Home sweet home
Investing in improvements

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Welcome to @Metropolitan.

We know that repairs are an important element of our service to you. In this issue we’re looking at how, in addition to our repairs service, we’ll be investing around £22m annually over the next five years to improve the homes of many customers.

We’ll be improving homes by replacing kitchens, bathrooms, boilers, windows and more. You can read about our plans on page 3.

We are also looking at our responsive repairs service. In East Anglia we are appointing a new contractor and we have also recently appointed Willmott Dixon to replace Keepmoat who currently provide the service in London. Willmott Dixon will be starting at the beginning of September.

In the longer term we are developing plans for a new in-house service which will be delivered directly by Metropolitan. This will start in the East Midlands with the London service to follow.

Don’t forget, through customer self serve you can report a repair and view your account online - register at www.metropolitan.org.uk. Read all the latest news on our website or call 020 3535 3535 or email contactus@metropolitan.org.uk

Jenny Danson
Executive Director of Housing Services

Snap happy

We’re looking for customers to take part in a photo shoot. We’ll use the pictures in promotional material to show the type of work we do. For more information or if you want to take part, email communications@metropolitan.org.uk

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Jenny Danson’s message

On the cover: Cristina at home in Clapham Park
Competition

WIN £50 in shopping VOUCHERS

To celebrate the launch of our Facebook page, we’re offering customers an easy way to win £50 in high street shopping vouchers.

What you need to enter:
- a Facebook account
- register for our customer self serve system (see the back page for details on how to do this).

Once you’ve registered, all you need to do is:
- find and ‘like’ our Facebook page (search for Facebook.com/MetropolitanOrg)
- find our competition to win £50 in shopping vouchers
- write a comment on the competition wall to tell us how you’ll use our customer self serve system.

On 28 August we’ll pick a winning comment posted on our competition wall. Find out where you can spend the vouchers at www.highstreetvouchers.com

Don’t forget you can follow us on Twitter too, search for @MetropolitanOrg

News

Proud to support Pride in 2015

We’re celebrating the diversity of the lesbian, gay, bisexual and transgender (LGBT) community by supporting two Pride events over the summer.

In Nottingham we’ll be setting up a Metropolitan stall in the Lace Market area and chatting to Pride visitors throughout the day on Saturday 25 July.

In London we joined House Proud (the LGBT housing network) for the Pride in London parade running from Baker Street to Trafalgar Square via Oxford Street on Saturday 27 June.

Come and say hello if you’re planning to attend the Nottingham event.

Your home improvements

Over the next five years we will be ploughing money back into our housing stock, investing around £22 million each year in improvements to approximately 2,000 homes.

As part of a planned programme of work we will be replacing kitchens and bathrooms, installing new boilers and new windows – along with communal heating and hot water upgrades and lift replacements. This means we’ll be improving the standard of our homes which will reduce the need for short-term or urgent repairs.

The work we do will vary from home to home and depend on the current condition of the property. But overall we want to ensure your home is warm and cost-effective to heat, and that kitchens and bathrooms are in a good state of repair to make them easier to maintain.

Work will be starting in the East Midlands and north and south London in the summer and in East Anglia in the autumn. At Clapham Park, renovation works are continuing as planned.

We’ll let you know if your home is going to be improved as part of our programme – look out for more details soon.
Bricks and mortar

We want to develop over 3,000 new affordable homes in the next five years. Here are some examples of our building and redevelopment of new homes. Many of these homes are available for shared ownership. If you’d like to find out more get in touch with our Home Ownership team on 020 3535 2700 or email mhosales@metropolitan.org.uk

From December 2016 we’ll own and manage 150 affordable homes at Aldgate Place – a major new development minutes from the City of London.

We’ve started work on 104 affordable homes at Barrington Lodge in Brixton. The scheme comprises 81 shared ownership properties with up to three bedrooms, and 23 homes for affordable rent due for completion in spring 2017.

We continue to refurbish homes on the Ashmole Estate, adjacent to the Oval cricket ground in Lambeth, south London. Customers on the 700-property estate will benefit from new kitchens and bathrooms, new boilers and radiators, re-roofing and brickwork repairs to the blocks of flats.

We’re helping to develop more than 450 new homes at a former colliery site in Cotgrave, Nottinghamshire. When work is finished we’ll own and manage 135 affordable homes. Building work will provide employment and training opportunities for local people through the National Skills Academy for Construction and local enterprise partnership D2N2. The completed development will also provide office and commercial space to support nearly 600 jobs.

In March 2015 we launched 21 affordable homes in Rushcliffe, Nottinghamshire, following a £1.25m refurbishment scheme.

Welcome to our customers who started moving into their new homes on Doddington Road, Northamptonshire in May 2015. The site continues to be delivered in phases, and includes 30 homes for affordable rent and 18 properties for shared ownership.

Estates maintenance change

Our new estates maintenance contracts are in place. The new contracts are more comprehensive than previous arrangements and include grounds maintenance, cleaning, tree works and window cleaning. You’ll also have access to direct customer service helplines. Your new contacts are:

Cambridgeshire and East Anglia: New Green
Tel: 01707 871 516
mht@newgreen.co.uk

Nottingham: Streetwise
Tel: 0115 981 9911
Streetwise@streetwiseenvironmental.co.uk

Derby: Pinnacle
Tel: 0330 332 0845
metropolitan.derby@pinnaclepsg.co.uk

London (north and south): Pinnacle
Tel: 0330 332 0845
mht@pinnaclepsg.co.uk
Welcome to our new customers in Sutton

A warm welcome from everyone at Metropolitan to customers in Sutton, who have recently joined us.

The vast majority of residents live in Roundshaw, an estate of just under 2,000 homes which, under the name Roundshaw Homes, was previously managed jointly by Metropolitan and the Hyde Group.

Under the deal with Hyde we have, in effect, swapped management of their homes in Sutton with ours in Bromley and Croydon. The key benefit is that under one landlord we will now be able to provide better and more cost effective services.

We have been working hard behind the scenes to ensure a smooth transition and are looking forward to working with all our new customers.

Fighting fly-tipping
Fly-tipping isn't only unsightly and potentially hazardous, it’s also illegal so anyone caught risks hefty fines, a prison sentence and eviction for anti-social behaviour. Luckily most residents dispose of their rubbish responsibly but it can be a problem in some communal areas.

What we’re doing about it
We make sure illegally dumped items are cleared quickly. This service isn’t free, however, and we may recover costs through your service charges so it’s in everyone’s interest to deal with the problem. If you spot someone fly-tipping, please let us know.

What you can do
Many councils offer free collection for bulky items, or charge a small fee. Check your council’s website via [www.gov.uk/find-your-local-council](http://www.gov.uk/find-your-local-council). Many charity shops will collect items of furniture if they’re in a decent condition or you can take unwanted items to your local recycling centre. Call us on 020 3535 3535 so we can help find a solution!

Gardening gone wild
Brighten up your flower bed or window box without spending the earth – sow some wild flowers.

Wild flowers are good for the environment, cheap to buy and longer-lasting than bedding plants; they attract butterflies too.

Seeds and bulbs cost as little as £1 per packet from some of the cheaper retailers. Each contain thousands of seeds and many different varieties of flower. Why not see what kind of multi-coloured masterpiece you can achieve with minimal effort?

Lyn Johnson, our Estates Contracts Officer, planted wild flower seeds this year and said: “Wild flowers self-seed and if you under-plant them with bulbs you’ll soon have a long-lasting and beautiful garden.”
These days most of us own a mobile phone and many of us spend more time using it to get online than calling our friends!

With that in mind we’ve been on the lookout for ways to make our services more accessible when you’re on the go. Here are a couple of handy apps you can download to your phone.

Recording noise
We’ve signed up to a new service which you can use to capture and send recordings of anti-social noise directly to us using your smartphone.

The Noise App is available to download for free on Apple iOS and Android devices.

Searching for a home
Last year we launched a free app to help potential home buyers find out more about homes for sale and rent.

The app enables you to search for a home, save your favourite properties and contact our sales team direct from your mobile. Find and download the Metropolitan app from the App Store and Google Play.

Sharpening up your digital skills can save you time and make life much easier. Here are some tips to help you get online:

- **Learn the basics** – how to use a computer and get online. Colleges and charities run courses for beginners.
- **Get connected** – Get Online@Home and the Arthur Rank Centre can help you get connected. Contact them to find out if you’re eligible.

Get Online@Home is a Microsoft partnership helping people to buy refurbished computers. [www.getonlineathome.org/](http://www.getonlineathome.org/)

The Arthur Rank Centre provides refurbished computers as part of their Computers for Rural People scheme. [www.arthurrankcentre.org.uk/communities-and-farming/computers-for-rural-people](http://www.arthurrankcentre.org.uk/communities-and-farming/computers-for-rural-people)

If you already have access to the internet, check out these useful websites:

- **UK Online Centres**
  Provides digital skills courses through the Learn My Way website. [www.ukonlinecentres.com/](http://www.ukonlinecentres.com/)
  [www.learnmyway.com/about-us](http://www.learnmyway.com/about-us)

- **Digital Skills**
  Helping people in the UK to get connected. [www.digitalskills.com/](http://www.digitalskills.com/)

- **Age UK**
  Age UK provides older people with advice about getting online. [www.ageuk.org.uk/](http://www.ageuk.org.uk/)
Universal Credit is a single monthly payment that will eventually replace six different benefits for people of working age. It’s designed to simplify the current system, encourage greater independence and make you better off when you work.

Why not test your knowledge in our quick quiz to see how much more you know? (Answers at the bottom of the page.)

1. Universal Credit replaces:
   A Job Seeker’s Allowance, income-based Employment Support Allowance, Working and Child Tax Credits and Housing Benefit.
   B Job Seeker’s Allowance, Employment Support Allowance, Income Support, Child Benefit and Housing Benefit.

2. Universal Credit is:
   A Paid to the parent who gets child benefit.
   B Split between partners/spouses.
   C Paid every two weeks in arrears to one person in the household.
   D Paid once per month in arrears to one person in the household.

3. True or false? To receive a Universal Credit payment you must sign a Claimant Commitment that states what action you’ve taken to find work, better paid work or more hours of work.

4. True or false? Universal Credit was rolled out to everyone of working age from February 2015.

5. People applying for Universal Credit will need the following information to hand:
   (Tick all that apply)
   - Details of partner and children
   - Details of bank or credit union account
   - Address for the Metropolitan office near to you
   - Metropolitan’s PO Box 10262, Nottingham, NG8 9LE address
   - Email address
   - National insurance number
   - Breakdown of rent and any service charges
   - Bank account balance

If you need help with budgets, bank accounts and debt advice, contact us on 020 3535 3535 or email welfarereform@metropolitan.org.uk. You can find more financial advice on our website at www.metropolitan.org.uk.
You’re a Metropolitan customer, but would you like to be a Metropolitan employee too?

Our work academies have been running for a year and have set 15 people on the road to employment, either with us or other local employers. We’d love to hear from you if you live in Nottingham or Rushcliffe, are unemployed, receive benefits and are interested in a career in customer service.

Run from our Contact Centre in Nottingham, our six-week work academies provide training, practical experience and an introduction to a career in housing. On completion there’s a guaranteed interview for a job as a Customer Service Advisor.

Phil Rees manages our work academies and says: “To succeed in our Contact Centre you need IT skills, a professional telephone manner, an understanding of our customers’ issues and a desire to help. Being a Metropolitan customer can be an advantage.”

“We want to hear from people who are interested in this opportunity”, says Phil. “If you don’t have the IT skills at the moment, we can advise you about free IT courses to build your employability and confidence.”

If you’re interested in joining an academy, or need help finding a job, please contact Phil Rees on 020 3535 4734 or Phil Parr on 020 3535 3535.

Free summer skills boost for 8-11 year olds

Do you want your children to be ahead of the game next term? Why not sign them up to a FREE Maths and English workshop running in London throughout August?

All workshops: 10am-1pm.
Moorlands Community Centre (Lambeth) – 10/11 August
St Martin’s Learning Centre (Lambeth) – 10/11 August
Whitmore Community Centre (Hackney) – 12/13/19/20 August
Ashmole Tenant’s Hall (Lambeth) – 17/19 August

To register, please email Steph Moon, steph.moon@tutorsunited.org or call 07748 383237.
Community

Sofa so good

Furnish your home with Re-Covered

We’ve partnered with Re-Covered, a social enterprise in Nottingham, to offer affordable, reconditioned furniture to customers in Nottingham and Derby.

The project has been developed by a group of students at Nottingham University. We’ll be working with them, and several other organisations, to identify vulnerable adults in social housing who’d benefit from receiving recycled and affordable furniture that would normally go to waste.

Re-Covered will be offering discounts to Metropolitan customers as well as affordable start-up packs with basic furniture such as beds and sofas for setting up a new home.

Job opportunities

Re-Covered also offers employment and volunteering opportunities to our customers in its refurbishment workshop, sales depot and collections service.

Lucy Bushby from Re-Covered explains: “Re-Covered was designed to be more than just a furniture shop. We were set up with the purpose of supporting housing associations and have developed a strong relationship with Metropolitan. Many people are finding it difficult to furnish their homes on a budget and we want to ease this strain. We can also provide volunteering and even employment opportunities for tenants looking to improve their skills.”

This is a fantastic opportunity to give something back to the community and learn new skills. Contact Re-Covered at contact@re-covered.org, to enquire about buying furniture or for work or volunteering opportunities, call Tom Forster, Neighbourhood Investment Officer, on 020 3535 3535.

• Similar furniture schemes are available in other areas too. Visit: www.cambridgereuse.org.uk www.londonreuse.com www.frn.org.uk

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Money

How’s your **Financial Fitness**?

Whether you’re saving for a car or holiday, clearing debts or dealing with the impact of benefits changes, living within your means is essential.

**How to create a simple budget**

**Work out your income**
This should include:
- take-home pay (if you have a partner, include theirs too)
- any benefits and tax credits you receive
- income from anyone else who lives in your home.

**Work out your outgoings**
This should include:
- all essential spending including rent and household bills
- phone costs
- travel and transport costs
- food/housekeeping costs
- occasional spending such as a birthdays and Christmas
- any other regular spending.

**Use a spending diary**
Recording everything you spend every day can be helpful, particularly for keeping track of ad hoc purchases such as newspapers, cigarettes and phone top-ups. These expenses add up quickly and if you don’t keep a record you may find it difficult to stick to your budget.

Once you’ve worked out your budget, think about whether you can stick to it and manage any unexpected expenses such as repairs to cars or household appliances.

You can do this by:
- keeping an eye on what you’re spending and looking at ways to cut costs
- saving on utility and phone bills by considering a change of provider
- setting aside a small amount each week for savings.

Citizens Advice in England and Wales dealt with 6,323 new debt problems every working day last year.

400,000 Number of calls taken by our Contact Centre last year.

Whether you’re saving for a car or holiday, clearing debts or dealing with the impact of benefits changes, living within your means is essential.
Dealing with debt

If you’re in debt, it’s best to deal with things straight away. If your situation is likely to affect your rent payments then please keep us up to date as this may avoid us having to take action against you in the long term.

There are lots of free services available to help you such as StepChange, National Debtline or Citizens Advice.

Make a list of your debts

- Sort the debts into priority and non-priority categories.
- Priority – rent, gas and electric, council tax, TV licence.
- Non-priority – loans, credit cards, overdrafts or catalogue payments.
- Look at your budget – this will show you how much money you have left so you can make realistic arrangements with your creditors.
- When you know how much money you have left, contact your priority creditors. It might help to let them have a copy of your budget.
- If you have money left once you’ve set up arrangements with your priority creditors, you can make offers to your non-priority creditors directly or through a debt management company.

Need some more help?

If you’re finding it difficult to pay your rent and balance your finances, you’re concerned about the impact of welfare reform, or you’d just like some guidance on money matters, then contact us for confidential and practical advice.

Call us on 020 3535 3535 or email contactus@metropolitan.org.uk

Find lots more useful information on budgeting on our website: www.metropolitan.org.uk/money-management

Top tips for saving cash

- ENERGY – find cheaper tariffs and get money for switching through www.moneysavingexpert.com/cheapenergycalculator

- WATER – would a water meter be worthwhile? Find out at www.ccwater.org.uk/watermetercalculator

- BROADBAND/ MOBILE PHONES – find out if you’re eligible to switch or negotiate a cheaper contract. See if you can get cash switching at www.topcashback.co.uk

- PETROL – find the cheapest prices at www.petrolprices.com or fill up at supermarket stations and save loyalty points.

- FOOD – Plan your meals for the week and shop accordingly. Try supermarket own brands. Cook enough for several meals and freeze portions.

- INSURANCE – Metropolitan offers home insurance from as little as £1.20 a week. Alternatively find deals for home, car and other types of insurance through www.moneysupermarket.com
Keith’s housing half century

In 2015 Keith Shaw celebrates 50 years of living in a Metropolitan home. Not only has he been a customer of ours for a very long time, he also helped build the organisation itself back in the early 1950s. Here he tells @Metropolitan how his life has changed since then.

“I came to London from Jamaica on the S.S. Columbia in 1951 when I was 16 years old. The journey took 14 days. When I arrived I joined my mother, who emigrated from Jamaica before me, in Brixton – the same area in which I live today.

“It was by chance I met Lady Molly Huggins, the wife of the Governor of Jamaica, and founder of the housing association that was later to become Metropolitan. Lady Molly was concerned about the housing conditions of West Indian immigrants, and encouraged the council, and her friends, to donate towards the cost of buying properties and converting them into flats.

“I helped Lady Molly by scratching around for money to convert the properties into flats. I also worked on the buildings myself. It was hard, physical work. I renovated the flat I live in today. When I moved in, in 1977, it was waterlogged, had no floorboards and no plasterboard on the ceiling. I lived in the front room until the rest of the home was completed. It took a while to finish because we didn’t have much money, but we all worked hard together to make it happen.

“Later, I trained as an electrician, married and raised my family in Brixton. Things have changed a lot here since I first arrived. I used to pay about £9 per week for my rent. Back then we had coal fires and we’d cook on the landing. The toilet was at the bottom of the garden and we had no fridge so we’d put meat on the window ledge to keep it fresh. Now it’s expensive and very popular – at the weekend it’s almost as busy as the West End!

“I have fond memories of Lady Molly. It’s important to remember the past and what the organisation stood for. It is a privilege to have been there at the very beginning. People don’t realise how much hard work went into it.”

If you or a neighbour have an interesting story to tell, let us know at communications@metropolitan.org.uk
Get involved
join our customer groups

Do you want to help improve Metropolitan services? Our customer groups are looking for recruits.

Graham Taylor, Chair of our National Customer Group (NCG), says: “We’ve been working on a number of interesting projects recently such as helping Metropolitan appoint a new repairs contractor in East Anglia. We’re also trying to understand how Metropolitan’s services can change and adapt to new types of lifestyles.

“Customer groups are a link between Metropolitan and its customers. You can join our virtual network if you can’t commit to regular face-to-face meetings.”

We also benefit from the work of our Service Audit Committee. This customer scrutiny group puts our services under the spotlight and looks for ways to improve them. Committee member Steve Field says: “It’s a very exciting time for customers joining us now – the future is positive.”

The NCG and the Service Audit Committee discuss their findings and recommendations with the Customer Service Committee. This group includes members of the Metropolitan Executive Team and the Board, along with people who are neither employees nor customers, but have in-depth knowledge of social housing issues. The Customer Service Committee is also looking for new recruits to join them.

To find out more about these exciting customer involvement opportunities, please get in touch.

What’s in it for me?

Everyone enjoys different things about volunteering with us – perhaps you’d like to meet new people, improve your employment prospects or simply try something new.

What all of our members enjoy is the feeling of empowerment they get from improving services, shaping new policies and helping to improve the lives of others. You’ll also learn a huge amount about how housing associations work.

No previous experience is necessary. We’ll provide the training you need to get started. We’ll also pay for any reasonable travel and childcare expenses you incur as a result of being involved. If you receive benefits they’re usually not affected by volunteering. Check with us if you’re in doubt.

If you’d like to get involved call our team in the Contact Centre on 020 3535 3535 and ask for Michele Naclerio our Scrutiny and Involvement Co-ordinator.
If you’ve got a business idea that tackles social problems to help people, their communities or the environment, you could consider setting up your own social enterprise.

A social enterprise isn’t a legal term – it’s more of a business approach. It will involve generating most of your profits through trade, investing most of your profits back into your social mission, and making sure your customers are happy.

What to consider first
Just as with any business idea, you’ll need to be clear about what you want to achieve, who you want to help, how you’ll do it and what makes your approach unique.

You can do this by creating your business plan. This should start by explaining:

**Your vision:** What are your ambitions? Ideally, how will the world be different because of what your business achieves?

**Your mission:** What are you hoping to achieve, in concrete terms?

**Your goals:** How is your mission going to be turned into reality? What are the steps you need to take and by when?

How we can help
We work in partnership with a number of social enterprises, some of which were set up by our customers.

If you’ve got your own business idea, we can provide a whole range of support, including:

- business start-up workshops
- business advice
- office space
- self-employment advice and guidance
- business finance advice.

Visit [www.metropolitan.org.uk/be-your-own-boss/](http://www.metropolitan.org.uk/be-your-own-boss/) for more information.
Earning and learning

Apprenticeships are a great way to learn new skills or get a qualification whilst earning at the same time. Here, three of our own apprentices tell us about their experiences.

Jassay Panesar is from south London and he is based at our Ashmole office in Lambeth.

“This opportunity has helped me to develop as a professional. I now understand policies and procedures, what good customer service is, and how to deliver, set up and run projects.

“There has been no one single highlight – the whole journey has been great. It’s not always been easy but I have gone with it and come out the other side with better knowledge and understanding.”

Fawn Bridges lives in Chaddesden, Derby, and during her apprenticeship was based at our office in the city.

“Before joining Metropolitan I was working for a local disability charity. I was made redundant in March 2013 and struggled to find work.

“At the age of almost 25, I felt an apprenticeship was the last chance I’d get to gain a formal qualification and work experience. I felt a lack of qualifications and proper hands-on work experience was a barrier to me getting a job.

“Working here and studying for a Business Administration qualification, I’ve improved my office admin skills while getting out in the community and meeting people.”

Chantelle Clarke-Medford lives in Brixton, London, and was an apprentice based at our Ashmole office.

“I applied for this apprenticeship because I wanted to move into office administration work but I didn’t have any experience.

“Getting used to a new working environment was difficult, but I really enjoyed it. I’ve learned how a housing association works and I even got to meet [former footballer] Michael Owen at an event last summer!”

Our own job service, Metroployment, can help you find the right apprenticeship. Register your interest today at www.metropolitan.org.uk/findajob.
Making improvements easier for leaseholders

If you’re a leaseholder or shared owner and you’re thinking of making alterations or improvements to your home, it’s now a lot simpler to get permission to do the work.

We’ve reviewed and improved our process to include:

- competitive fees that reflect the work involved in considering permission for the alterations, that are comparable with other housing associations

- a speedier and more streamlined system which aims to provide you with a response within six weeks of your application and payment

- an online information pack and application form available to download at www.metropolitan.org.uk/customers/leaseholders.

There are a number of occasions when you’ll need to get our authorisation for alterations or improvements – for example when renewing a kitchen or bathroom, rearranging services, removing walls or extending your property.

You can find further details about this in your lease – copies of which can be purchased from www.landregistry.gov.uk. Once we receive your application, we’ll review it and write to you with our response.

Remember: if you don’t ask for permission when it’s required, you might face problems when selling your home or purchasing more shares.
Extending your lease

Just as building an extension can increase your property’s value, extending your lease can also improve marketability when it comes to selling your home.

If you’ve ever wondered if you’re eligible and how to go about extending your lease, read on.

What are the benefits?
In general terms, the longer the period of time left on your lease, the greater value your home will hold and the easier it will be for a potential buyer to find a good mortgage deal.

If your lease has less than around 80 years left on its term, potential buyers might struggle to find a mortgage lender.

What’s the catch?
Extending your lease comes with a cost – you’ll need to cover legal and valuation costs as well as an administration fee (currently £300).

Who can extend their lease?
If you’re a leaseholder and own 100% of your property, and you haven’t breached the terms of your lease, you can request to extend it by up to 90 years (plus the term left on your current lease).

How do I do it?
Your lease is a legal document and so your solicitor will need to administer the transaction on your behalf.

The main steps to extending your lease include:
- contacting us
- arranging a valuation
- preparing a Deed of Surrender and re-grant (where your old lease and its terms are replaced by a new one)
- confirmation of completion.

This process will usually take around six to eight weeks.

What to do now
If you’d like to find out more about how to extend your lease, please contact our After Sales team at leaseholdaftersales@metropolitan.org.uk or call 020 3535 2700 and select option two.
If you own a share in your home, you might be interested in going through the process known as staircasing, which enables you own a greater proportion of your property.

In 2014 around 200 of our shared ownership households purchased a larger share of their home by staircasing. Here we explain a little more about how it works.

**What happens first?**
We’ll put you in touch with an independent financial adviser who will assess your finances and discuss your mortgage options.

This is a free service. The financial adviser will send a copy of their assessment to us, so that we know that you can afford to purchase the additional shares before we proceed.

**How it can affect your monthly payments**
It’s important to know that staircasing can either increase or decrease your monthly housing costs, depending on your situation. Factors that can influence this include:

- the interest rate on the mortgage
- how large the share is that you decide to purchase
- the rate of rent you pay
- how long you’ve owned a share in your property.

Your lease will outline how many times you can staircase and in most cases there are no restrictions; however you may be required to staircase by a minimum share of 10%.

**Making the process easier**
Some models of shared ownership exist that include built-in annual staircasing. For example, some allow shared owners to increase their share in the property by one per cent each year. Although this isn’t something we offer to our customers right now, we are researching different models which could allow us to do this. We’ve spoken to customers about this at our customer forum and it’s a popular idea.

**Want to know more?**
Visit [www.metropolitan.org.uk/staircasing](http://www.metropolitan.org.uk/staircasing) for more information.

**Looking to buy a shared ownership home for the first time?**
Did you know that, as a Metropolitan resident, you are a top priority to buy through shared ownership in the borough where you live? Visit us online at [www.mho.co.uk](http://www.mho.co.uk) to find out about new and resale homes available from Metropolitan. Contact our sales team to find out more about your home ownership options at mhosales@metropolitan.org.uk or by calling 020 3535 2555.
Shernhall Street
Walthamstow, London
Delightful one-, two- and three-bedroom apartments set in Walthamstow with access to transport links and local green space. Contemporary styling, sleek surfaces and high quality appliances and fittings combine to make the ideal living space with excellent transport links to central London.

One-bedroom apartments from: £80,500 to £96,250 for 35% share (full value is £230,000 to £275,000).*
Available to people who live or work in Walthamstow.

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