where you'll want to live. GECKO™



Leaseholder Handbook

geckohomes.co.uk
leasehold@geckohomes.co.uk



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Welcome to Gecko Homes

Congratulations on your new home and thank you for choosing Gecko Homes.

Whether you've recently purchased your home or have been a leaseholder with us for many years, we're committed to providing a high-quality service and helping you get the most from your home.

This handbook explains how leasehold ownership works, outlines both your responsibilities and ours, and provides guidance on the services we deliver. We understand that leasehold ownership can sometimes feel complex, so we've written this guide in clear, straightforward language to help you understand what to expect.

Your lease remains the legal document governing your home. If there is any difference between this handbook and your lease, the lease will always take precedence. If you have any questions about your lease, we recommend seeking independent legal advice.

If you've misplaced your lease, we may be able to provide a copy for an administration fee.

About Gecko Homes

Gecko Homes is the homeownership and market rent brand of Southway Wythenshawe Homes, a not-for-profit housing association providing high-quality homes and services across Greater Manchester.

Being part of Southway Wythenshawe Homes means our customers benefit from the experience, financial strength and long-term commitment of an established housing provider, while enjoying the customer-focused approach and specialist services delivered through the Gecko Homes brand.

Our Leasehold Team manages leasehold homes and works hard to ensure buildings are safe, well maintained and efficiently managed, providing excellent customer service throughout your homeownership journey.

Who's Who?

Southway Wythenshawe Homes

- Owns and manages thousands of homes across Greater Manchester.
- Invests in communities and neighbourhoods.
- Provides the resources and investment behind Gecko Homes.

Gecko Homes

- Manages leasehold, homeownership and market rent services.
- Supports customers buying and owning their homes.
- Provides leasehold management and customer support services.
- Acts on behalf of Southway Wythenshawe Homes in managing your building and any communal areas.

You

As a leaseholder, you:

- Own the long leasehold interest in your home.
- Are responsible for maintaining your home in accordance with your lease.
- Contribute towards the cost of maintaining the building, shared areas and services through service charges.
- Help us keep your building a safe and pleasant place to live.





Our Leaseholder Promise

We promise to:

- Treat you fairly and with respect.
- Use clear, straightforward language.
- Be open and transparent about service charges.
- Provide value for money.
- Communicate clearly and honestly.
- Respond to your enquiries promptly.
- Keep communal areas safe and well maintained.
- Consult you on matters that affect your home and building.
- Consult you before carrying out major works where required by law.
- Listen to your feedback and use it to improve our service.
- Regularly review and improve our leasehold services.

Contact Us

Leasehold Team

Email:
leasehold@geckohomes.co.uk
enquiries@southwayhomes.co.uk

Telephone:
0330 995 1333

Website:
www.geckohomes.co.uk

Office opening hours:
Monday to Friday, 9.00am to 5.00pm

Emergency Repairs:
0330 995 1333 (option 5)

Out of Hours Emergency Repairs:
0330 995 1333

Understanding Leasehold

What is Leasehold?

Owning a leasehold property means you own the right to occupy your home for a fixed period, known as the lease term and usually 125 years.

The lease is a legal agreement between you and the freeholder and explains:

- Your rights.
- Your responsibilities.
- Our responsibilities.
- How your building is managed.
- How service charges are calculated.
- Any ground rent payable.
- Requirements relating to alterations, subletting, pets and use of your property.
- Your lease is the legal document that takes precedence over this handbook.

Your Responsibilities

As a leaseholder, you agree to:

- Pay your service charges and any other charges due under your lease.
- Look after the inside of your home.
- Maintain fixtures, fittings and installations that are your responsibility.
- Report repairs affecting communal areas.
- Obtain permission where required including before carrying out alterations and improvements.
- Allow access for inspections and repairs where necessary.
- Respect your neighbours.
- Dispose of rubbish responsibly.
- Comply with the terms of your lease.

Our Responsibilities

We are responsible for managing and maintaining communal areas and shared building elements, including:

- Roofs.
- External walls.
- Structural components.
- Communal hallways and stairwells.
- Lifts.
- Entry systems.
- Fire safety systems including Fire Risk

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Understanding Your Service Charge

What is a Service Charge?

Your service charge covers the cost of maintaining, repairing, managing and insuring the building and communal areas shared with other residents.

Service charges are not designed to generate a profit and are calculated in accordance with your lease.

What Does Your Service Charge Pay For?

Depending on your building, service charges may include:

- Cleaning communal areas.
- Communal grounds maintenance.
- Landscaping and tree management of communal gardens.
- Window cleaning in larger blocks of flats.
- Lift maintenance and repairs.
- Fire safety assessments and inspections.
- Fire alarm servicing.
- Emergency lighting.
- Door entry systems.
- CCTV systems where provided.
- Buildings insurance.
- Communal electricity.
- Communal heating systems.
- Water pumps and associated plant.
- Pest control.
- Health and safety inspections.
- Repairs and maintenance to the building.
- Estate management.
- Professional fees.
- Management costs.
- Reserve fund or Sinking Fund contributions.

How Are Service Charges Calculated?

Each year we prepare an estimated budget based on anticipated costs.

Before the start of the financial year in April, we will provide details of the estimated charges and how much you are expected to contribute. At the end of the year, actual costs are compared against the estimate and a statement of account will be sent to you. If costs are lower than anticipated, your account may be credited.

If costs are higher than anticipated, additional charges may be payable in accordance with your lease.

Why Can Charges Increase?

Service charges can change because of:

- Inflation.
- Utility price increases.
- Higher insurance premiums.
- Contractor costs.
- Additional legal or safety requirements.
- Unexpected repairs.
- Changes required to maintain buildings and communal areas.

Ground Rent

Some leases require payment of ground rent for which you will be sent a separate demand. Where applicable, details of your ground rent and review arrangements will be set out in your lease.



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Paying Your Service Charges

We offer a range of convenient payment methods. Details of current payment options can be obtained through our website or by contacting the Leasehold Team.

If you are experiencing financial difficulties, please contact us as soon as possible so we can discuss the support and repayment options available. Our preferred payment method is by Direct Debit.

Service Charge Arrears

Your lease requires service charges and other charges to be paid when due.

If you are struggling financially, please speak to us as soon as possible. We will always try to work with you to agree a reasonable repayment arrangement wherever possible.

Ignoring invoices or correspondence may result in:

- Additional administration charges.
- Recovery action.
- Legal proceedings.
- Recovery of legal costs.
- Enforcement action under the terms of the lease.

In extreme circumstances, serious breaches of lease obligations could place your leasehold ownership at risk.



Administration Charges

Administration charges may apply where individual requests require additional work or documentation.

Examples include:

- Copies of lease documents.
- Alteration applications.
- Subletting notifications.
- Sales and management information packs.
- Certificates of compliance.
- Notices relating to mortgages and remortgages.
- Other individual leaseholder requests.

Administration charges will be reasonable and proportionate and may be challenged through the First-tier Tribunal where applicable. A copy of our current list of charges is available on request or via the website.

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Reserve Fund (Sinking Fund)

What is a Reserve Fund?

A reserve fund, sometimes called a sinking fund, is a long-term savings fund used to pay for major future repairs and improvements.

Regular contributions help spread the cost of large projects over time and reduce the likelihood of significant one-off bills.

What Does the Reserve Fund Cover?

Examples may include:

- Roof replacement.
- Lift replacement.
- External decoration.
- Window replacement.
- Structural works.
- Renewal of communal equipment.
- Fire safety improvements.
- Major communal repairs.

How Are Contributions Calculated?

We regularly review the anticipated future maintenance needs of your building.

When calculating contributions, we consider:

- Building condition surveys.
- Expected lifespan of building components.
- Future maintenance requirements.
- Inflation and market costs.

Are Funds Held Separately?

Reserve fund contributions are accounted for separately and managed in accordance with lease and legal requirements.

What Happens When I Sell My Home?

Reserve fund contributions remain with the building and do not transfer back to individual leaseholders.

Any accumulated funds continue to benefit the property and future owners.



Fire Safety

Keeping everyone safe is a shared responsibility.

Please:

- Never wedge open fire doors.
- Keep communal corridors and escape routes clear.
- Do not store personal belongings in communal areas.
- Report damaged fire doors immediately.
- Follow the evacuation and fire safety arrangements for your building.
- Test smoke alarms regularly within your home.

We carry out fire risk assessments and other fire safety inspections where required by legislation.

Gas Safety

Leaseholders can be responsible (older leases are not explicit) for ensuring gas appliances within their home are inspected annually by a Gas Safe registered engineer.

We may request you to provide an electrical safety certificate and this is essential if you sublet the property.

Where communal heating systems exist, Gecko Homes will arrange the required inspections and recover an appropriate share of the costs through service charges.

Repairs and Maintenance

We Are Responsible For

Subject to your lease, we are generally responsible for:

- Roofs.
- External walls.
- Structural elements.
- Foundations.
- Communal doors.
- Lifts.
- Entry systems.
- Fire safety equipment.
- External lighting.
- Car parks.
- Communal drainage.
- External decoration.

The cost of these services may be recoverable through service charges.



You Are Responsible For

You are generally responsible for maintaining:

- Internal plumbing.
- Internal electrical wiring and fittings.
- Kitchens.
- Bathrooms.
- Internal doors.
- Floor coverings.
- Decoration.
- Appliances.
- Internal heating systems.
- Internal pipework and cabling.
- Fixtures and fittings.

Always check your lease for the specific responsibilities that apply to your home.

Access for Inspections and Repairs

You must allow reasonable access to your home where inspections, safety checks or repairs are required.

Where possible, we will provide advance notice. In emergencies, immediate access may be required.

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Major Works and Section 20 Consultation

What Are Major Works?

Major works are significant repairs, replacements or improvements required to maintain your building.

Examples include:

- Roof replacement.
- Lift replacement.
- Window replacement.
- Structural repairs.
- Fire safety improvements.
- External decoration.

Section 20 Consultation

Where legislation requires, we must consult leaseholders before carrying out major works. This usually applies when the contribution from any individual leaseholder is expected to exceed £250.

During consultation, leaseholders will have the opportunity to:

- Review the proposed works.
- Make observations.
- Comment on specifications.
- Nominate contractors where legislation permits.
- Understand anticipated costs.

Where reserve fund balances are insufficient, additional contributions may be required in accordance with your lease.

Alterations and Home Improvements

Before carrying out alterations, always check your lease.

You may need written permission before undertaking works including:

- Removing walls.
- Structural alterations.
- Loft conversions.
- New kitchens.
- New bathrooms.
- Rewiring.
- Window replacement.
- Replacement external doors.
- Gas installations.
- Satellite dishes.
- Hard flooring installations.
- External structures e.g. sheds.

Permission may be subject to an administration fee.

Work should not begin until written approval has been received.

Pets

Some leases allow pets automatically, while others require written permission.

Before obtaining a pet, please check your lease and contact us where permission is required.

Pet owners must ensure pets:

- Do not cause nuisance.
- Are properly supervised.
- Do not damage communal areas.
- Do not create health or safety risks for neighbours.

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Living in Your Home

Consideration for Others

Please help maintain a pleasant living environment by:

- Keeping noise to reasonable levels.
- Avoiding DIY late at night.
- Supervising children in communal areas.
- Keeping communal spaces clean.
- Disposing of waste correctly.
- Respecting neighbours and visitors.

Peaceful Enjoyment

- Every resident has the right to enjoy their home without unreasonable disturbance.
- Examples of behaviour that may breach lease conditions include:
- Excessive noise.
- Harassment or intimidation.
- Aggressive behaviour.
- Obstruction of communal areas.
- Fly tipping.
- Allowing pets to cause nuisance.

Where disputes arise, we encourage residents to resolve issues amicably where possible, or refer you to the local authority.



Selling Your Home

If you decide to sell your home, you should:

- Notify Gecko Homes.
- Request a leasehold information pack.
- Pay any applicable administration fees.
- Ensure service charge accounts are settled.

Where properties were purchased through Right to Buy, Preserved Right to Buy or Right to Acquire schemes, discount repayment provisions may apply if you sell within the specified period. You are also required to offer to sell the property back to Southway Wythenshawe Homeswithin a specified period, called the Right of First Refusal.

Letting Your Home

Many leases permit subletting, but conditions often apply.

Before letting your property:

- Check your lease.
- Notify Gecko Homes.
- Obtain consent where required.
- Provide requested information.
- Pay any applicable administration fee.
- Provide any documentation such as gas safety certificates and the tenancy agreement.

Please be aware that permission can not be granted for holiday lets such as Air B&B.

Complaints and Feedback

We are committed to providing excellent customer service.

If something goes wrong, we want to know so we can put it right.

Our complaints process is:

1. Contact the relevant team.
2. Make a formal complaint if the issue remains unresolved.
3. We will investigate and respond in line with our complaints policy.
4. If you remain dissatisfied, you may be able to refer your complaint to the Housing Ombudsman.

We also welcome compliments and suggestions that help us improve our services.

First-tier Tribunal (Property Chamber)

Leaseholders may be able to apply to the First-tier Tribunal for decisions relating to:

- Service charges.
- Administration charges.
- Lease variations.
- Major works consultation.
- Right to Manage.
- Collective enfranchisement.
- Other leasehold matters.

Independent advice may be available from LEASE (The Leasehold Advisory Service).

Right to Manage

Leaseholders may have rights under legislation to take over the management of their building through a Right to Manage company.

This is a statutory process and independent legal advice is recommended.

Lease Extensions

Depending on your circumstances, you may have the legal right to extend your lease.

Lease extensions can be a complex legal process and we recommend seeking independent legal advice before proceeding.

If you want to extend your lease please contact us for an application form and further information on the process.

Please be aware that you will be required to pay admin fees, surveyors fees and also the legal fees of yourself and Southway Housing Trust.

Buying the Freehold (Enfranchisement)

In some circumstances, leaseholders may have the right to collectively purchase the freehold of their building.

This process is known as enfranchisement. The process can be complex and specialist legal advice should be obtained.

Annual Calendar

February	Estimated service charge budgets issued.
April	Start of financial year.
Throughout the Year	• Repairs and maintenance. • Fire safety inspections. • Health and safety reviews. • Grounds maintenance. • Resident consultation activities.
September	Actual service charge accounts issued.
Autumn/ Winter	Budget planning and future maintenance reviews.

Useful Contacts

Gecko Homes Leasehold Team
Telephone: 0330 995 1333
Website: www.geckohomes.co.uk
Email: leasehold@geckohomes.co.uk
(subject to confirmation)

Housing Ombudsman
www.housing-ombudsman.org.uk

LEASE Advisory Service
www.lease-advice.org

Citizens Advice
www.citizensadvice.org.uk

StepChange Debt Charity
www.stepchange.org



Glossary

Arrears	Money owing due to missed payments.
Enfranchisement	The process of purchasing the freehold of a building.
First-tier Tribunal	An independent tribunal that resolves certain leasehold disputes.
Freeholder	The owner of the land and building.
Ground Rent	A charge payable under some leases.
Lease	The legal agreement granting occupation of a property for a fixed term.
Lease Extension	The process of adding additional years to a lease.
Leaseholder	The person who owns the leasehold interest.
Lease Variation	A legal change to the terms of a lease.
Major Works	Significant repairs or improvements to a building.
Management Fee	The charge relating to management and administration of the building and services.
Remortgage	Obtaining a new mortgage using your property as security.
Reserve Fund (Sinking Fund)	Money collected and held for future major repairs and replacements.
Right to Manage	A legal right allowing qualifying leaseholders to take over management of their building.
Section 20 Consultation	The legal consultation process required before certain major works are carried out.
Service Charge	Money paid towards the cost of managing, maintaining, repairing and insuring communal areas and services.

We're Here to Help

Owning a leasehold home should be an enjoyable experience.

Our team is committed to providing excellent customer service, maintaining your building to a high standard and ensuring you receive value for money.

If you have any questions, please don't hesitate to get in touch.

Thank you for being a Gecko Homes leaseholder.

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