

# your home

Summer 2010

*The home ownership newsletter from Acis Group*



**You could win  
£20 in our  
Your Home  
feedback  
questionnaire**

## Welcome

Welcome to Your Home, the home ownership newsletter from Acis Group. The bulletin features useful information and advice for our shared ownership and Rent to HomeBuy customers, as well as the latest news from Acis.

## In this issue

**Staircasing – have you thought about it?**

**Latest new homes development**

**Customer Service Excellence**

**What We Are Proud Of Awards**

**Properties available**

**Comments?  
Suggestions?  
Ideas?**

Do you have any comments, suggestions or ideas for Your Home?

If so, please email them to [info@acisgroup.co.uk](mailto:info@acisgroup.co.uk). Alternatively, you can post them to Marketing and Communications, Acis Group, FREEPOST NEA 10963, Gainsborough, DN21 1BR.

**“Better homes and better services for better lives”**

# Staircasing - have you thought about it?

## What is staircasing?

As a shared owner you may decide to buy additional shares in your home. This is called staircasing and in this way, you can potentially become the full owner over time.

There is however no obligation to buy any more of your home if you do not wish to. If you decide that you want to increase the size of your share, you are able to buy in blocks of 10% or 25%. Whichever option you choose, your rent will be reduced proportionately.

It is important to remember that not all shared ownership leases are exactly the same and your lease may have specific requirements which are not included in this article. Please contact us if you need further guidance.

## Who is eligible?

Naturally, your ability to staircase will be subject to you being in a position to finance the purchase. Some areas may have rural or other restrictions which limit staircasing to 75% or 80% - you will need to consult your lease to establish this.

## Qualifying period

You normally have to be a shared owner for a minimum of 12 months before you can apply to purchase additional shares.

## Informing us

You must inform us in writing of your intention to purchase additional shares in your home. We can only act when we have received your written instructions, together with your valuation fee.

## Valuation

An independent valuation is required to determine the open market value of the property and the current purchase price of the share you wish to purchase.

This must be carried out by an independent valuer in order to ensure impartiality and fairness.



## What happens next?

Once you have decided to proceed you need to complete and return an intention to staircase application form. Call us on FREEPHONE 0800 027 2057 for an application form.

You will also be expected to pay the cost of the preparation of the document which transfers the ownership of additional shares to you, the cost of which is approximately £100. This amount will be due from you on completion, through your solicitor.

Your accounts must be clear on the day of completion to prevent the sale being delayed. We will arrange to refund you any balance on completion.

**For more information, or for an application form, please contact us on FREEPHONE 0800 027 2057.**

## Your five step guide

1. Write to Acis to inform us you want to staircase using an application form
2. Send in a cheque for £75 for a current market valuation
3. Inform Acis of your solicitor's details, once you have your finances sorted
4. Liaise with your solicitor to keep you updated on the progression of the purchase
5. The lease will be changed and your rent accounts reflect the new share

# Home Contents Insurance that makes things a little easier

Caught between paying too much for contents insurance, and trying to save a little extra, it's easy to see why some people decide to "risk it" and don't bother at all. However it needn't be that way.

Made for Tenants



My Home brings you essential home contents insurance from just £1.72 a fortnight or £1.17 if you are aged over 60. (Premiums will be based on your post code).

## And that's just for starters

- No excess to pay
- No minimum home security requirements
- Flexible regular pay as you go payment options including fortnightly or monthly cash, monthly direct debit or annually
- Realistic minimum sums insured
- Quick and easy to apply for cover using a simple application form or apply over the telephone.

Sound good? Why not find out more by giving us a call on:

# 0845 337 2463

myhome@jltgroup.com

## Think you'll just be covered for fire and theft?

We guarantee you more than that - we'll help protect you against the kind of things no one could plan for.

That's what we did for Sharon Watson and her family. While they were away visiting friends, an electrical problem in the street meant that their electricity was cut off for most of the day. They returned to a fridge-freezer full of ruined food and a soggy floor.

As they were able to prove that there had been an electricity failure, we had no problem in reimbursing them for the cost of their food - and some badly damaged laminate flooring.

## Acis hands over keys to latest new homes

Acis recently handed over their latest new homes in Gainsborough. New residents were given the keys to homes at the development on Riseholme Road.

The £7.5million scheme has created more than 70 much needed affordable homes thanks to £3million of funding from the Homes and Communities Agency and a further £4.5million of investment from Acis. Lincolnshire-based construction group Lindum carried out the work, which began in February 2009.

This first phase of the project saw 37 new homes handed over in April, featuring a mix of two and three bedroom bungalows, two, three and four bedroom houses, and two bedroom flats. Built on land belonging to Acis at Park Springs, a total of 74 new homes were completed in May for rent, shared ownership and intermediate market rent, where customers can rent now and buy later.



A bird's eye view of the Riseholme Road development



An example of the new homes on Riseholme Road

Chief Executive of Acis, Valerie Waby, said: "Handing over the completion of this multimillion pound investment to our new customers represents our commitment to the residents of Gainsborough and West Lindsey. We pride ourselves in putting people first and providing better places for people to live. These new homes mean that we can help meet the growing demand for high quality affordable homes in this area."

## Acis finds a home for community funding

Acis has again provided a helping hand to local communities through the Community Fund scheme. We provided charitable organisations and groups with the opportunity to apply for a small grant for use in the local community for projects or initiatives.

We received a record number of applications this year, more than doubling our previous best haul. Eight projects across West Lindsey and Sheffield were successful with their bids and will receive up to £2,000 worth of funding each.

### The successful applicants include:

- **Big Mouth - a youth forum based at Connexions in Gainsborough.**
- **YaSIG - who offer alternative education services and activities to young people aged 13-24 via motorbike and horticulture workshops.**
- **Fairplay Scotter - a project run by Community Lincs that aims to provide an activity for up to 70 disengaged youths.**
- **Act Now - an amateur drama group for adults with learning difficulties.**
- **Cherry Willingham Primary School - who operate a breakfast club providing local families with affordable childcare.**
- **Caistor Goes East - an annual community street party organised by a volunteer-led organisation.**
- **Pass It On Home Start - a pass-it-on shop that supports individuals and families that are experiencing debt or financial hardship.**
- **Woodthorpe Development Trust – who provide a Friday night youth project for the local community.**

Rachel Wood, Community Cohesion Manager for Acis who heads up the Community Fund, said, "We are delighted to be able to support local charitable organisations and groups in this way. The Community Fund provides a great opportunity for some excellent initiatives to gain funding which can often be very difficult to obtain, especially in the current economic climate. It is also a fantastic way for us to get involved with the local community."

A total of more than £10,000 worth of funding has been provided by Acis to the successful projects during this latest round of applications. Discussions are also in place to finalise the possibility of funding a further youth project in Sheffield. The Acis Community Fund will be inviting applications again in October.

## Customer Service Excellence standard

**We are delighted to announce that following a recent assessment, Acis has now been accredited with the Customer Service Excellence standard.**

Customer Service Excellence is a government standard that was developed to offer public services a practical tool for driving customer-focused change within their organisation.

**Customer Service Excellence is designed to operate on three distinct levels:**

- As a driver of continuous improvement
- As a skills development tool
- As an independent validation of achievement

**It looks at a range of areas including:**

- Customer insight - effectively identifying our customers, consulting them in a meaningful way and efficiently measuring the of the service.
- The culture of the organisation - build and foster a truly focused culture throughout the organisation
- Information and access - accurate and comprehensive information that is delivered or available through the most appropriate channel for customers

- Delivery - how we achieve our business aims, the outcomes for our customers and how problems are managed can determine our success
- Timeliness and quality of service - the promptness of initial contact and keeping to agreed timescales is crucial to customer satisfaction and has to be combined with quality of service to ensure the best possible result our customers

The assessment went very well with the assessor providing very positive feedback at the end of his work on site. He commented particularly on how helpful and enthusiastic he found all staff to be when attending meeting sessions with him. As part of the process the assessor also met groups of Acis tenants who provided feedback about how they found the service.



## Acis shortlisted for award



**We are pleased to announce that Acis was shortlisted for the National Housing Federation's What We Are Proud Of Awards in the East Midlands region. The awards identify and showcase the schemes and initiatives that housing associations are most proud of.**

Our entry was for the Park Springs Community Centre Partnership in Gainsborough, a dynamic approach led by Acis to respond to disadvantage on the Park Springs estate. The partnership's aim was to maximise the use and value of the Park Springs Community Centre and create a vibrant hub with other local groups and organisations, notably the local authority and learning providers. The approach has centred upon the following core components:

- A Learning Centre
- A community café
- Home Start office
- Main hall



The Learning Centre has resulted in 200 learners accessing 28 courses.

Of the total of 200 learners, 15 of these have progressed on to further learning opportunities, 7 have found suitable volunteering placements and 4 have found employment

The services available highlight that a diverse range of resident needs are being catered for and addressed locally. The community are now able to access a range of facilities right on their doorstep that they otherwise wouldn't have had. By offering multiuse services within an area of high deprivation, residents who otherwise may be at risk of becoming isolated or socially excluded are able to engage and participate in a variety of activities.

We were one of only three shortlisted organisations in the East Midlands region and attended an awards dinner in June. On the night we finished in a very creditable second place, narrowly missing out on top spot. The achievements and hard work put into the community centre cannot be underestimated and the project is making a real difference to people's lives in the community.

# Properties available now

## Shared ownership properties



**From £25,000**

3 x 3 bed houses  
Richardson Rise,  
GAINSBOROUGH



**From £27,487**

2 x 2 bed houses  
Haydock Way,  
MARKET RASEN



**From £30,000**

2 x 2 bed and 1 x 3 bed  
houses, Moor Lane,  
BRANSTON



**From £25,500**

1 x 2 bed house  
Waterway Lane,  
KILNHURST



**From £37,500**

1 x 3 bed 3 storey house  
Murrayfield Avenue,  
RAUCEBY



**From £28,750**

1 x 2 bed 'coach house style'  
apartment  
Murrayfield Avenue,  
RAUCEBY

**All shared ownership prices quoted are based on a 25% share being purchased**

**If you are interested in any of the properties, or would like to know about future developments, please contact us.**

**FREEPHONE: 0800 027 2057**

**Email: [info@acisgroup.co.uk](mailto:info@acisgroup.co.uk)**

**Text: 07800 002270**

**Website: [www.acisgroup.co.uk](http://www.acisgroup.co.uk)**

## Rent to HomeBuy properties



**From £420 pcm**

1 x 3 bed house  
Riseholme Road,  
GAINSBOROUGH



**From £360pcm**

16 x 2 bed houses  
Richardson Rise,  
GAINSBOROUGH



**From £280pcm**

2 x studio and 2 x 2 bed flats  
Montrose Grove,  
RAUCEBY



**From £340pcm**

4 x 2 bed maisonettes  
Montrose Grove,  
RAUCEBY

## New Rent to HomeBuy properties coming soon in 2010

- **2 and 3 bedroom houses** - Tamer Road, Sleaford
- **2 bedroom houses** - Axholme Road, Epwoth
- **2 bedroom houses** - Wragby Road, Bardney

## STATUS survey will be coming your way

### What is STATUS?

STATUS is the standardised tenant satisfaction survey developed by the National Housing Federation (NHF). It is endorsed by the Tenant Services Authority.

The benefits of undertaking the STATUS survey are that it allows us to take into account the views of our customers during business planning and strategy formulation, helping to shape our services for you.

The survey is being conducted for us by Feedback Services, the NHF's survey service. They will randomly select customers to take part in the survey. Acis will never know who has been selected for the survey or who has replied.

It would be greatly appreciated if you could complete and return the survey if you receive one.

## Mortgage lender reports 6% drop in cost of housing



With the housing market still in uncertainty, mortgage lender Halifax has reported a more positive picture by suggesting that over the past two years the cost of owning and running a home has fallen by 6%.

It now reportedly costs £9,020 a year to own and run a home, £544 less than in 2008. The figure is equivalent to 27% of average earnings, down from 30% two years ago. Halifax's regular review of housing costs takes into account all expenses that go towards owning and running a home each year. These include mortgage repayments, council tax, maintenance and repair, water supply, electricity, gas, household appliances, tools and equipment, telephone accounts and household insurance.

With interest rates being at their lowest point for many years, this has led to a massive 19% (£881) decline in mortgage payments (interest and capital repayments) in the last two years. The average mortgage rate paid by existing borrowers plummeted from 5.80% to 3.67% between April 2008 and April 2010. And with mortgage payments accounting for the largest proportion of total housing expenses (41%), it's little wonder this has had a major impact on the overall cost of running a home.

Michelle Sleight, Property Sales Officer for Acis, comments: "Over the last two years the cost associated with owning and running a home in the UK has fallen, mainly as a consequence of reduced mortgage payments. The drop in housing costs has helped to ease the strain on household finances, providing some relief to homeowners during the economic downturn."

With reported weaker demand from buyers and increased supply of properties on the market for sale, house price expectations still appear uncertain. However, homeowners now have the hopeful reprieve that the cost of living does seem to be reducing compared to previous years.

## Recommend a friend



### Do you know someone interested in getting on the property ladder?

Maybe you have a friend or relative that would like to buy their first home?

Acis run a 'Recommend a friend' scheme that gives you the chance to help them make that move and earn yourself a £100 reward at the same time. If you recommend a friend or family member to Acis and they then buy one of our properties, you will receive a £100 bonus as a special thank you.

Michelle Sleight, Property Sales Officer for Acis, explains: "The 'Recommend a friend' scheme allows us to provide an incentive to our customers which rewards them for their loyalty. From as little as £25,000, a 25% share can be purchased and we currently have a range of properties available."

Call our Property Sales Officer on FREEPHONE 0800 027 2057 for more information.

## Your Home feedback questionnaire

We would like to know what you think about Your Home – especially what you want to see included and not included in the newsletter. You can let us know what you think by completing and returning the feedback questionnaire on the back page by 30 September 2010.

A randomly selected returned questionnaire will win £20 worth of vouchers

# Your Home feedback questionnaire

We want to know what you think of Your Home, what features you would like to see more or less of, how often you would like to receive a copy or any other things you would like to change.

To be in with the chance of winning a £20 voucher simply fill in the questionnaire below and return it to us by 30 September 2010.

<p><b>1. How often do you read Your Home?</b></p> <p>Frequently <input type="checkbox"/> Sometimes <input type="checkbox"/></p> <p>Rarely <input type="checkbox"/> Never <input type="checkbox"/></p>	<p><b>2. How often would you like to receive Your Home?</b></p> <p>Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/></p> <p>Twice a year <input type="checkbox"/> Annually <input type="checkbox"/></p>
<p><b>3. How much of Your Home do you read?</b></p> <p>A quarter or less <input type="checkbox"/></p> <p>From a quarter to a half <input type="checkbox"/></p> <p>Half to three-quarters <input type="checkbox"/></p> <p>More than three-quarters <input type="checkbox"/></p> <p>All of it <input type="checkbox"/></p>	<p><b>4. How relevant do you find the information in Your Home?</b></p> <p>Very relevant <input type="checkbox"/></p> <p>Relevant <input type="checkbox"/></p> <p>Neither relevant or irrelevant <input type="checkbox"/></p> <p>Irrelevant <input type="checkbox"/></p> <p>Very irrelevant <input type="checkbox"/></p>
<p><b>5. What can we do to improve Your Home? Are there other features you would like to see?</b></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p><b>6. How satisfied are you with Your Home overall?</b></p> <p>Very satisfied <input type="checkbox"/></p> <p>Satisfied <input type="checkbox"/></p> <p>Neither satisfied or dissatisfied <input type="checkbox"/></p> <p>Dissatisfied <input type="checkbox"/></p> <p>Very dissatisfied <input type="checkbox"/></p>

Please return to Marketing and Communications, Acis Group, FREEPOST NEA 10963, Gainsborough, DN21 1BR. **For the chance to win a £20 voucher please also fill out your details below.**

Name .....

Address .....

.....

Telephone .....

**Address:** Acis House, Bridge Street, Gainsborough, Lincolnshire, DN21 1GG

**Tel:** 0800 027 2057 **Facsimile:** 01427 679679

**Email:** info@acisgroup.co.uk **Web:** www.acisgroup.co.uk **Text:** 07800 002270



business for neighbourhoods

