each other and to accept the terms and conditions of the tenancy. The actual moving date is set for the nearest suitable Monday after the deeds of assignment have been signed.

Might my landlord refuse a mutual exchange?

Your landlord can only refuse permission on one or more of the grounds (reasons) set out in Schedule 3 of the Housing Act 1985. These include:

- You are breaking one or more of the terms of your tenancy and a Notice of Seeking Possession (NOSP) has been served against you (this could include, but is not limited to, antisocial behaviour, rent arrears and the condition of your property)
- Proceedings for possession of your property have started
- A Court has granted an Order for possession of your home
- The property is larger or smaller than your household needs
- The property being requested is not suitable to the needs of your household (for example, young people or families moving into housing adapted or built for older people)
- The property is designed for a physically disabled person, and one of the households swapping has no such needs

In addition, permission may be refused if one of the homes has a legal condition attached to it which means that it is provided specially for people who have strong local connections with the area, and the person or family planning to move in do not have those connections.

If you owe rent or have broken any other tenancy conditions, and legal proceedings have not yet started, permission to exchange may be given on a conditional basis. This means you will have to clear your arrears and stop breaking your tenancy conditions before the exchange can happen.

Important points to note

Once you and the other tenants have signed the Deeds of Assignment transferring the tenancies, you are legally committed to going ahead with the exchange. Should you decide, for whatever reason, that you no longer want to go ahead with the exchange, the tenant who you have assigned your tenancy to could ask a court to give them possession of your home. This could leave you without a home. It is very important that you do not assign your tenancy unless you are absolutely certain that you want to go ahead with the move.

You must not move until we and any other landlords involved have given permission and the deeds of assignment have been completed. If you move before this, both you and the other tenants could be evicted.

It is illegal to offer or accept any payment for a mutual exchange.

You could be evicted if we and/or the other landlords find you have offered or accepted payment. This includes payment of your or the other person's rent arrears.

Housing for older people

What CHS provides

CHS recognises that as people get older, they often want a home which is more manageable and provides security, support and peace of mind to them and their family.

Choice of support to meet your needs

CHS provides a range of housing for older people:

- Self-contained retirement flats for people over 55
- Extra Care housing, which offers a range of services to suit peoples needs
- Care homes for older people which offer comfortable accommodation, homely and nutritious food and 24 hour care and support by experienced and trained staff

Retirement housing

CHS has 3 schemes, sometimes known as sheltered housing, which have been designed specifically with the needs of older people in mind.

Barnabas Court, Milton

With 24 apartments and one bungalow, built in 2000, Barnabas Court is an integral part of the village community. To be considered for one of these apartments, applicants must have a local connection with Milton; either the applicant already lives in the village or they have relatives living there.

Ellis House, Cambridge

With 26 apartments, Ellis House is in a quiet situation with local services nearby.

St. Andrews Glebe, Cherry Hinton

St Andrews Glebe has 30 apartments and is in a quiet location, within easy reach of local services.

Features of all schemes include:

- Self-contained apartments
- Door entry security system
- Emergency alarm
- Close to shops, buses and health services
- A designated Housing Officer
- Opportunities for social contact and activities if you want them

This type of accommodation often suits people who are finding the management and maintenance of their home and garden increasingly difficult, or wish to move closer to their family.

You can get full details of all the schemes from us at our Histon office or from our website **www.chsgroup.org.uk**

We have two other schemes for over 55's although they do not have the same social space or emergency alarm:

John Conder Court, Cambridge has 14 apartments and is within easy reach of local services.

John Beckett Court, Ely has 22 apartments and is within easy reach the centre of Ely.

Who can apply?

Applications are welcome from people over 55 years old and are not restricted to people living locally.

How to apply

People who want to apply should register with their local council on the Home-Link choice based lettings scheme. See 'Finding a new home through the Home-Link scheme', for full details about how to apply, or go to www.home-link.org.uk

When homes become available they are advertised on the Home-Link scheme, and applicants have to bid for their preferred properties. However, do contact us direct if you are interested in a particular scheme: we are happy to show you around.

Extra care housing

Extra care housing is attractive selfcontained accommodation that offers the opportunity for retired people to live independently in an environment designed to meet their physical, personal and social needs. People can receive extra care as and when they need it.

Extra care housing is different because:

- You are living at home, not in a home
- You have your own front door
- Couples and friends can stay together
- There is a mix of able and less able older people
- 24 hour care services are available – if you need them
- You get support to keep your independence
- You can join in social activities
 or you can be private
- You have control over your finances
- You have security the aim is a home for life

Moorlands Court

Moorlands Court is in the village of Melbourn in South Cambridgeshire. The scheme has 35 self-contained apartments, 3 of which are 2 bedroom. Communal facilities, including a restaurant, are available to tenants and members of the local community.

Dunstan Court

Dunstan Court is in Wulfstan Way,
Cambridge, and has 46 two bedroom
apartments offering a home for life for
couples and single people, within a small
community of older people who have
different levels of care requirements.
There is a hairdresser service, exercise
and computer-based activities, and
a range of health and well-being,
life-long learning and leisure activities.

Richard Newcombe Court

Richard Newcombe Court is on Histon Road, Cambridge, and has 40 one and two bedroom apartments offering a home for life for couples and single people, within a small community of older people who have different levels of care requirements. There is a hairdresser service, exercise and computer-based activities, and a range of health and well-being, life-long learning and leisure activities.

Who can apply?

In order to apply to live at one of our extra care schemes you, or the person you live with, must have some need for care services, and also a housing need. For example, you may be finding it difficult to carry on living in your existing home because of health problems, or because you feel lonely or isolated.

If you would like to apply to live at Moorlands Court, Richard Newcombe Court or Dunstan Court, please contact the Extra Care Service Manager at Moorlands Court:

Phone: 01763 260564



moorlands@chsgroup.org.uk

Write to us at:

Moorlands Court The Moor Melbourn Hertfordshire SG8 6FH

Shared ownership from CHS

What is shared ownership?

Shared Ownership is an excellent way of getting your foot onto the property ladder.

Also known as New Build HomeBuy and Part-Buy Part-Rent, the scheme is a simple and affordable way to purchase a property.

Most of our brand new properties are advertised at a 50% share, however in most cases there is an option of buying a higher or lower percentage depending on what you can afford (for more details on options other than those advertised, please contact us).

This share is owned by you and is normally paid for through a mortgage, and the other share remains the property of CHS. You then pay a low-rate rent on the share you don't own.

You have the option to buy further shares in your home, and in most locations you are able to eventually own the property in full. As you increase your share in the property your rent decreases accordingly.

In order to assess your eligibility for the Shared Ownership scheme you are required to register with your Local HomeBuy Agent, Orbit HomeBuy Agents.



Please call Orbit HomeBuy Agents on **0345 850 2050** or go to the website at www.orbithomebuyagents.co.uk

Where are the properties?

Cambridgeshire is one of the most picturesque counties in England, and also one of the most expensive to buy a property in. By purchasing a Shared Ownership home, you can benefit from this wonderful location on an affordable budget.

We have previously sold shared ownership properties in urban areas such as Cambridge, Newmarket and Ely, as well as rural villages such as Meldreth, Balsham and Soham.

What types of properties are available?

We have a range of properties for sale to suit different requirements and budgets, from city centre apartments to rural family homes. We work with renowned house builders, such as David Wilson Homes, Hill Partnerships and Persimmon, to ensure our properties are built to the highest quality.

The availability of homes is always changing so for the most up-to-date details of where we have properties, please contact us, or check our website at www.chsgroup.org.uk.

What does it cost?

To reserve a property you will need to pay a non-refundable deposit of £250 - £500. This amount is subtracted from your share when you come to complete your purchase.

Most buyers pay for their share using a mortgage, although you may cover the cost through other means. A number of high street banks, and building societies will lend on Shared Ownership properties, although we recommend you seek independent financial advice prior to agreeing a mortgage.

You are required to pay rent on the share of the property you don't own. This is a comparatively small amount, and it will decrease if you purchase additional shares.

A service charge is payable on most properties. This includes buildings insurance and the cost of maintaining any communal areas.

Other costs to consider when purchasing a property are mortgage arrangement fees and solicitors' fees; you are required to instruct a solicitor to act on your behalf during the purchase. Their fees will vary and you are encouraged to shop around to find someone who is both affordable and knowledgeable of the Shared Ownership scheme.

Following the completion of your purchase you will have various costs to consider which, if you are a first time buyer, you may not have been responsible for previously. These can include all repairs and maintenance costs, utility bills (water, gas and electricity), Council Tax, telephone line rental, TV licence, broadband internet connection etc.

CHS Group: Notice to end a tenancy



Please read the no	otes on the back of th	nis form carefully before you	fill it in.		
Tenants' names:					
Address of Property (inc postcode)					
Telephone number	(s)				
I am the Tenant	Tenant	's next of kin (see note	1)		
	eks notice to end the te	enancy of the above property.			
Monday	and end	on Sunday	(see note 2)		
The keys to the pro	pperty will be handed in	n on (see	e note 3)		
is not left in the cor	ndition set out in the Le	ting Standard. I/we understand etting Standard, CHS will charg up to this standard, and I/we a	ge me/us for the cost		
I/we agree to pay r	ent up to the end of the	e notice period.			
My/our forwarding address /correspor address is:	ndence				
		Postcode			
Contact phone nur	nbers:				
Signed		Date			
Office use only					
Date received		Acknowledged			
Housing officer		Property services informed	J		

Notes to help you fill in the Notice to end a tenancy form

Note 1 — Next of Kin

If you are terminating the tenancy on behalf of a tenant who has died or gone into residential care, the 4 week Notice period still applies, but if we are able to let the property before the end of the Notice period, rent will only be charged up to the date the property is re-let.

Housing Benefit or Universal Credit ends and full rent is payable immediately the tenant dies, or when the stay in residential care is confirmed to be permanent.

Where the tenant has died, any outstanding rent should be paid from the estate of the deceased. We will send a bill to the Next of Kin who terminates the tenancy. This should be passed on to the person dealing with the deceased's affairs (the executor) if this is not the person who terminated the tenancy. If there is no money in the estate to pay the debt, the executor should contact us.

Where the tenant has gone into residential care, the tenancy should not be terminated until the stay in residential care is confirmed as permanent. The tenant is liable to pay any outstanding rent, including rent for the 4 week notice period. The debt can, if necessary, be paid in weekly instalments; please contact us to discuss this.

Note 2 — The 4 week notice period

The notice period must be 4 weeks, and must start on a Monday and end on a Sunday. We must receive the notice before 12 noon on a Monday, or it will start the following Monday. Please ask us if you need help with this.

Note 3 — Returning the keys

You must **return** all the keys before 12 noon on the Monday after the notice period ends. If keys are **returned** after 12 noon, an extra weeks rent will be charged. It is always best to hand in the keys in person; if you are unable to do this, please contact us as soon as possible to make other arrangements.

Note 4 — We will visit you to inspect the property before you move out

We will visit you before you move out, to inspect the property and let you know if you need to do any repairs, cleaning, decorating, disposal of rubbish or other work before you move out. We will agree if you can leave any things (e.g. carpets) for the new tenant. We will charge you for any work we need to do that you are responsible for. Failure to pay any rent or other money you owe us could affect your chances of getting housed by us or other social landlords in the future.