



Being a leaseholder at Rowan Village

Owning a home at Rowan Village means that you are a leaseholder. This guide will explain the details of your lease and includes lot's of useful information about being a leaseholder at the Village.

What is a lease?

A lease sets out the rights and responsibilities of Staffs Housing as your landlord (referred to in the lease as the lessor) and you (the lessee). When you bought your home, your solicitor should have explained all the important conditions that you need to be aware of.

Can I sublet my home?

Subletting is when you rent out your home to someone else. Leaseholders at Rowan Village can't sublet their homes.

Leaseholder charges

As a leaseholder, you'll make a payment to us either weekly or monthly which is preferred, this payment is made up of

three parts: 1. a service charge also known as a community fee
2. an amenity fee
3. rent - if you own a 50% share

The service charge/ community fee is your contribution towards maintaining, repairing, insuring and providing services where you live.

Every year, after we've reviewed the charges for the year and estimated next years charge, we will send you a statement which includes a detailed breakdown of your service charge costs. It shows if your account is in credit or debit and lets you know the amount we estimate you'll need to pay in the next year.

Your lease requires you to make service charge payments, if you don't

pay your service charge, you'll be breaking the terms of your lease and we may need to take legal action to recover arrears. You would be liable for the legal costs and administration costs involved too.

Community fee

This charge is split between all of the properties at Rowan Village and covers the cost of services you receive and includes:

- Communal gardening
- Communal cleaning
- Communal maintenance and repair work
- Communal electric, heating and water
- Buildings insurance
- Management costs

Amenity fee

The amenity fee is for the cost of the heating, electricity and water that

you use inside your home. It also includes an activity fee which includes the gym and communal licenses. Your amenity account is reviewed every year, we will let you know if your account is in credit or debit and if the amount you pay needs to be adjusted.

Paying rent and other charges

Depending on the percentage share you own you may need to pay a small amount of rent alongside to the Community Fee and Amenity Fee.

The easiest way to pay is by direct debit. If you have any questions about payment options you can get in touch with our Income Team on 01782 744533. You can also talk to the Rowan Village

Other outgoings

You are responsible for all the other outgoings in your home including council tax, tv license and charges, telephone bills and internet bills.

Repairs

We will complete repairs to your home. Your repairs account is reviewed annually at the same time as your service charge. If you have any repairs completed in your home we'll let you know what you need to pay when the accounts are reviewed alongside a statement with details of the charges.

Repairs need to be reported to the Customer Services Team. If a repair to a communal area or facility is needed, you can

help us by reporting this to us as soon as you can.

If an emergency repair is needed to your home or a communal area outside normal working hours, it can be reported to our out of hour's service by calling our repairs hotline which is available 24 hours a day, 7 days a week. An emergency would be something like having no heating in your home in winter.

Major works

If we intend to complete any major works known as "Qualifying Work" to Rowan Village or intend to enter into a "Qualifying Long-Term Agreement" for providing services (for example communal cleaning) at Rowan Village we will consult you. This

is known as a Section 20 Consultation.

Qualifying Work is any major work or improvements to the scheme that will cost £250 or more per household. A Qualifying Long-Term Agreement is an agreement/contract that would cost any household at the scheme £100 or more per year.

In an emergency or in circumstances beyond our control, we may not have time to consult with you and may still charge you for the cost of the work. An emergency could be the collapse of a roof or chimney, falling masonry, or a burst water main.

Paying for major works

We will generally send you

an invoice within 6 months of completing the work. Get in touch with us if you're struggling to make payment by the date its due.

Extending your lease

Leases at Rowan Village are granted for 125 years. Over time as the length of your lease reduces, your home will become less valuable. Some mortgage companies may also decide not to grant a mortgage where there isn't a long term remaining on the lease. For these reasons, you might decide to extend your lease. If you have owned your home as a leaseholder for at least two years, you have the right to do this.

Your new lease would normally be granted for 90 years plus the present term still left to run. So if

you currently have 70 years remaining on your lease, the extended lease would be for 160 years.

Before you decide to do anything, we advise you to get legal advice so you can make the best decision for you.

If you decide to go ahead, we will ask our solicitors to arrange for a valuation to determine the premium you will pay to extend your lease. The premium you pay is known as a "peppercorn rent". You will be responsible for paying our legal and valuation costs, whether or not you extend your lease.

The Leasehold Advisory Service can provide lots of useful information about extending a lease. For further information, visit their website.

Car Parking

Please contact the Village Office Team if you would like an allocated parking space. You'll need to provide proof of ownership, tax, MOT and insurance which needs to be updated on a yearly basis.

Mobility Scooters

Please contact the Village before buying or bringing a scooter as we'll need to make sure it is safe and that insurance and service records are provided.

Scooters must be stored in either your apartment or the designated scooter park. Any damage or additional cleaning caused by a scooter may be recharged to the user. Using the scooter safely is essential.



Rowan Village office:

Open weekdays 9am – 3pm
call 01782 316092

Staffs Housing head office:

Open weekdays 8:30am – 5:30pm
call 01782 744533
email hello@staffshousing.org.uk

Repairs hotline:

0800 00 99 00

For compliments and complaints:

Speak to the Village team first. If needed then get in touch with Staffs Housing head office

Customer Involvement opportunities:

Speak to the Village team first and then email involve@honeycombgroup.org.uk

Stay in touch on social media

 @staffshousing

 www.facebook.com/staffordshirehousing

 www.youtube.com/staffshousing

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