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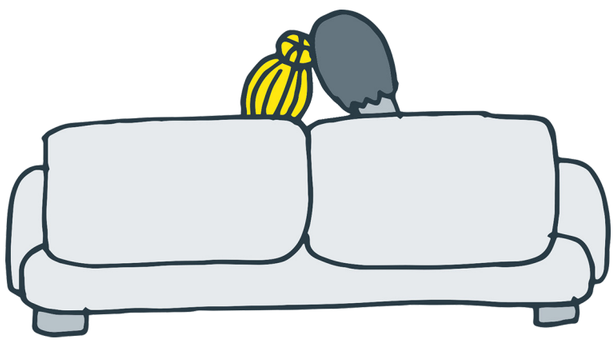
Leaseholders Handbook

email enquiry@msvhousing.co.uk web msvhousing.co.uk



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Introduction

The aim of this handbook is to provide you with information regarding leasehold services and to explain your own, and MSV's common responsibilities under the terms of your lease.

This handbook is also a guide on what to do if you need advice or have a queries. It is not intended as a full interpretation of your lease or landlord and tenant legislation. If you have any doubt about your rights or responsibilities as a leaseholder or shared owner you should seek independent advice.

Welcome to MSV Housing Group

We own and manage almost 9,000 homes in Greater Manchester, Lancashire, Cheshire East and West Yorkshire. Our growth aspirations are to respond to the housing crisis in the North West, we currently have 660 Leasehold and Shared Ownership customers with a view to increasing our stock size each year to help assist the millennial generation locked out of decent homes, the elderly, those on low incomes, those in need of specialist housing, first-time buyers, and people who are 'rightsizing'.

We pride ourselves on being a housing association that retains our original values and missions and continues to deliver a range of housing solutions to those most in need in society. Our corporate strategy 'The MSV Way' commits to investing in People, Place and Performance with a plan to provide many new sustainable homes over the next few years that people can afford, a sustainability plan to play their part in reducing the impact of climate change and investing in communities and neighbourhoods.



Communications

- **Emails, texts and letters:** You will receive an acknowledgement within 24 hours of receipt of your email, text or letter and we aim to resolve queries as quickly as we can. We are committed to keeping customers updated throughout the lifetime of their query.

Information

- **Updates on Leasehold services:** There will be a dedicated Leasehold and Shared Ownership segment in our quarterly newsletters to keep customers up to date with updates, news or changes to our services
- **Annual Report including performance indicators:** Produced annually and available on our website, via email or a hard copy on request
- **Rent and/or Service Charge Statements:** These can be viewed on your 'My MSV' account. You can set up an account via the 'My MSV' tile on the homepage of our website at **msvhousing.co.uk**. Or please contact the Leasehold team on **0161 226 4211** or **Leasehold@msvhousing.co.uk** - they will be happy to provide statements on request

My MSV Portal

By setting up an online account with us, you can:

- Check your rent and/or service charge statement and print it out
- Report a communal repair
- Pay your rent and/or service charge
- Update your personal details
- Contact us directly and keep a history or messages from us

If you need help setting up your account please contact us via the details below:

Contacting MSV

- Call us on **0161 226 4211**
- Email us at **leasehold@msvhousing.co.uk**
- Write to us at: **MSV Housing, 7th Floor, Trafford House, Chester Road, Stretford, Manchester, M32 0RS**

What is a leasehold?

What is a leasehold?

A leasehold means you own the right to live in a property for a set number of years under a lease agreement. The lease can be bought and sold during its term.

MSV manages different types of leasehold homes, including:

- People who bought their flat through the Right to Buy or Right to Acquire scheme, or later purchased one of these flats
- Shared owners of flats and houses
- Shared owners who bought their flat or bungalow through the Older Persons Shared Ownership scheme

As a leaseholder, you do not own the land or building in the same way as someone who owns a freehold property. Instead, you own a long-term lease that gives you the right to live in your home.

If you live in a flat, MSV owns the building, the shared areas, and the land it stands on. As your landlord, we are responsible for maintaining, repairing and improving these areas. We also provide services such as communal cleaning and grounds maintenance.

If you live in a leasehold house, you may need to contribute towards the upkeep of shared areas on your estate.

As the leaseholder, you are responsible for maintaining the inside of your home, including fixtures and fittings that only serve your property, such as internal doors, heating systems, pipes and cabling.

Leaseholders contribute towards the cost of services, repairs and improvements provided by the landlord. In return, you have the security and rights set out in your lease for the length of the lease term.



What is a lease?

A lease is a legal agreement between you (the leaseholder) and MSV (the landlord). It sets out the terms and conditions of living in your home, including your rights and responsibilities and those of MSV.

Your lease is an important legal document, so it is important to understand what it says. This includes how service charges are calculated and what responsibilities you have as a leaseholder.

Once the lease has been agreed, its terms can only be changed through a formal agreement between you and MSV.



Who is responsible for what?



MSV (Landlord)

- ✓ Building structure & exterior
- ✓ Communal cabling, drains & external pipes
- ✓ Planned repairs, maintenance & improvement programme
- ✓ Grounds, window cleaning, **communal** cleaning, lighting & TV aerials
- ✓ Lifts, entry systems & fire safety
- ✓ Building insurance
- ✓ Providing details of service costs and your contribution
- ✓ Consult with leaseholders on major works to building or long term contracts
- ✓ Access for inspections & repairs (with notice where possible)



Leaseholder

- ✓ Internal plumbing & electrics or pipes and cabling that exclusively serve your home
- ✓ Repairs you are responsible for (see the Repairs section of this handbook)
- ✓ Keep interior of in good repair and decorative order
- ✓ Annual gas safety check (if applicable)
- ✓ Being considerate to neighbours
- ✓ Seeking permission for alterations
- ✓ Notifying MSV about ownership/mortgage changes
- ✓ Paying service charges, contents insurance & ground rent
- ✓ Have the right to information on service charges and the money spent on your block

Please note: MSV have the right to rebuild, restrict or develop any part of the block, estate or neighbouring land

Please check your lease for full details.
If you have any questions or require clarification please email
leaseholdteam@msvhousing.co.uk

Buildings insurance

MSV is responsible for the structure of the building and it is a condition of your lease that buildings insurance is arranged by us. You cannot opt out and arrange your own buildings insurance. You will have received a copy of our insurance cover summary when you purchased your home. This will outline any insurance excesses that apply.

If you do not have a copy of the summary it is available on our website - search for **Insurance** at **msvhousing.co.uk.**

This insurance cover is for the **buildings** only. **You are responsible for arranging your own contents cover.**

A copy of the statement of cover for the buildings is available on request but a brief summary is shown below.

You are covered for loss or damage caused to the buildings in the event of:

- Fire, smoke, explosion, lightning or earthquake
- Riot, civil commotion, strikes, labour or political disturbances
- Malicious damage
- Storm or flood
- Escape of water from any fixed water or heating system or appliance i.e. washing machines, dishwashers and damage caused by bursting or freezing
- Falling trees or branches
- Theft or attempted theft
- Falling aerials or satellite equipment
- Accidental damage to some parts of the building

How to make a claim

All our leaseholders are expected to make the claim themselves following the guidance in our policy.

If you are unsure please contact the Leasehold team on **0161 226 4211** or email **Leasehold@msvhousing.co.uk** for help or advice. We do ask leaseholders to notify MSV where they are making a claim so that we may record it.

What is ground rent?

The ground rent is a rent, fixed in the lease for using the land on which your building stands. The ground rent you are liable to pay is detailed in your lease. MSV is not the freeholder of some homes and pays a ground rent to the freeholder. This ground rent may then be recovered from you as the sub leaseholder.

Service charges

As a leaseholder you are responsible for certain service charges that relate to your share of MSV's costs for the block and the estate in which your home is situated. Service charges are your contributions to our costs for managing, maintaining, repairing, insuring and providing services such as Estate Management / Fire Risk checks etc. to the building that includes your flat, your house or bungalow, a full breakdown of these charges which are applicable to you is provided each year around February.

Details of what can and cannot be charged by MSV and the proportion of the charge to be paid by the leaseholder, will be set out in the lease.

Day to day service charges

These are the costs that we expect to pay every year for work and services, for example, electricity supply to communal areas, communal cleaning services, grounds maintenance, servicing of lifts and entry phones, minor repairs. This includes the buildings insurance premium.

Service charges for major work

These are for more expensive work that takes place every few years, such as replacing windows or the roof, or redecorating the outside of the building and shared parts inside the building.

Sinking Fund

Your lease may allow MSV to establish a reserve fund or sinking fund to build up reserves to pay for major works. If your property has a reserve fund you will be required to contribute towards it each year through your service charge and the reserve fund will be used to help pay for any major works.

Management Fee

A management fee is added to all charges to specific leaseholder services such as billing service charges and ground rent, collecting charges and accounting for payments received, maintaining records, consultation procedures, estate management, postage, vehicle costs, office overheads and salaries of various colleagues involved with leaseholder services.

We will also charge a separate management cost for major works. This covers the cost of Asset Management, Finance and other MSV staff monitoring and overseeing the project, whilst carrying out statutory consultation, calculating and charging the cost of the works.

Service charges can vary from year to year, they can go up or down without any limit, other than that they are reasonable. Leaseholders have rights to challenge any service charges they feel are unreasonable at the Residential Property Tribunal Service.

How is the annual service charge calculated?

At MSV, the service charge year usually follows the financial year, which runs from 1 April to 31 March.

- We send service charge estimates by the end of February each year
- We send actual spend statements for the previous year by the end of September



Before the start of each financial year, we estimate how much it will cost to provide services to your building and estate for the year ahead.

Your estimated service charge is based on the services you receive. Some costs are fixed, such as grounds maintenance, while others can vary. For example, we cannot predict exactly how much may be needed for day-to-day communal repairs. Because of this, we charge an estimated amount throughout the year.

At the end of the financial year, we compare the estimated charges with the actual costs.

If we spent:

- More than estimated, there will be a deficit, which you will need to pay
- Less than estimated, there will be a surplus, and you will receive a refund

We will send you a statement showing the actual costs by the end of September each year.

Please note that some leases have different financial year periods. Where this applies, the service charge timetable will follow the requirements set out in your lease.

How can I pay my service charges?

You can pay your service charges in the following ways:

- By Direct Debit
- By payment card at any Post Office or PayPoint outlet
- By banks transfer or standing order
- Online via **allpayments.net**
- Ring AllPay
- Using the AllPay app
- Telephone payment by debit or credit card
- Pay by link (please contact your Leasehold Officer to do this)

What if I cannot pay?

It is the leaseholder's obligation to pay specified rent, service charges, insurance and ground rent charges promptly under the terms of the lease.

If you are having problems paying please do not ignore the problem but contact us on **0161 226 4211** and ask to speak to your **Leasehold Officer.** As a Leasehold customer you also have access to our **Income and Financial Resilience team** who can support you with a range of financial matters. You can contact the team directly if you prefer via **IFR@msvhousing.co.uk**

Commencing legal proceedings would be the **last resort after all other options have failed**. If you do not settle your account or come to a suitable repayment arrangement with MSV,

Challenging service charges

Initially please address any queries regarding the billing of charges to **MSV's Leasehold Officer.** If your issue cannot be resolved by the Leasehold Officer or the Service Charge Manager, you have a legal remedy in making an application to the Residential Property Tribunal Service.

Purchasing your home through Right to Buy or Right to Acquire

MSV's offer will include:

- A description of the property and any land included in the sale
- Details of any known structural defects affecting the building
- An estimate of the service charges (if applicable) for the first five years of the lease
- If your lease requires you to contribute towards maintenance, renewals or improvements, these costs must be included in the estimate
- During the first five years, charges for maintenance, renewals and improvements cannot exceed the estimated amount, except for inflation-related increases
- These protections apply to the lease, not the leaseholder, so they remain in place if the property is sold to someone else
- After the first five years, there is no limit on charges for maintenance, renewals or improvements
- The estimate will also include charges for services such as communal cleaning and lighting



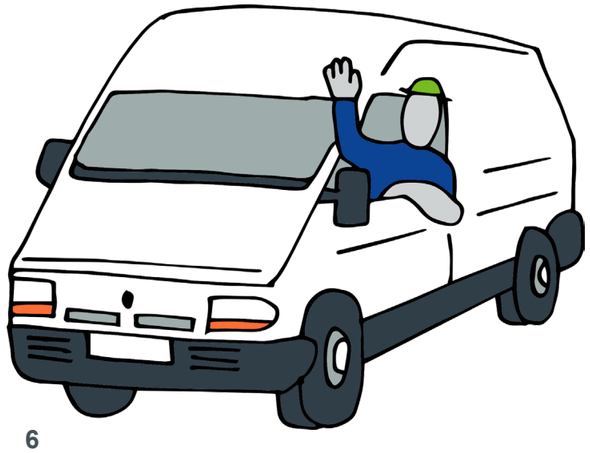
- Service charges for these services can change, including during the first five years of the lease
- MSV will tell you about any known structural defects before you buy
- If you are expected to contribute towards repairs to known structural defects during the first five years, these costs must be included in the estimate
- You may also be required to contribute towards repair works carried out after the first five years

Section 20 consultation

Consultation on major works

There will be occasions where MSV will need to undertake major work such as improving security to buildings, re-roofing, maintaining the brickwork, balconies, communal and external areas.

MSV cannot carry out major works to buildings that will cost any one leaseholder more than £250, (this may change dependent on current regulations) without first consulting leaseholders. If MSV fails to consult we may not be able to recover all the costs.



Consultation on long-term agreements

MSV cannot enter into agreements or contracts over 12 months where any leaseholder will have to pay more than £100 (this may change dependent on current regulations) per year without first consulting leaseholders. If MSV fails to consult we may not be able to recover all costs.

Consultation on Qualifying Works and Long-Term Agreements

If we need to consult with you and any recognised Residents' Association, we will send a **Notice of Intention** to your home address.

- If you sublet your property and have provided us with a correspondence address, we will send a copy there too
- The notice will explain the proposed works or agreement and why they are needed
- If full details are not included with the notice, we will tell you where and when you can view them
- You will be invited to provide comments on the proposed works or agreement

You will have 30 days to respond, and we will consider any feedback received.

In some cases:

- You, other leaseholders, or a recognised Residents' Association may be able to nominate a contractor for us to consider
- If a nominated contractor meets the requirements of our procurement policy, they will be invited to provide a quote
- If more than one contractor is nominated, we will select the contractor who receives the most nominations
- The notice will explain whether you have the right to nominate a contractor

After we receive the quotes:

- We will write to you again with the estimated cost of the work
- We will provide a summary of the comments received in response to the first notice and our replies to those comments
- We will tell you where and when you can view the quotes
- You will have a further 30 days to provide comments on the estimates

Before the contract is awarded:

- We will review all feedback and then enter into a contract for the work
- If we do not appoint the contractor with the lowest quote, or a contractor nominated by leaseholders or the Residents' Association, we will write to you within 21 days to explain our decision
- We will also provide a summary of the comments received about the estimates and our responses to them

Major works in your home

How does MSV decide what work needs to be carried out?

There are several criteria that determine when major works are carried out, as follows:

- When components are old and in poor condition (e.g. roofs, windows, pointing)
- Apparatus has reached the end of their standard industry life cycle (e.g. lifts, secure entrance doors, fire alarms)
- Compliance with changes in legislation
- Agreed service provision such as the cyclical painting programme for external painting and communal areas.

Can I opt out of having this work done?

While you cannot opt out of major works, MSV has a responsibility to maintain and improve the building and shared areas for the benefit of all residents.

Our consultation process gives you the chance to review the proposals, provide feedback and have your views considered before decisions are made.



How will MSV ensure that work is carried out to a high standard?

MSV's Asset Management Team will monitor all the work and ensure that the works are carried out to a good standard. If you have any issues regarding the quality of the work, contact our **Customer Communications Team** on **0161 226 4211** or at **enquiry@msvhousing.co.uk**.

How do I know that the way this work has been procured represents value for money for leaseholders?

Tendering and evaluation processes are carried out in accordance with MSV's financial regulations and procurement procedures to ensure value for money is obtained. It should be noted that MSV is not obliged to accept the lowest priced tender returned by contractors. Tenders are evaluated on a balance of quality and costs.

Will the work be guaranteed?

All works carried out generally have a standard 12 - month defect liability period.

If work starts and I am not happy with how things are progressing, what should I do?

Your first point of contact for any issues that may arise should be our Leasehold Team. You can contact them on **Leasehold@msvhousing.co.uk**.

External Managing Agents

In some cases, MSV does not own the building you live in. The building may be managed by an **External Managing Agent (EMA)** on behalf of the owner.

In these circumstances:

- The EMA is responsible for maintaining and repairing shared areas, and providing services such as cleaning
- The services they provide may be different from those provided by MSV
- MSV will monitor these services and raise any concerns with the EMA on your behalf
- The building owner may charge a ground rent, which may be passed on to you
- The EMA sets the service charge budget, which MSV reviews and challenges if needed
- The EMA charges a management fee for its services
- MSV may also charge a reduced management fee to cover our administration costs, and an audit fee where applicable
- If the EMA is responsible for the building's insurance, you will need to contact them directly to make an insurance claim

Lease Extension

As the number of years left on your lease reduces, it can become more difficult to:

- Sell your home
- Re-mortgage your property
- Maintain the value of your home

You may be able to extend your lease through either the statutory or voluntary route, depending on your circumstances.

Statutory lease extension

- You must own 100% of your property
- You must have owned the property for at least two years

Voluntary lease extension

- Available if you own 100% of your property but have owned it for less than two years
- Available to shared owners

To find out more about lease extensions or to apply for a statutory or voluntary lease extension, please contact our **Leasehold Team** at **Leasehold@msvhousing.co.uk.**

If you would like independent advice, you can contact:

- Citizens Advice
- A housing advice centre
- A solicitor

You can also contact LEASE (The Leasehold Advisory Service), an independent, government-backed organisation that provides free information and advice on leasehold matters. Contact details can be found at the back of this handbook.

Buying the freehold

Groups of leaseholders have a right to purchase the freehold of their building, subject to certain criteria being met. This is known as collective enfranchisement.

Leaseholders have this right even if the freeholder (MSV) does not want to sell. Once you have bought the freehold, leaseholders must take over management of the building.

To qualify, the following conditions must be met:

- The block must have two or more flats
- No more than 25% of the internal floor area must be used for non-residential purposes - for example as an office or a shop
- At least two thirds of the flats in the block must be leasehold
- At least half of the leaseholders must want to buy the freehold
- The group of leaseholders purchasing must be properly constituted in line with the law

Unless your block complies with all of the above you will not be able to buy the freehold.

It is important that you and the other leaseholders obtain independent legal advice if you wish to apply to buy the freehold.

Selling your flat

You do not normally need MSV's permission to sell your flat although there may be restrictions depending on when you purchased.

If you originally purchased under the Right to Buy or Right to Acquire the following restrictions may apply depending when you purchased.

- If you sell within 10 years of purchase you must first offer the property to MSV (at its current market value)
- If MSV does not wish to buy the property, or fails to respond within eight weeks of your offer, you are free to sell the property on the open market
- If you sell within the first five years after purchase you will be required to repay a proportion of the original discount to MSV

For further information please contact the Leasehold Team on **Leasehold@msvhousing.co.uk**.

Selling or re-mortgaging

If you wish to sell or re-mortgage your property, please contact our **Sales Team** by phoning **0161 226 4211** or by email at **Buy@msvhousing.co.uk**

Repairs and maintenance

MSV's responsibilities

As the freeholder, MSV is generally responsible for repair and maintenance of the following, although some leases may differ. For instance, some leases make the leaseholder responsible for the window frames to their flats and some make MSV responsible for the front door to your property. Please check your own lease.

- The communal areas
- Communal windows including glass
- Window frames in each flat
- The roof and foundations
- Communal electric wiring and fittings
- Shared drains
- Gutters and downpipes
- Communal water supply pipes up to the main stop tap
- Shared front and back doors
- External shared areas – gardens, courtyards, roof terrace
- Refuse disposal facilities

Repairs that are our responsibility will be carried out by MSV or by one of our contractors and the costs will be charged to the service charge account.

If you cause damage in the communal areas, even if the damage is accidental, you will be asked to either repair the item yourself or pay us to carry out the repair.

Your responsibilities

You are responsible for all the repairs to your home. The only exception is for flats, where we are responsible for repairing the exterior and communal areas. Please check your lease for further details.

If you live in a flat, you are responsible for the inside of your home, generally including the following. Some leases may differ though, so please check your lease:

- Heating and hot water
- Interior decoration, woodwork and plasterwork
- Kitchen and bathroom units
- Electrical and plumbing systems
- Front door to your property
- Glass in the windows
- The central heating system including servicing of the boiler
- Any external pipes or services, if they serve your property exclusively

Alterations to your home

You are not allowed to make alterations or additions to the outside of your house or to the outside of your home or to the communal areas, if you have a flat. If you want to make any non-structural alterations or improvements to your home such as replacing your kitchen, bathroom or central heating, you must get written permission from us. MSV will not unreasonably withhold permission. There may be a charge of up to £60 for us to consider your request.



Water leaks

Where there are instances of leaks occurring into your flat from another leasehold property, we cannot get involved in repairing or making good any damage as it is both leaseholders' responsibility to resolve together. Once the leak has been rectified a claim can be made on the buildings insurance for any damage or repairs.

Where a leak occurs from a communal service or a MSV tenanted property, please contact us to request an inspection or repair. Once the leak has been rectified a claim can be made on the buildings insurance for any damage or repairs, as we will not complete any associated repairs inside your leasehold property.

Reporting repairs

- If a repair is needed to an area or item which is our responsibility you can report it in the following ways:
- Call our **Customer Communications Team** on **0161 226 4211**
- Email **enquiry@msvhousing.co.uk**
- Via **'My MSV'** portal (set up a new account or log in via the home page of our website at **msvhousing.co.uk**
- Webchat on the homepage of our website
- Use our online repair request form
- Call into our hubs - find out where they are by searching for **Hubs** on our website at **msvhousing.co.uk**

Leaseholder's own improvements

Most MSV leases allow leaseholders to make non-structural alterations and improvements inside their home, but only with MSV's permission before any work starts.

If you have this type of lease, you cannot:

- Make structural alterations to your home
- Make additions to the inside or outside of your property
- Make non-structural alterations to the outside of your property

Some leases do allow structural alterations and additions, both inside and outside the property, with MSV's written consent. Please check your lease or contact the Leasehold Team for advice on what is permitted.

Applying for Permission

If you want to make improvements to your home, you must provide:

- A detailed specification of the proposed work
- Plans showing the layout and dimensions
- Details of the materials to be used
- Details of the contractor carrying out the work

The Asset Management Team will use this information to assess:

- Whether the proposed work is suitable and of an acceptable standard
- The contractor's public liability insurance arrangements

Windows and Doors: If your lease makes you responsible for your windows and/or front door:

- Any contractor replacing windows must be FENSA registered
- Any replacement flat entrance door must meet current fire safety regulations

Planning and Building Regulations

It is your responsibility to obtain any necessary planning permission or building regulation approval before submitting your application to MSV.

Important:

- Do not start any work until you have received written consent from MSV
- Do not enter into any financial agreements for the work until formal approval has been given

If you need further advice, please contact the Leasehold Team on **Leasehold@msvhousing.co.uk**

Anti - Social Behaviour

Every resident has the right to enjoy their home without fear or concern. Nuisance and anti-social behaviour (ASB) are unacceptable, and MSV will take action against those responsible.

When to Report Anti - Social Behaviour:

If you've spoken to your neighbour and the problem persists, OR if speaking to them is inappropriate.

Report the issue to the Leasehold team as soon as reasonably possible so MSV can take quick action and offer advice/support.

How to Report ASB to MSV:

- Call: MSV's ASB Team on **0161 226 4211**
- Email: **staysafe@msvhousing.co.uk**
- Online: Via the **'My MSV'** online portal at **msvhousing.co.uk**
- In Person: At MSV's Hubs (search for **'Hubs'** at msvhousing.co.uk for opening times).

If you need to Report an incident to the Police:

- Call **101** for a **non-emergency**
- Call **999 for an emergency** e.g. if a crime is taking place or someone is in immediate danger
- Or you can report an incident anonymously to Crimestoppers - visit **crimestoppers-uk.org**

Confidentiality:

MSV will always treat what you tell us in strict confidence.

MSV will do the following:

- You can expect a response to your report within one working day
- MSV will arrange an investigatory interview within seven working days
- MSV will remain in regular contact with you and provide updates in relation to your report
- MSV will contact your neighbours to check if they have also had any problems in the areas

- Offer mediation, if this is appropriate

MSV can take the following action

We may involve other agencies who work with us to sort out your complaint.

MSV will consider the following to tackle Anti - Social behaviour:

- Warning letters
- Notices of seeking possession (shared owners)
- Forfeiture (leaseholders)
- Injunctions

Financial Support

MSV understand that sometimes paying for service charges or major works can be difficult for some of our leaseholders and shared owners. If you are struggling to pay your rent and/or service charges or know that you will miss a payment please get in touch with our Leasehold team straight away so that we can help you.

Our Income and Financial Resilience team can help with rent and service charge arrears, claiming benefits and give advice on gas, electricity, water and council tax arrears.

We can signpost you to FREE specialist debt advisors such as Citizens Advice Bureau or National Debtline. In the first instance please contact our Leasehold team.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it.

Failure to pay your rent and/or service charge means that you are in breach of your lease agreement and this may result in the repossession of your property or the forfeiture of your lease and the property being returned to MSV.

Wellbeing Support

If you're experiencing mental health problems or need support, please contact our Wellbeing and Tenancy Sustainment Team by emailing **WellbeingandTenancySustainment@msvhousing.co.uk**. We can help by making referrals to specialist agencies for appropriate support or by simply being a friendly person to chat to.

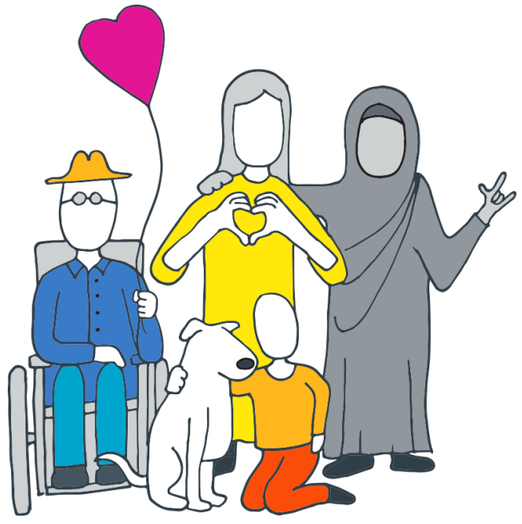
We can also help with:

- Anxiety
- Depression
- Social isolation
- Social care needs
- Hoarding
- Getting the right support in place
- We are also able to write to your GP and advocate on your behalf if necessary

Compliments, comments and complaints

MSV is committed to providing a high-quality service to all our customers. However, despite our best efforts, things can sometimes go wrong. This is when we want to hear from you so we can put things right.

We would also like to hear from you if you feel we have done something well or would like to make a comment or suggestion. This will help us provide our customers, including you, with a service to reflect what you want.



Compliments or comments

If you feel we have done something particularly well, or you want to make sure one of our staff gets a special thank you, we want to hear from you. By letting us know about something we have done well it will help to inform and guide us to continue providing an excellent service.

You can do this by emailing **Leasehold@msvhousing.co.uk** or phoning **0161 226 4211.**

MSV Head Office
7th Floor, Trafford House
Manchester
M32 0RS

Telephone: **0161 226 4211**
Email: **complaints@msvhousing.co.uk**
Website **msvhousing.co.uk**

Useful Contacts

Residential Property Tribunal Services
This is a public body that can decide many leasehold disputes. They can adjudicate in disputes over service charges, insurance, lease extensions. Their website provides full information.

Website: **justice.gov.uk/tribunals/residential-property**

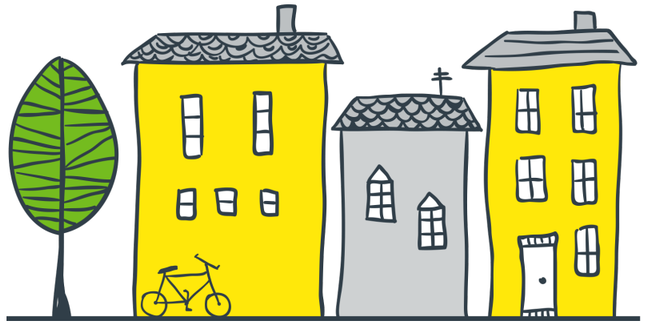
Leasehold Advisory Service (LEASE)
LEASE is government funded and offers free legal advice and guidance to leaseholders. They provide outline, summary legal advice to enable leaseholders to make informed decisions as to what action they should take next.

Website: **lease-advice.org**
Telephone: **020 7832 2500**

Citizens Advice Bureau (CAB)
The CAB can offer advice on benefits, employment, debt, consumer and legal rights. Information about their services and offices can be found on their website.

Website: **citizensadvice.org.uk**
Adviceline: **03444 111 444 (available 9am to 5pm Monday to Friday)**





Mosscare St Vincents Housing Group Head Office, 7th Floor, Trafford House, Chester Road, Stretford, Manchester M32 0RS

telephone **0161 226 4211**
email **enquiry@msvhousing.co.uk**
visit **msvhousing.co.uk**

If you would like this information in another language or format, then please contact us

Si vous voulez ces informations dans une autre langue ou format, prière de nous contacter

ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਪੰਜਾਬੀ ਜਾਂ ਕਿਸੇ ਹੋਰ ਤਰੀਕੇ ਵਿਚ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

إذا كنت تر غب في الحصول على هذه المعلومات بلغة أو صيغة أخرى، فيرجى الإتصال بنا.

Haddii aad macluumaadkan ubaahan tahay luqad kale ama hab kale, fadlan nala soo xiriir

Jeśli wymagasz tej informacji w innym języku lub formacie to skontaktuj się z nami

اگر این اطلاعات را به یک زبان دیگر و یا ر یک قالب متفاوت می خواهید لطفا با ما تماس بگیرید.

ነዚ ሓበሬታ ብካልኣ ቋንቋ ወይ ቅርጺ ምስ እትደልዩ፡ በጃኹም ሸው ርኸቡና።

اگر آپ کو یہ معلومات کسی دوسری زبان یا شکل میں چاہیے تو براہ کرم ہم سے رابطہ کریں۔