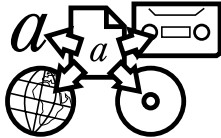


# 12.

## Moving on or staircasing



beech



This document is available in other languages, larger text, Braille and on audio cd or cassette.

This leaflet provides some information on your options for selling your home or buying further shares in your home.

### Selling your home

Beech Housing Association can help you to sell your home. In some cases your lease may stipulate that you have to allow Beech Housing Association a chance to sell your home before you can put it on the open market; check your lease to see if this applies to you.

We hold a mailing list of people who have expressed an interest in purchasing a shared ownership home. If you want to you're your home please contact the West Area Office who will discuss the fees for this service with you.

We will write to everyone on the mailing list who has expressed an interest in purchasing a home of your type, size and location. We will arrange viewings with any interested prospective purchasers and let you know when the viewings will take place. We will inform you of any offers we receive on the property and provide you with the relevant information you will need in order to instruct a solicitor to act for you in the sale.

Unfortunately we are not able to offer a full estate agency service and do not put a 'for sale' board outside your house or advertise the property in the local press.

If we do not get any response from the people on the mailing list we would advise you to put the property up for sale with a local estate agent.

Once you have agreed a sale on your home you may find this checklist of organisations to inform useful:

- Bank/building society
- Benefits agency
- Council tax office
- Credit Card company
- Dentist
- Doctor
- DVLA
- Electricity provider (make sure you take final meter readings)
- Employer
- Gas provider (make sure you take final meter readings)
- Post office (to redirect mail)
- Schools
- TV licensing
- Water provider (make sure you take final meter readings)
- Insurance companies
- Satellite/digital/cable TV provider
- Hire purchase companies
- Telephone provider
- Vets

## Flexible Staircasing

If you own your home on a shared ownership scheme then you may be able to purchase further shares of the property until you own it outright. This is called staircasing up.

If you wish to do this, please contact West Area Office. We will arrange for the property to be valued and then inform you how much you would need to pay to buy a further share in the property.

If you decide to go ahead you would need to instruct solicitors to act for you to deal with the purchase of the extra share.

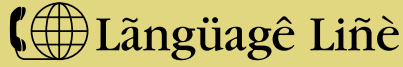
Purchasing an extra share in the property would lower your rental payments to Beech Housing Association.

Not all properties can be bought outright so check your lease or contact your housing officer to find out more.

You may also be able to sell shares of your home back to Beech Housing Association if you are struggling to pay your mortgage. This is called staircasing down. This would mean that you would own a smaller share in the property which would reduce your mortgage payments but you would pay a higher rent. When the share was sold back to Beech payment would be made directly to your mortgage company.

Shared owners do not have a right to staircase down. Applications will only be considered in cases of financial difficulty, and approval is at the discretion of the association.

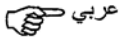
# Getting in touch



Head office: 01942 608715  
Turner House, 56 King Street,  
Leigh WN7 4LJ

West office: 01942 263630  
82 Railway Road,  
Leigh WN7 4AN

Other:



عربي

ARABIC

حدد اللغة التي تتحدثها .  
سوف نستدعي مترجماً على الهاتف لمعاونتنا .



کوردی

KURDISH

په‌تجه رابکینته بۆ نهو زمانه‌ی قسه‌ی پیده‌که‌یت.  
ئیمه موته‌رجیمیک په‌یدا ده‌که‌ین تا به ته‌له‌فۆن  
هاوکاریمان بکات.



বাংলা

BENGALI

আপনার ভাষাটি অঙ্গুলি নির্দেশ করে দেখান।  
আমাদেরকে সহায়তা করার জন্য টেলিফোনে  
আমরা একজন দো-ভাষী বা ইন্টারপ্রেটার এর  
ব্যবস্থা করব।



普通话 / 国语

MANDARIN

請指出您講的語言。  
我們將請一位口譯員在電話上翻譯。



廣東話

CANTONESE

請指出您講的語言。  
我們將請一位電話翻譯員  
來幫助您。



ਪੰਜਾਬੀ

PUNJABI

ਆਪਣੀ ਭਾਸ਼ਾ ਵਲ ਇਸ਼ਾਰਾ ਕਰੋ।  
ਅਸੀਂ ਦੁਬਾਸੀਏ ਨੂੰ ਕਹਾਂਗੇ ਕਿ ਉਹ ਟੈਲੀਫ਼ੋਨ  
'ਤੇ ਸਾਡੀ ਮਦਦ ਕਰੇ।



فارسی

FARSI

زبانی را که صحبت میکنید نشان دهید  
برای کمک، مترجم تلفنی تهیه خواهیم کرد.



Soomaali

SOMALI

Farta ku tilmaam luqaddaada.  
Waxaan telefoonka ku heli doonaa  
turjibaan na caawiya



ગુજરાતી

GUJRATI

તમારી ભાષા તરફ આંગળીથી ઇશારો કરો.  
આપણને મદદ કરવા માટે એક દુભાષિયાને અમે ટેલિફોન  
પર ખોલાવીશું.



اردو

URDU

اپنی زبان کی طرف اشارہ کیجئے۔  
ہماری مدد کرنے کیلئے ہم ٹیلی فون پر کسی ترجمان (اگر پڑھیں) کو بلائیں گے۔



हिन्दी

HINDI

आपकी भाषा की ओर इशारा करें।  
हमें सहायता करने के लिए एक दुभाषिये को हम टेलीफोन  
पर बुलाएंगे।



Tiếng Việt

VIETNAMESE

Hãy chỉ vào ngôn ngữ của quý vị.  
Chúng tôi sẽ mời một thông dịch  
viên qua điện thoại giúp chúng ta.