

# LEASEHOLDERS' HANDBOOK



WEALD *Living*

by Saxon Weald

INFORMATION CORRECT AS OF MAY 2020

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# 1

## WELCOME

This leaseholders' handbook is provided to give you an introduction to Weald Living, an explanation of your service charges and an outline of your rights and responsibilities as a leaseholder and ours to you as your landlord.

Weald Living sits within Saxon Weald and covers the services we provide to home owners and private market renters. Saxon Weald, established in 2000, is a charitable community benefit society and manages approximately 6000 social rented properties in addition to its Weald Living homes.

We hope you find this guide useful, but if you want to know more about your rights and responsibilities as a leaseholder, or need some independent advice, there's a list of contacts at the back of this handbook.

Where you see (£) in this guide, it means that there is an administration charge for this service. Please see page nine for a guide to these costs.

To find out more about Weald Living or to find other useful information about living in your home please visit [www.wealdliving.com](http://www.wealdliving.com).

We recommend that you set up and manage your account at [MyWealdLiving.com](http://MyWealdLiving.com). This is the easiest and safest way of making payments, logging communal repairs and keeping in touch with us.

## YOUR LEASE

Your lease is a legal contract between you, the leaseholder and Saxon Weald, the landlord. It is important that you understand the terms of your lease. You should seek legal advice if there is something you do not understand.

If you do not have a copy of your lease, you can obtain one from your mortgage lender, solicitor, the Land Registry or from Weald Living. £

Your lease will set out:

- the length of the lease
- what you have bought and describe it on the plan attached to your lease
- your rights and responsibilities
- our rights as your landlord
- how your service charges are calculated
- the rules you agree to adhere to when you buy the lease

Your ownership of a leasehold property will usually include the fixtures and fittings of the property, including half the depth of the floorboards, walls and ceilings. The exact description will be detailed in your lease.

Saxon Weald owns the structure of the building outside of your front door (or as described on your lease) and its surrounding land. We are responsible for the maintenance and repair of the building, including painting externally and in communal areas.

## RIGHTS AND RESPONSIBILITIES

Both you as the leaseholder and Saxon Weald as the landlord have rights, responsibilities and duties. Some are enshrined in law; others are in your lease.

You have the right to occupy your home as long as you comply with the terms of your lease.

We cannot intrude on your home unless:

- we need to get in to inspect or repair the block, or a neighbouring property and we have given you written notice requesting access (in an emergency we are not required to give you notice)
- or
- you have broken the terms of your lease and we have an order from a court or tribunal

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### REPAIR RIGHTS

You have the right to expect Saxon Weald to keep your building and its estate in a reasonable state of repair:

We are responsible for maintaining the fabric and structure of the building as well as any services that are shared, up to the point where the service only serves your flat, when they become your sole responsibility.

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### YOUR RIGHT TO BE CONSULTED

It is your right to be consulted by us before we undertake any major work or improvement to your block or estate if the work proposed will cost you more than £250.

You also have the right to be consulted before we enter into a new long-term contract with any business for more than 12 months, if that arrangement will cost you more than £100 per year.

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## SELLING YOUR PROPERTY

You do not need to contact us before putting your property on the market unless you have purchased in the first place through the Right to Buy or Right to Acquire schemes. Further information on this can be found in Section 8.

When you place your property on the market your estate agents may ask you some questions about your service charges, the ground rent and the length of the lease. This information can be found in the information we send you during the year and in the original information your solicitors provided you with when you initially purchased your property.

Once you have found a buyer your solicitors will need to contact us to acquire a Leasehold sale enquiry pack (LPE1). (£) This includes information about your lease and service charges and is required as part of the sales process.

Once the sale is completed your buyer's solicitor will send through an official Notice of Transfer so we can register the new owner. (£)

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## SUB-LETTING YOUR HOME

Your lease will state whether you are allowed to sub-let your property. You may need to apply to Saxon Weald for permission and give us notice that you will be sub-letting. (£) If you want to sub-let please get in contact and we can advise you further.

When you sub-let you will be responsible for making sure that your tenants abide by the same conditions that are detailed in your lease.

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## KEEPING YOUR CONTACT DETAILS UP-TO-DATE

Please advise us of any changes to your contact details. This will allow us to contact you quickly

if there is an emergency, as well as send you information such as appointment reminders by text. You can manage your own contact details by logging into your account at [mywealdliving.com](https://mywealdliving.com).

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## NOISE, NUISANCE AND NEIGHBOURS

Please be considerate of your neighbours. Noise is the biggest cause of neighbour disputes. Please discuss any noise issues with your neighbours before you speak to us, as they may be unaware that they are causing a disturbance.

We take firm and prompt action to deal with disruptive residents, but we will need your help to collect the necessary evidence to manage the case.

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## HARASSMENT AND VIOLENCE

It is a condition of your lease that you or anyone living with you or visiting you will not cause, commit or threaten any form of harassment, nuisance or other antisocial behaviour. All other tenants and leaseholders are bound by the same condition.

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## WORKING FROM HOME

Although your lease says you can only use your property as a home, there are certain types of work that we will grant permission for. However, anything that would disturb your neighbours will not be permitted.

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## REPAIRS, MAINTENANCE AND IMPROVEMENTS

As a leaseholder, you are responsible for all repairs, maintenance and decoration inside your home.

Saxon Weald is responsible for undertaking all repairs to the structure of the block and shared services.

This includes:

- carrying out a regular internal/external painting programme
- replacing building components, such as rainwater goods, soffits and fascias
- maintaining communal gardens and pathways
- maintaining communal aerials and door entry systems

The cost of work undertaken on the building is shared in accordance with the terms of your lease. Costs are split across all the homes in the block/estate and are paid by both leaseholders and tenants. Tenants are not subsidised by leaseholders - their share of the cost is met through their rental payments.

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### HOMEFIX

Weald Living employs HomeFix, an in-house team, to maintain our properties. All members of HomeFix staff wear a uniform and carry identification.

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### REPORTING A COMMUNAL REPAIR

Please log into your account at [mywealdliving.com](https://mywealdliving.com) to report the repair online, or for an emergency repair call us on 01403 226060.

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### EMERGENCY REPAIRS

We will treat the repair as a priority and attend as soon as an operative becomes available. Our

out-of-hours repairs are completed by Osbornes rather than HomeFix.

Emergency repairs may include:

- a burst water pipe or failure of the water supply system
- electricity supply failure (if not caused by the electricity supply company)

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### STANDARD REPAIRS

We aim to carry out standard repairs within 10 working days, but how quickly we can attend will depend on levels of demand at the time.

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### PLANNED MAINTENANCE

This is work that we need to do in order to keep homes, buildings and estates in good condition. It may be work that is carried out as a one-off job, annually, or as identified in our planned works programme. It includes external painting and the replacement or maintenance of parts of a building that wear out (e.g. roof tiles).

These repair bills are dealt with on your annual service charge bill. Where your contribution towards this work is likely to exceed £250 we will consult with you as required by law.

If you have financial difficulty paying your service charges for large one-off major works, please contact us so we can work with you to agree alternative payment arrangements.

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### RECHARGEABLE REPAIRS OR MAINTENANCE

If we have to make a repair because of damage caused by you, a member of your family or a visitor to your home, we will charge you for the whole cost of the work. This also applies if we have to remove rubbish created by you – including that left in a roof space or on fire escapes.

## GROUNDS MAINTENANCE AND GARDENS

Weald Living employs a grounds maintenance contractor to look after communal gardens and open spaces. Please contact our customer support team if you have any concerns about the upkeep of these areas. If you have a garden you are responsible for keeping it tidy.

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## MAKING IMPROVEMENTS TO YOUR HOME

If you want to make improvements or alterations to your home, or change fixtures and fittings e.g. your kitchen, bathroom, boiler etc you will need to apply to us for permission. Details of how to do this and an application form are available on our website. £

We would not refuse any applications without good reason but we do need to make sure that the alterations would not compromise the structure of the building or health and safety of everyone in the block. We may need to set out some conditions on the works such as using suitably qualified tradesmen.

It is important to gain formal permission for alterations as your solicitors will need to provide a copy of this to a purchasers' solicitors if you were to sell your property at a later date.

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## ELECTRICAL AND GAS WORK

You must ask for permission if you intend to replace or alter the heating, gas or electrical systems in your home. £ Work must be carried out by an suitably qualified and registered engineer.

All electrical work must comply with the latest edition of the the IEE wiring regulations (BS7671). Your registered installer should issue a certificate of competence when the work is finished. Keep this, as you will need to produce it when selling your home. We strongly advise you to get your gas appliances serviced each year.

## PUTTING UP SATELLITE DISHES AND AERIALS

You need to get our written consent before installing any of these. £ If there are already satellite dishes on your building you will need to apply to your local council for planning permission to put up another.

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## THE FRONT DOOR

If the front door of your flat or your store cupboard door open on to an internal communal area they must meet current fire safety standards. If the door fitted doesn't meet this criteria we will insist that you update for your own safety as well as everyone else in the block. Altering your front door by fitting a letter box or any other change could compromise the safety of the door. If you are changing the door, or making any alterations to it, apply to us for permission so that we can ensure the safety standards are suitable. £

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## CLEANING

Weald Living employs a contractor to clean the internal communal areas of some blocks. If you pay for this service and have concerns about the upkeep of these areas, please contact our customer support team on [info@wealdliving.com](mailto:info@wealdliving.com).

If you don't have a cleaning service but would like to, please contact us and we will advise whether or not this might be possible.

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## INSURANCE

### BUILDINGS INSURANCE

As the landlord of your property, Saxon Weald takes out buildings insurance. The insurance premium is included in your service charge. You will receive a copy of the summary of cover every

year with a service charge invoice. You can visit our office to read the complete policy.

The policy provides cover for the full cost of rebuilding your flat and block. It provides cover against accidental loss, destruction or damage and includes damage caused by a natural disaster. The policy does not cover wear and tear.

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## MAKING A CLAIM

You can find the details of our insurers on our website [www.wealdliving.com](http://www.wealdliving.com). You can contact them direct to make a claim.

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## CONTRACTORS

Please ensure that anyone you employ to carry out work inside your home is covered by public liability insurance.

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## HOUSEHOLD CONTENTS INSURANCE

We strongly advise that you take out personal household contents insurance to cover yourself against burglaries and accidental damage to your own belongings and those of other people. This would cover accidents such as your washing machine leaking into another home.

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## SERVICE CHARGES

Your service charge is used to cover the costs of managing and maintaining the block and the surrounding area on your behalf.

Service charges are split across all the homes in a block or estate and are paid by leaseholders and tenants. Tenants are not subsidised by leaseholders and leaseholders are not subsidised by tenants.

Your service charge may include:

- day-to-day building repairs

- electricity for lighting communal areas
- grounds and estate management
- buildings insurance
- cleaning of communal areas
- the costs of planned and cyclical maintenance when it is carried out

The lease sets out how we must calculate service charges and when you must pay them. As landlord, we estimate the charges for the coming year from April through to March. We send you this estimated service charge statement each year around February.

After the end of March, we will calculate exactly what was spent during the financial year just gone. This actual spend is compared against the estimate and we then produce a balancing account. It is likely that either we will owe you a small amount of money, or you will owe us a small amount of money. We will send you a statement showing you this balance by the end of September each year.

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## PAYING YOUR SERVICE CHARGE

Your bill can be paid by direct debit or by cheque posted to our head office along with the remittance advice slip from the invoice. You can also pay by debit or credit card by visiting [mywealdliving.com](http://mywealdliving.com).

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## UNABLE TO PAY YOUR SERVICE CHARGE?

You should talk to us immediately, as we may be able to reach an arrangement to help you pay what is owed. If you do not pay your bill and don't contact us, we will take legal action to recover the outstanding money. Where your mortgage lender has required it, we will inform them of service charge debts.

Please be aware that if we have to take legal action to recover your service charge, you will be responsible for paying any legal costs incurred.



If you are having difficulty paying your service charge you can seek advice from Citizens Advice or another charity that offers debt advice. If you are in receipt of benefits you may also find it useful to contact the Department for Work and Pensions.

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### RIGHT TO BUY AND RIGHT TO ACQUIRE

If you bought your flat from Saxon Weald after April 2010, you need to apply to us for permission to sell it and may be required to offer it back to us before it can be sold. £ This applies to the first 10 years after purchase.

If you sell your home within five years from the date of purchase, you will have to repay a share of the discount you received. The calculation for the repayment takes into account any changes in the valuation of the property since you purchased it, together with the length of time since the property was purchased. It excludes any home improvements you may have done, so make sure you keep your receipts.

There are certain exceptions to these rules, namely the:

- transfer from one partner to another in the case of a divorce settlement
- transfer to a beneficiary as part of a will
- transfer into joint names following a marriage.

You can leave your lease to someone in your will, but if they sell within five years from the date of purchase, they will also have to repay some discount.

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### ADMINISTRATION FEES

Here's a guide to some of our leaseholder administration fees as at April 2020. We will always let you know the current cost on application.

SERVICE	FEE (Net of VAT)	Fee (Including VAT)
£ Leasehold sale enquiry pack (LPE1)	£180	£216
£ Home Improvement or other Application	£70	£84
£ Sub-letting registration fee	£70	£84
£ Registration of legal notice	£50	£60
£ Providing a copy of your lease	£30	£36

## INDEPENDENT ADVICE

If you would like some independent advice or help understanding your lease and service charges, we suggest you visit the Leasehold Advisory Service website, where you will be able to download, or order, a comprehensive guide to your legal position.

### LEASE - The Leasehold Advisory Service

Fleetbank House, 2-6 Salisbury Square,  
London, EC4Y 8JX

Tel: 020 7832 2500

Email: [info@lease-advice.org](mailto:info@lease-advice.org)

[www.lease-advice.org](http://www.lease-advice.org)

**Other organisations who provide helpful information and advice about your lease and help with managing your finances:**

### ARMA

#### The Association of Residential Managing Agents

Tel: 0207 978 2607

Email : [info@arma.org.uk](mailto:info@arma.org.uk)

[www.arma.org.uk](http://www.arma.org.uk)

### Gov.uk

The government's information website at  
[www.gov.uk/leasehold-property](http://www.gov.uk/leasehold-property)

### Citizens Advice

Tel: 0344 477 1171

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Shelter

One-to-one, personalised help with housing issues.

Free helpline 0808 800 4444

[www.shelter.org.uk](http://www.shelter.org.uk)

### Step Change Debt Charity

Debt advice available to all, including debt management plans.

Tel: 0800 138 1111

[www.stepchange.org](http://www.stepchange.org)

### National Debtline

Free, confidential and independent telephone helpline for anyone in debt.

Tel : 0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### Horsham Debt Advice Service

11 Queen Street, Horsham, West Sussex  
RH13 5AA .

Tel: 01403 258040

[www.hdas.co.uk](http://www.hdas.co.uk)

### Money Advice Service

Offer independent advice to help people manage their money .

Tel: 0300 500 5000

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

# My WEALD Living

## get c😊nnected



### All the information you need - online

My Weald Living is our easy-to-use, online self-service portal that provides secure access to your information and services. It is available 24 hours a day, 7 days a week from a desktop, laptop, tablet or mobile.

- Report repairs for communal areas
- Update your personal information
- View your account
- Print statements
- Send and receive secure messages
- Make payments

visit: [www.mywealdliving.com](http://www.mywealdliving.com)  
and watch our simple video guide



## YOUR OPINION MATTERS

Whether you have a question, concern, complaint or compliment, we welcome your feedback. Simply email [info@wealdliving.com](mailto:info@wealdliving.com).

We also carry out regular customer surveys as your input helps us to ensure that we are offering the right services and that we continually improve them. Your help with these is appreciated.

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