Autumn 2020

More+

THE MAGAZINE FOR UNITED COMMUNITIES

GREAT OUTDOORS

What can we do for your estate?

3 TIMES A WINNER

LaunchPad scoops top awards

BLACK HISTORY MONTH

Let's set the record straight

MORE THAN JUST A ROOF

Welcome

A MESSAGE FROM ANNA

Welcome to our autumn edition, arriving shortly after the exciting announcement of our strategic alliance with Solon South West.

Resident consultations in August and September confirmed your support for this move (see page 3). A full merger is expected by spring 2021.

I am delighted to have been appointed as Joint Chief Executive. I look forward to this exciting next step and to working alongside a new Resident Panel that will be set up to monitor performance and help shape our future together.

Anna Klimczak

Get in touch.
Call 0117 942 4600

INSIDE THIS ISSUE:

TRUE SENSE OF HISTORY
Tell it like it was: Black History Month
See page 4

NUMBER CRUNCHING
Read our 2019-20 Annual Report
See page 8

MY INSIDE VIEW
Paul Hassan writes an update from the Board
See page 10

IT'S ON OUR WEBSITE
Visit the website for news + opportunities
unitedcommunities.org.uk

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Looking after residents

The virus is still very much with us and many residents will be feeling the effects of restrictions. United Communities is here to assist you, particularly if you are suffering financial, emotional or mental health difficulties.

We continue to follow Government guidelines as we have done throughout the pandemic and to keep an eye on developments. We are in a strong position to adapt our services to provide you and your family with the services you need.

- Our office remains closed to visitors, and our staff are working remotely.
- We carry out essential health and safety tests and routine repairs.
- Our allocation and mutual exchange service is running as usual.
- We have started external works and plan to resume internal works (bathrooms and kitchens) this month.
- If your home Energy Performance Certificate (EPC) survey is due, we will write to you.

KEEP UP-TO-DATE WITH US

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Email info@unitedcommunities.org.uk

More+ monthly e-news
unitedcommunities.org.uk/announce/more

Residents say YES to alliance

Support for merger with resident services at its heart

Following a full consultation with residents and the Boards of United Communities and Solon, we announced on 1 October that we have agreed to enter into a strategic alliance.

All residents were sent a letter and email that day to provide an update on our merger proposal discussions with Solon and to share the outcome of resident consultations that ran in August and September.

Plans won approval on the promise of a brighter future

Within the process we pledged to put residents at the heart of everything we do and we are already recruiting residents to a panel to ensure full involvement.

From October our Interim Chief Executive Officer Anna Klimczak was appointed joint CEO. She is responsible for guiding us towards uniting our two organisations. Chair of the United Communities Board James Taylor was appointed joint Chair.

The resident consultation proved very popular and we are grateful to the 160+ people who took the time to comment on the proposals. We will update you on progress in the coming months and you can follow the latest developments on our website and social media. Contact details and services are the same for now.

NOW WE KNOW THE VALUE OF SOCIAL

United Communities and other 'PlaceShapers' members mobilised like never before as lockdown forced us all indoors. A new report from HACT emphasises the changing role of social landlords towards the communities they serve.

As a PlaceShapers member, we took part in a unique consultation into the role of landlords during lockdown. **Places After The Pandemic** – the report of the consultation findings – reveals how social landlords are now fundamentally reviewing their work and their role in local places.

Hyper-local: that's us

The report found that in the first three months of lockdown 42 PlaceShapers members made more than 300,000 welfare calls, gave advice and guidance to 57,000 people and organised 50,000 food deliveries. Members forged new partnerships with people and organisations in places to make sure support was there for everyone who needed it. The report calls this role played in communities "hyper-local", because in lockdown circumstances support needs to come from nearby.

Housing associations, local corner shops, parks and green spaces all proved essential to our wellbeing in the weeks and months of lockdown.

The report also emphasises how homes for the future will be shaped for life, work and play; how housing associations can effect positive local change; and how real value for money is not just measured in what regulators often call 'efficiency'.

PlaceShapers is a national network of more than 100 community-based social housing providers.

HACT helps housing providers drive forward their social purpose by generating actionable evidence for smarter and more connected ways of working. Find out more at **hact.org.uk**

A SHARED VOICE IN OUR FUTURE

RESIDENT CONSULTATION

Our online and posted (paper) consultation on the proposed merger with Solon included:

- Consultation leaflets posted to all residents
- Online video discussions with the Chairs of both Boards (United Communities and Solon)
- Online focus groups with our Chief Executives
- Regular email updates to residents
- Social media updates

THE PROMISE

Merger plans won resident approval based on the promise of a brighter future with many benefits, including:

- High quality customer service
- Effective action on anti-social behaviour
- A major overhaul of the repairs process
- Resident involvement in running the new association
- A £10-million investment in home improvements and 500 new homes

WHAT HAPPENS NEXT?

Find out more and keep up to date with developments: unitedcommunities.org.uk

SEEING THE BLACK IN HOW WE LOOK BACK

October is Black History Month, celebrating the influence, impact and creativity of Black people on local, national and global society.

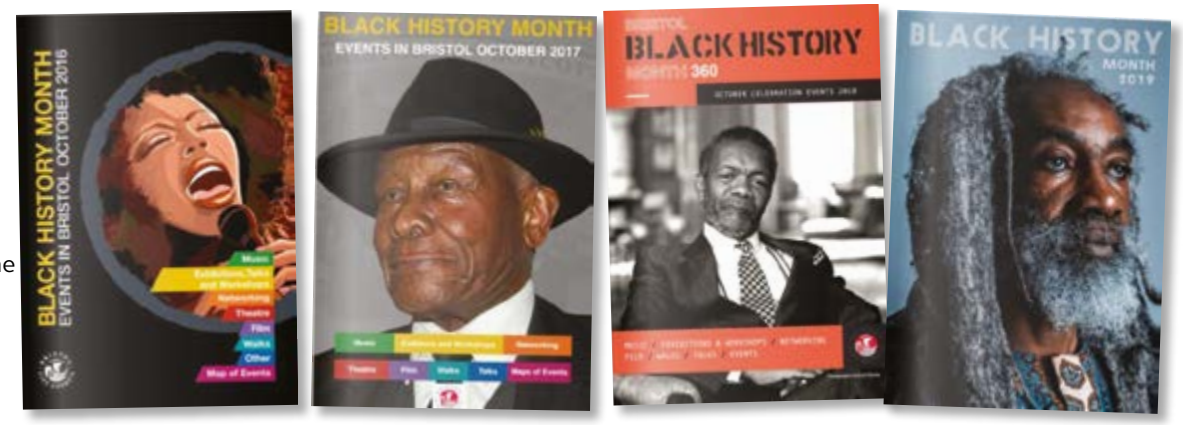
©Iconic Black Britons 2019. All rights reserved. Photography: Bhagesh Sachania.

@bristolblackhistory
@bristolblackHM
BristolBlackHM

Bristol's own Black History Month Magazine holds a mirror up to the progress of our region in terms of social change, education and racial equality.

Online this year, the magazine provides a platform that celebrates the achievements and histories of Black, Caribbean and African communities in the South West.

Black History Month (BHM) began in the US as Negro History Week in 1926. This grew in the US to become Black History Month in 1970 and in 1987 BHM became an official month-long celebration in the UK. Its aim has been to showcase the past and present reality of Black people and the often overlooked contributions they've made to British society and culture. The ultimate goal is to eradicate the need for a separate month of celebration and for the Black Experience to be fully incorporated into the history of the UK.



PRIDE OF PLACE IN BRISTOL

United Communities and St Pauls Carnival both came into being through the efforts of local Black people determined to transform the lives of citizens marginalised by the racism of 1960s Bristol.

Among those who set up the St Pauls Festival Committee in 1968 was Owen Henry (above left), who is one of the founders of United Housing Association (UHA) and is now featured among the 'Seven Saints of St Pauls' on the landmark murals in the city. Another celebrated local 'Saint' is social worker Barbara Dettering (above right).

"Our organisation is traced back to these tireless organisers who worked to improve the lives of the Black community in St Pauls. We owe so much to these courageous and well organised citizens," said Anna Klimczak, United Communities Chief Executive.

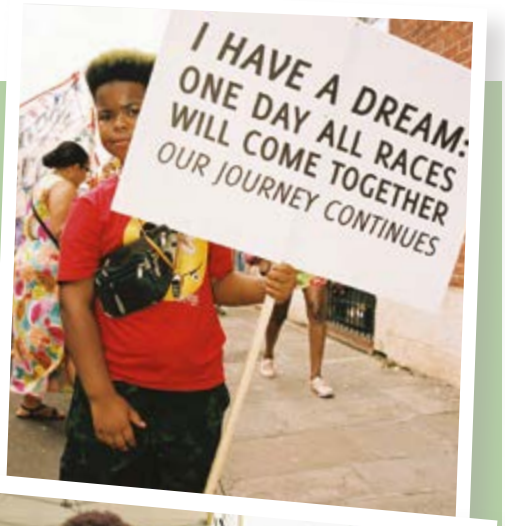
Another UHA founder, Guy Reid-Bailey OBE, along with Paul Stephenson, Owen Henry, Roy Hackett, Audley Evans and Prince Brown, was involved in the landmark Bristol Bus Boycott in 1963. Together they tackled head-on the refusal of white workers to allow Black people to work on the Bristol buses, gradually drawing support from across the city.

"We are extremely proud that Guy is still our patron, decades after setting up UHA, which eventually became United Communities. Guy chaired UHA for 13 years. Later UHA helped to establish SARI (Support Against Race and Inequality), supporting victims of racism and hate crime today. It's a legacy for equality in Bristol of which we feel proud," said Anna.

Support for change

United Communities is committed to projects that represent Black influencers and activists missing from the history archives and supports organisations celebrating BAME culture in Bristol today.

Grants from our **Coronavirus Community Fund** with Solon have been made to many local groups, including St Pauls Carnival (right), to support Black History Month, and Cognitive Paths, the publishers of Bristol Black History Month Magazine, who also provide opportunities, education, creative openings and sports provision for African and Caribbean communities in the West of England.

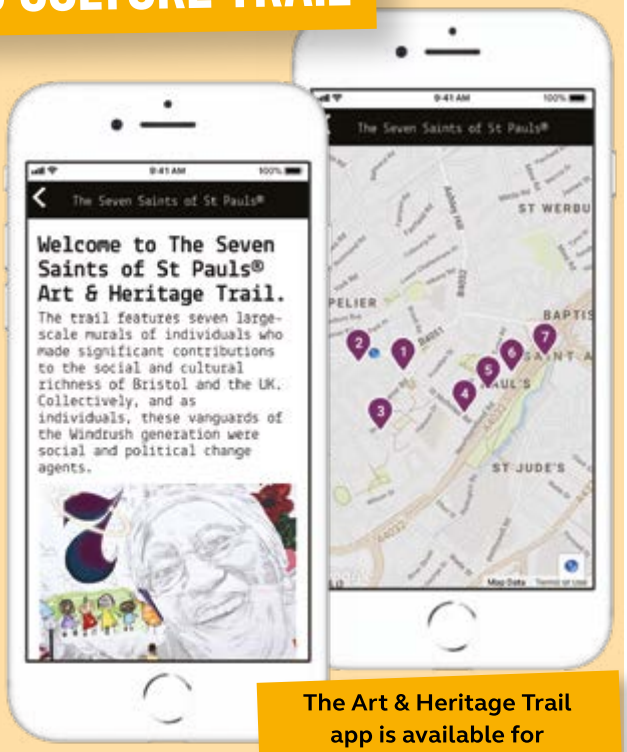


Bristol Black History Month co-directors: Sibusiso Tshabalala and Gary Thompson.

SEVEN SAINTS CULTURE TRAIL

What better way to get to know some of Bristol's greatest Black community figures than by visiting the streets where their efforts are celebrated through large-scale murals by local artist Michele Curtis.

A wander through St Pauls on the 'Seven Saints of St Pauls' culture trail is now available with a phone app created by the artist in association with boomsatsuma. United Communities is proud to have helped fund the mural project and to have agreed to the use of two of our properties (City Road and Tudor Road) for the works.



The Art & Heritage Trail app is available for Android or iPhone.

St. Paulo CARNIVAL

Carnival – Ketch a Fyah

UNDERSTANDING THE HISTORY OF RESISTANCE

St Pauls Carnival has an action-packed programme of events for Black History Month, shining a light on the under-represented history of local, national, and international Carnival.

Discover how Carnival began as a form of resistance to the dehumanising impact of the slave trade, the many forms of dance and spoken word that were born out of oppression, and the spirit of resistance that continues to this day.

Join some of Bristol's best-known artists, performers, and activists including Educationalist Aisha Thomas, Costume Artist Ruth Ramsay, Poet Muneera Pilgrim, Nature Activist Manu Maunganidze, Senegalese dance artist Batch Gueye and many more. This is big!

stpaulscarnival.net/black-history-month

STANDING WITH THE COMMUNITY

The Coronavirus Community Fund set up by United Communities and Solon helped support local Bristol organisations as the reality of lockdown began to bite.

Photo: Mark Simmons Photography

LEFT TO RIGHT: **Grantley Marshall, Rachel Davies, Guy Dobson, volunteer Sonah Paton and children.**

Rising from the ashes: playground was saved with public generosity and a final boost from our fund

Families in St Pauls, Bristol, were distraught when their popular adventure playground was engulfed by flames in April, threatening the future of a site that is close to the hearts of residents.

However, in a powerful testimony to community resilience, a crowdfunder set up by 16-year-old volunteer Stan Jones drew donations from more than 1,000 Bristolians – and many people beyond the city. A helping hand from Massive Attack star Grantley Evan Marshall, known as Daddy G, and Mark Millar, of hit BBC show DIY SOS, boosted funds and soon the fundraiser smashed its £35,000-target after a £6,800 grant from the United Communities and Solon Coronavirus Community Fund. Now the playground has been rebuilt and is designed to be more robust.

Guy Dobson, director of A.P.E. Project CIC, which runs the playground site, said: "We're truly grateful for the way people and organisations have really stepped up – like Somali families living in one-bedroom homes with next to nothing who've dug deep to put tenners in.

"The playground is invaluable because it's where young people come together to mingle, exercise and have fun – all vital for physical, emotional and psychological wellbeing."

The A.P.E. Project CIC is one among many community groups supported by our Community Fund. It was set up in April to help Bristol's community groups respond to the impacts of the pandemic and has funded groups across the city.

We could help...

Those reaching out

St Pauls Carnival: outreach work and support for Black History Month

"The fund has been vital for many of our partner agencies, enabling them to respond during the Covid-19 outbreak."

St Pauls Carnival

(See page 5)

Door to door impact survey

Bristol Horn Youth Concern

"When the young people were asked about how they felt, most said they had been bored staying in all day and felt they didn't have a safe place to play... They spoke of feelings of isolation, loneliness, boredom, anxiety and depression... We are very proud of the outcome of the work as the turnout was great."

Khalil A. Abdi, Chair, Bristol Horn Youth Concern (left)

Poets taking their words online

The Misfit Theatre Company: online poetry workshops

"Thanks to United Communities and Solon South West we will be able to continue these amazing sessions that enable people with learning disabilities to express themselves through the art of poetry."

Helen Watts, Community Fundraiser Misfit Theatre Company

OUR CORONAVIRUS COMMUNITY FUND SUPPORTED: AIDBOX COMMUNITY – BABBASA – BARTON HILL ACTIVITY CLUB – B
YOUTH HORN CONCERN – COGNITIVE PATHS – CREATIVE YOUTH NETWORK – EASTON AND LAWRENCE HILL NEIGHBOURH
FOREVER – LIFE CYCLE UK – LOCKLEAZE COMMUNITY GROUP – MALCOLM X CENTRE – MISFITS THEATRE – MOTHERS F
PLAYGROUND – ST PAULS CARNIVAL CIC – ST WERBURGHS COMMUNITY CENTRE – SOUTHMEAD DEVELOPMENT TRUST –

Support for the rescue package

For families in Bristol struggling to fill young mouths, our Coronavirus Community Fund helped support one of the city's vital food bank services.

The St Werburghs Community Association service had been earmarked for closure due to Covid-19 restrictions until it was rescued with our grant. As a result the service continued to reach people in some of the most deprived parts of Bristol and was able to expand to provide hot meals for those without cooking facilities. Its food bank service moved from the community centre to St Barnabas primary school to remain in operation and support those in need in Ashley, Easton and Lawrence Hill.

"The grant will enable us to provide a vital lifeline for members of our local community who need us most," said Lyn Porter, Chair of Trustees for St Werburghs Community Association.

James Taylor, United Communities Chair, said: "It is only right that we support a food bank that will ensure the most vulnerable do not go hungry."

Photo: Jon Craig

Solon Chair Graham Oliver said: "The way St Werburghs Community Association has rallied epitomises everything that is great about Bristol and they fully deserve our backing."

Lockdown of the community centre (above) did not stop the food bank supporting families. TOP L-R: **Murilo Leite and Jess Atherton of the food bank.**

Young talent in the community

Creative Youth Network

"Thank you for the generous grant, which will ensure accessible musical provision and talent development for young people in Southmead and Lockleaze. Never has the personal, musical and social development that *Creative Youth Work: Music* will offer been more needed."

Sandy Hore-Ruthven, Chief Executive Creative Youth Network

£100,000 SUPPORT

United Communities and Solon joined forces to launch the Coronavirus Community Fund to make a difference and help Bristol's communities.

Working together we set up an online form for applications so local groups could apply to keep going or respond to local impacts of the pandemic. The initiative supported 28 separate groups in all, with two rounds of funding awarded during May and July.

BCFM – BRISTOL BABY BANK – BRISTOL SOMALI RESOURCE CENTRE – BRISTOL HOOD MANAGEMENT – FULL CIRCLE – INHOPE – KINERGY – KINGSMEADOW MADE FOR MOTHERS – BRISTOL SOMALI RESOURCE CENTRE – ST PAULS ADVENTURE – TALO COMMUNITY – THE ARDAGH – UJIMA RADIO – WINDMILL HILL CITY FARM

WE HAVE £££ TO HELP BOOST YOUR ESTATE

We're delighted to announce that our estate improvement budget is still live for 2020. We have funds to make changes to benefit you and your community. Here's how to apply.

GRAB A GRANT

If you live in a block of flats, as a resident you can apply for a grant for estate improvements. Just come to us and we can help develop your ideas or make further suggestions.

GO BIG! GET PRACTICAL!

Don't hold back: get creative! You might want practical changes to make estate life easier, wish to brighten up the place or want to enjoy the outdoors more. What about…

- Something educational for children?
- Bin store improvements?
- Garden planting (bulbs, bushes), new sheds or fresh flower beds?
- Something to reduce anti-social behaviour (entrance lighting, bike sheds)?

IT'S EASY – JUST EMAIL US

We have a form on our website (see the link below) or you can simply contact Danielle, our Resident Engagement Officer, to get the ball rolling.

daniellej@unitedcommunities.org.uk

Find out more online at:

unitedcommunities.org.uk/news/money-to-improve-your-estate

WHAT HAPPENS NEXT?

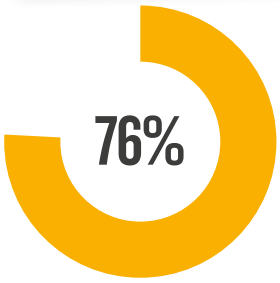
We review the applications we get, consider all ideas and prioritise outdoor improvements. We'll be in touch!

MEASURING UP

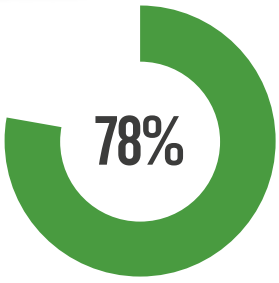
Each quarter residents rate our levels of service via phone surveys so we can monitor customer satisfaction. Our January to March 2020 figures are shown here, with income and spending for the year. See how we have invested in homes and communities and kept our promise to be 'More than just a roof'.

HOW YOU RATED US

JANUARY–MARCH 2020

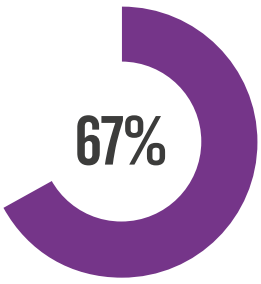


SATISFIED WITH THE SERVICE

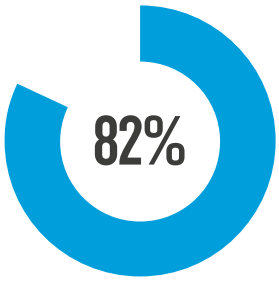


HAPPY WITH THE QUALITY OF MY HOME

HAPPY WITH MY AREA AS A PLACE TO LIVE



SATISFIED WITH REPAIRS + MAINTENANCE



MY RENT IS VALUE FOR MONEY

YOU LISTEN TO MY VIEWS AND ACT ON THEM

2019-20 Q4: January to March 2020; phone survey of 120 residents

OUR 'MORE THAN' PROMISE

Investing in people + communities

£257K was spent on Future Bright, food bank applications, bin store projects and more.

Tenancy Impact

£21,431 of grant funding came via our Tenancy Impact Team for essential items such as carpets, curtains, white goods and furniture.

Number crunching

- We built **31** new units (LaunchPad)
- We re-let properties in **20** days (average)
- We supported **25** mutual exchanges
- We kept arrears to **2.6%** (well below our 3% target)
- We resolved **60** complaints in an average of 14 days each.
- We had **19** compliments from residents – thank you!

THANK YOU TO EVERYONE WHO GAVE US FEEDBACK!

REPAIRS + PLANNED MAINTENANCE (K = 000)

SPENDING	
BOILERS + ELECTRIC HEATING	£397K
EMPTY PROPERTIES	£233K
FIRE SAFETY	£24K
KITCHENS	£174K
EXTERNAL DECORATION	£93K
WINDOWS AND DOORS	£44K
AIDS AND ADAPTATIONS	£40K
INTERNAL DECORATION	£44K
BATHROOMS	£129K

WHAT WE SPENT (K = 000)

SPENDING	
SERVICE CHARGES	£464K
STAFF AND OFFICE	£1,569K
REPAIRS	£2,821K
OTHER*	£375K
PLANNED MAINTENANCE	£812K
BUILDING HOMES	£17,747K
INTEREST ON LOANS	£2,504K
TOTAL	£26,292K

*Money spent on our 'More than' approach – see above.

INCOME	
RENT AND SERVICE CHARGES	£10,096K
PROPERTY STAIRCASING*	£491K
OTHER INCOME	£460K
GRANTS	£7,085K
FINANCE INCOME	£101K
CASH RESERVES AND LOANS	£8,059K
TOTAL	£26,292K

*Shared Ownership residents buy more shares of their property.

RISING STARS

Covid-19 may have kept our teams at home, but we've been more busy than ever, winning prestigious awards for LaunchPad and moving planning and construction forward on our existing projects.

LAUNCHPAD DOES THE TREBLE!

Not one gong but three! Our first-of-a-kind keyworker development in Fishponds scooped the Residential award in the RICS Social Impact Awards 2020 (South West) then went on to win regional Project of the Year. Now it's heading for the national RICS awards next month. LaunchPad also won Social Housing Project of the Year in the Offsite Hub Awards 2020.

This contemporary modular building, completed in just 12 weeks to re-purpose an old inner city car park, opened in September 2019. It was hailed by the judges as "outstanding" for being "affordable, high quality homes using innovative construction methods" and as an "inclusive mixed community that expands horizons and improves aspirations". These

WINNER RICS PROJECT OF THE YEAR 2020 SOUTH WEST SOCIAL IMPACT AWARDS

reflect the project aims: to bring students, young people working with 1625ip and keyworkers together to experience and get to know people who they might otherwise not cross paths with.

RICS (Royal Institution of Chartered Surveyors) is the national body that oversees professional qualifications, standards and development of land, real estate, construction and infrastructure. The 2020 awards had more than 460 entries from 12 regions. **Offsite Hub** is the specialist network for companies developing modular offsite construction methods.

GOING UP

Projects under way: more than 500 new homes for Bristol.

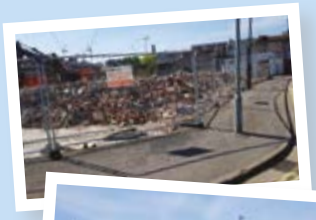
Andy Ballard, Forest Film

161 Southmead
Elderberry Walk

Teams are back on site and work is progressing well. New homes for Southmead soon! See page 11 for Shared Ownership opportunities.

50 Lockleaze
Shaldon Road

Also back in action, the Shaldon Road build here uses a special brick called Porotherm, which means the homes are going up fast!



50 St Phillips
Midland Road

Demolition is complete so building is beginning at Midland Road.

67 Bedminster
Luckwell Road

Another prepared site, homes at Luckwell Road should start soon.

13

Speedwell
Speedwell Road

We're getting our ducks in a row to demolish in Speedwell Road and hope to be building in the new year.

29 Bedminster
St John's Lane

All systems go for the St John's Lane site which is a former health centre.

120 Southmead
Green light for Glencoyne!

Unanimous support was given at planning committee stage for this major regeneration project. Led by Southmead Development Trust, the Glencoyne Square scheme will provide a new GP surgery and library facility in this resident-led development.

OUR FUTURE TOGETHER

Paul Hassan has been a Board member for five years and has built his career around community focused work. Here he reflects on our response to the extremes of lockdown, the positive impacts of our Coronavirus Community Fund with Solon and what a strategic alliance with Solon could mean for us as landlords.

I grew up on a council estate in Cardiff and I have always been passionate about the need for quality social housing. I have lived in Bristol (St Pauls, Easton and now Fishponds) for more than 30 years and worked in the community and media sectors.

Today I work for a national charity that supports community organisations to improve their businesses. It works to ensure that groups collectively can influence government and council policy for the benefit of their own neighbourhoods. I've been involved in supporting community media for the past few decades, which included five years as a board member for Ujima Radio, a community interest company (see below).

We were proud to come together to provide funding to community groups

On behalf of the Board I'd like to take this opportunity to thank all residents for the patience and understanding you have shown to us and our dedicated staff team during the Covid-19 lockdown this year.

As you know, we had to make some big and rapid changes to the way the association is staffed and organised. We tried our level best to offer you the support and level of service you needed to keep your home and families safe and secure as we emerged from lockdown. Above all our aim has been to ensure the vulnerable are protected and that the virus does not spread.

We are not out of the woods by any means, so our vigilance and commitment to protecting everyone continues.

Despite the extreme circumstances, we were delighted to launch the Coronavirus Community Fund in partnership with Solon. This £100,000 fund has been used to support vital community organisations that we all rely on to live well, meet friends, sort out our economic and health needs and keep our spirits up during these difficult times.

Ujima Radio Directors, 2014. L-R: Roger Griffith (Chair) Kevin Philemon (Founder) and Paul Hassan, Board member.

Community support

We were delighted to come together to provide funding to a range of community groups, including the St Werburghs Community Centre, St Pauls Adventure Playground and many more. Looking ahead, we hope to continue this support and maintain this community partnership work, which is always central to our promise at United Communities to be 'More than just a roof'.

This will allow us to offer you something better

We really hope you took the time to engage in the recent resident consultation exercise about a much closer relationship with Solon and that you shared your hopes and fears with us.

Best interests

Your views matter. We appreciate that the consultation with residents came at an unsettling time for all of us. However, we firmly believe that leaving things as they are would not be in the best interests of our residents or those of Solon. Currently there are just too many risks for social housing providers. To simply hope that we are the right size and shape and flexible enough to

weather the likely storms on our horizon is not the best way to go.

It is the Board's view that coming together with Solon will allow us to offer you something better than what we could realistically consider individually as smaller social landlords. It will also ensure that both the day-to-day management and future investment – and the important decisions affecting your homes – stay in the city and close to the values and the communities we have grown from and that we all hold dear.

BRINGING A RESIDENT FOCUS TO OUR BOARD

As part of the plans for our strategic alliance with Solon we are expanding our Board. In September we put out a call for two new people to bring a fresh perspective to this decision-making and steering body within our association.

Our deadline was late last month and we are delighted to have received applications from residents with relevant experience – we were particularly seeking people with experience of living in social housing.

We are committed to providing support and training for those stepping into a Board role for the first time, and members receive £1,900 per annum plus expenses for attending meetings.

Wider representation

We are also committed to increasing the diversity of our Board to better represent the communities we serve, and we encouraged applications from a broad range of backgrounds and experiences.

In particular we sought applications from BAME applicants, who are currently under-represented on our Board.

As More+ went to print, we were pleased to be considering a strong range of candidates at interview stage. We plan to announce two new members in the weeks ahead.

A MORE AFFORDABLE WAY TO BUY

Shared ownership allows you to buy a proportion of your home and pay rent on the rest.

Alongside high quality rental homes, we build affordable home-ownership flats and houses. If you dream of owning your own place, take a look at how you might get started. It's not just for first time buyers – there are schemes to suit different needs.

1. GETTING STARTED

Go to the **Help to Buy** website: **helptobuyagent3.org.uk**
Select **Buying options** and then **Help to buy: Shared Ownership**.
All Shared Ownership properties are advertised here. Please register first.

2. CHECK YOUR FINANCES

Do you have savings for a deposit or a share? Can you get a mortgage? How much? Can you manage both mortgage and rent repayments with your household outgoings? Most high street banks have a mortgage calculator on their website to give you an idea of what you may be able to borrow. We also carry out an affordability check to make sure you won't be stretching yourself too much financially.

3. TALK TO US

To find out more or tell us what sort of property you would want (size, area, price range). Please email us at: **sales@unitedcommunities.org.uk**. We can add you to our marketing list so you hear about available properties first.

WHAT IS AVAILABLE NOW?

Flats and houses on our award-winning Elderberry Walk scheme in Southmead are coming soon (see page 9). These are energy efficient homes with protected parkland nearby and close to large employers such as Southmead Hospital and Filton Airfield. Other Shared Ownership properties are advertised on the **Help to Buy** website (see above).

WHAT BUYERS TELL US

"As first-time buyers it provides security for us."

"It's kind of like buying a house with stabilisers – you have support and know who to turn to if something goes wrong!"

"My goal was to own my property in full and the opportunity to staircase has helped me reach this goal."

How Shared Ownership works

- **Buy between 40% and 80% of the property. Get a mortgage for this share.**
- **Pay rent on the other share and cover your mortgage payments.**
- **No need to have a large deposit: 5% of your share is enough.**
- **Live there and make it your own.**
- **Buy more shares later if you want. It's an option that is known as 'staircasing'.**
- **Sell your share on to someone else when you move. It stays affordable for the next owner.**
- **Buy all the shares eventually so you own 100% of your home.**

COVID-19 RESTRICTIONS

UNTIL FURTHER NOTICE OUR OFFICE REMAINS CLOSED TO VISITORS AND RESIDENTS. APPOINTMENTS CAN BE MADE FOR EMERGENCIES ONLY, DETERMINED ON A CASE BY CASE BASIS. CALL 0117 942 4600. PLEASE KEEP UP-TO-DATE VIA OUR WEBSITE – SEE BELOW.

FIND LINKS TO ALL OUR SERVICES ONLINE

unitedcommunities.org.uk

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@u_communities

PHONE LINES ARE OPEN

Monday Tuesday Thursday
9.00am – 5.00pm
Wednesday
10.30am – 5.00pm
Friday
9.00am – 4.30pm

Out of hours emergencies
0800 054 2180

Please let us know if you would like this document in another format such as large print or another language. A digital copy is on our website.