



Being a leaseholder at Celebration Court

Owning a home at Celebration Court means that you are a leaseholder. This guide will explain the details of your lease and includes lots 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 Celebration Court can't sublet their homes.

Service charges

Your service charge covers your share of the cost of managing, maintaining, repairing, insuring and providing services where you live. Everyone that

lives at Celebration Court pays a service charge, your service charge covers:

- Communal gardening
- Communal maintenance and repair work
- Communal electric
- Buildings insurance
- Management costs
- Communal TV Aerial
- Emergency alarm system
- CCTV Reserve and servicing
- Use of Bradeley Village services
- The door entry system (if you live on the first floor)

Every year, after we've reviewed the charges for the year and estimated next years charge, we will send you a service charge statement which gives you a detailed breakdown of your service charge costs.

It shows you 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. If you don't pay your service charge, we may also have to take legal action to recover arrears. You would be liable for the legal costs and administration costs involved.

Paying your service charge

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 Celebration Court Reception Team about this.

Other outgoings

You are responsible for all the other outgoings in your home including electricity and council tax.

Repairs

As a leaseholder, you are responsible for repairs and maintenance inside your home. Repairs are reported to and logged by the Customer Service Team in our head office, their contact details are in this guide. 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 in 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 Celebration Court or intend to enter into a “Qualifying Long-Term Agreement” for providing services (for example communal cleaning) at Celebration Court 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 Celebration Court are granted for 99 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.

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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’ll 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’ll be responsible for paying our legal and valuation costs, whether or not you extend your lease.

The Leasehold Advisory Service can provide useful information about extending a lease, visit their website to find out more.

Selling your home

If you decide to sell your home, you'll need to get in touch. As your home is a shared ownership home, we have 28 days to nominate a buyer before you advertise your home on the open market. If we nominate a buyer and the sale completes, we will charge an administration fee of 1% of the sale price. Any buyer also needs to meet shared ownership criteria and be over 55.

For example, if you sell your share after five years, we would take 2.5% of the sale price of your share and put it the sinking fund.

Sinking fund contribution

When you sell your home, we take a contribution from the sale price of your 75% share and put it into a 'sinking fund' also known as a reserve fund.

This will be 0.5% percent each for each year that you have owned your home.



Celebration Court office:

Open weekdays 9am – 4.30pm
call 01782 836743

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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