

# Town Talk

News and updates for Catalyst's leaseholders

- Decorating your home
- Grow a greener home
- Moving in

## Welcome

### Welcome to the September 2013 issue of *Town Talk*

This edition includes information that our new shared owners, and those who have been living with us over the years, may find useful.

If you've just moved in, you might be thinking about making some changes inside your property so it feels more homely. But please remember that before you make any structural changes, you need to ask us first. We also tell you about how Catalyst looks after the buildings you live in and the things we are responsible for. Go to page 3 to find out more.

We realise that many of you may not have gardens to indulge your green fingers. But don't fret, pages 2 and 3 include tips on how you can make the most of your indoor space when it comes to plants and flowers.

If you have a burning question that you want the answer to, the best place to look is your lease (page 4). It includes information on your rent and service charge, your responsibilities, our responsibilities and generally everything else!

If you can't find the answer or are unsure about anything, just contact us – details are on page 4.



Best wishes  
**Steve Chapman**  
Editor



## Is your gas safe?

Faulty gas fires, boilers and cookers are deadly. They can cause gas leaks, fires, explosions and carbon monoxide poisoning.

As a shared owner, it's your responsibility to make sure your gas appliances are safe. We recommend you get them checked annually from a registered engineer.

To find an engineer near you visit [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk) or call 0800 408 5500.



**Catalyst  
Housing**

# Decorating your home

## The inside

**Your home is your refuge, your space and a place to relax and live in. Decorate and enjoy it as you will.**

You can ask a designer to spruce up the interior of your home or do-it-yourself. What do you prefer? An imaginative and minimalistic venture with avant-garde installations or art work to break up the wall colours? Or do you want elegant Louis XIV furniture? Perhaps the French Rococo period is more your style. Whatever you do, the way you decorate your home is entirely up to you.

But please tell us if you wish to make any structural changes. In fact, it's best to check with us if you want to make any changes at all. That way, we can explain what's allowed under the terms of your lease.

You don't need to tell us if you are changing the colour of your walls or if you want to hang up a painting. Just tell us about any changes that affect the layout of your property as these have restrictions under your lease.

Please also check with us if you're thinking of making home improvements. These too have restrictions under your lease.

Contact us to find out more (details in page 4).



## Grow a greener home

You don't need your own garden or allotment to get your green fingers grubby. Growing flowers, fruits and vegetables in your home can be just as rewarding.

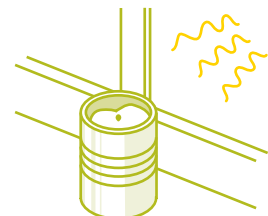
Here are our top tips for turning your home into a green oasis:



**Reuse old containers** instead of buying expensive pots. You can use empty coke bottles, yogurt pots and even plastic bags. Just put drainage holes at the bottom to let the excess water out and make sure you put them on a saucer or base.



**Use composts specially designed for containers**, as they have extra nutrients to get your plants going. Look out for packaging that says soil or loam-based composts, extra nutrients, plant food or water retaining granules.



**Seeds need warmth rather than light to sprout.** Start your pot somewhere warm and moist. Once the first shoots come through, move your plant somewhere with plenty of light, like your window sill.

## The outside

Catalyst is responsible for decorating and maintaining the structure of the building you live in and the communal areas.

This includes work to the:

- Roofs, drains, gutters and pipes on the outside of your building
- Doors and window frames
- Stairs and landings, light fittings, controlled door entry systems and lifts in shared areas

We usually do this work every five to seven years as necessary.

So we deliver value for money we try and carry out the works on a group of properties or an estate at the same time.

To find out what work needs doing we'll take a look around your area and come up with a programme of work.

We'll consult you if the estimated cost of any work is over £250 per leaseholder. This is called a Section 20 Consultation. It includes an estimate of the cost of the works and how much you are expected to pay towards it. We'll only start the work once consultation ends.



### Plants like their own space.

Try not to put too many seeds in one pot. If you want to put different plants into one container, check that they are compatible – ask your local garden centre or look on the internet.



### Check the soil moisture daily.

You need to give your plants the right amount of water. Sticking your finger in the soil is a good way to tell if it's getting enough water. It should be moist all the way through.



Indoor plants can make your home more inviting, clean the air and even improve your health. So plant your seeds and watch them flourish.

# Moving into your new home

You've had a look, completed the purchase and now moved into your new home. So what's next?

Apart from enjoying your home and experimenting with different curtain designs and wallpapers, please take some time to read your lease. It's the contract between you and Catalyst and contains crucial information.

According to your lease you are the lessee and we are the lessor. The lessee (also known as the leaseholder) is granted a lease of the property and the lessor (also known as the freeholder) owns the freehold of the land. This means that you're responsible for maintaining the inside of your home, while Catalyst is responsible for maintaining the fabric and structure of the building.

Since you hold a leasehold interest in the property, you have all of the obligations and responsibilities of an outright owner. So you're responsible for any problems that occur inside your home even if you pay us rent.

Leaseholders may also have to contribute towards service charges which they are liable to pay for as part of their lease. This pays for may include management costs, maintenance of the building and the communal areas and the insurance of your building.

Your lease also tells you the length of your contract with us. This is known as the 'term of years'. Leases are for a fixed term but you may be able to extend it at a cost to you. For more information, please call us (see right for contact numbers).

Shared ownership is designed to help first-time buyers into homeownership and onto the property ladder. Please read your lease carefully so you know who is responsible for what. Remember it's all in your lease.



## Contact us



### By phone

London customers:  
0300 456 2099

South East customers:  
0300 456 2090



### By email / online

Via our website at  
[www.chg.org.uk](http://www.chg.org.uk)



### On twitter

Follow us  
[@Catalyst4You](https://twitter.com/Catalyst4You)



### On facebook

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