



# Freehold Handbook



## Contents

|                                                             |           |
|-------------------------------------------------------------|-----------|
| <b>What is my relationship with Stonewater?</b>             | <b>3</b>  |
| <b>What is a Transfer Deed?</b>                             | <b>3</b>  |
| How can I obtain a copy of my Transfer Deed?                | 3         |
| <b>Managing your home</b>                                   | <b>4</b>  |
| Your rights and responsibilities as a freeholder            | 4         |
| Our responsibilities                                        | 4         |
| <b>MyHome &amp; MyRewards</b>                               | <b>5</b>  |
| <b>Keeping pets</b>                                         | <b>5</b>  |
| <b>Improving or altering your home</b>                      | <b>6</b>  |
| <b>Selling your home</b>                                    | <b>6</b>  |
| <b>Administration fees</b>                                  | <b>6</b>  |
| <b>Estate charges</b>                                       | <b>7</b>  |
| What are estate charges?                                    | 7         |
| Ways to pay                                                 | 7         |
| When to pay                                                 | 7         |
| Worried about paying?                                       | 7         |
| <b>Estate services</b>                                      | <b>8</b>  |
| What are estate services?                                   | 8         |
| What if I don't feel I am getting the services I pay for?   | 8         |
| <b>Major Works</b>                                          | <b>8</b>  |
| What are Major Works?                                       | 8         |
| How and when must I pay charges for Major Works?            | 8         |
| <b>Section 20 - consultation on repairs and maintenance</b> | <b>9</b>  |
| <b>Management Companies and Managing Agents</b>             | <b>10</b> |
| Management Companies                                        | 10        |
| Managing Agents                                             | 10        |
| Annual and Extraordinary General meetings (AGM/EGM)         | 10        |
| <b>Customer involvement and consultation</b>                | <b>10</b> |
| <b>Compliments and complaints</b>                           | <b>11</b> |
| How to make a complaint                                     | 11        |
| Neighbourhood disputes                                      | 11        |
| Our team and how to contact us                              | 11        |
| <b>Glossary of technical and legal terms</b>                |           |
| <b>How to get in touch</b>                                  |           |

## Welcome

This handbook has been created especially for customers who own the Freehold of a property that is on a scheme managed by Stonewater. It will give you an overview of what we do and how we manage the scheme. If you have any further questions, please [contact us](#).

Stonewater manages schemes around the country, so to find information specific to where you live you can [contact us](#), or have a look at our website where you'll always find the most up to date and relatable information- [stonewater.org/iownmyhome](https://stonewater.org/iownmyhome).



David Ripley  
Chief Operating Officer  
Customer Experience

## What is my relationship with Stonewater?

As a freeholder, the Transfer Deed for your home requires you to contribute towards the cost of estate services that Stonewater provides for the common parts of your scheme. This could be for things like grounds maintenance and maintenance of roads, footpaths and parking, or it could be towards the maintenance and upkeep of a sewage treatment plant (STP).

## What is a Transfer Deed?

A Transfer Deed (often referred to as a TP1) is created by a conveyancing solicitor to register the owner of a property with the Land Registry. The TP1 defines the ownership and boundary of your property and land and sets out any obligation to contribute to estate charges. The TP1 may also contain:

- Restrictive covenants that prohibit you from doing something, such as alterations
- Positive covenants which are a promise that you will do something, such as maintain fences and gardens, or carry out repairs to ensure the property remains in a good condition

## How can I obtain a copy of my Transfer Deed?

If you don't have a copy of your TP1, for a small fee you can download a copy from the Gov.UK website - [Search for land and property information - GOV.UK \(www.gov.uk\)](#)

## Managing your home

### Your rights and responsibilities as a freeholder

Your relationship with us, and your rights and responsibilities as a freeholder, are determined primarily by the following:

- The covenants in your TP1
- Any relevant legislation, including the Leasehold and Freehold Reform Act 2024

The handbook will not override or affect the terms of your TP1, which will always take precedence. To understand your obligations fully, we always suggest that you speak to your solicitor or Citizens Advice.

### Our responsibilities

Stonewater is responsible for the upkeep of some or all of the common parts of your scheme. The services we provide could include:

- Arranging grounds maintenance
- Arranging repairs to estate areas, as necessary. This may include roads, parking areas and footpaths, street lighting, play equipment and sewage treatment plants (STPs)
- Liaising where necessary with neighbouring properties, the emergency services, the local authority or local groups on behalf of the residents and wider community
- Carrying out regular estate inspections to monitor service provision
- Liaising with solicitors about conveyancing enquiries.



## MyHome & MyRewards

MyHome is our safe and secure online portal that lets you manage your home 24 hours a day, 7 days a week.

You can use MyHome on your computer or download the app (just search for "Stonewater MyHome") to pay estate charges, report any issues relating to the estate, and more. New services are added regularly, bringing you the tools you need to manage your home at the touch of a button.

Signing up for MyHome also gives you access to MyRewards, where you can access a huge range of retailer discounts and earn points on your everyday spending. Our customers have told us that real, tangible benefits to help with everyday living costs is what would help them most, and we're proud that MyRewards offers this.

To set up a MyHome account you will need your account number, which can be found on the estate charge letters we send out, and we must have your date of birth recorded on our system. If you need to update your information, you can [contact us](#) and our team will be happy to help.



## Keeping pets

As a freeholder, you do not need our permission to keep pets, but we recommend that you always check the TP1 for any covenants around this.

At Stonewater, we recognise that pets provide a range of benefits to their owners, such as companionship, a means to socialise with others, and a way to keep active.

Owning a pet isn't for everyone and we also have a responsibility to ensure that we provide balance, making sure pet ownership doesn't impact on the rights of others to enjoy their homes and neighbourhoods. You can read our guide to pet ownership on our website [stonewater.org/pets](https://stonewater.org/pets).



## Improving or altering your home

As a freeholder, you generally do not need our consent to make any improvements or alterations to your home. However, there may be some covenants within the TP1 that restrict what you can do, so we recommend that you always check the TP1 for any covenants around this.



## Selling your home

If you are selling your home, please get in touch and we can advise you on the next steps.

Once you've agreed a sale, you should provide your solicitor with as much information as possible, such as copies of the estate charges accounts for the previous three years, and any relevant correspondence that may impact the new owner, such as consultation letters about Major Works or changes to the scheme.

Your solicitor should contact us as soon as possible for a statement of your account. If they require further information or a Freehold Management Pack (FME1) we can provide this, for which we will charge an administration fee.

The TP1 will require that Stonewater is notified of the transfer of ownership, and once the sale has been completed, the buyer's solicitor must send us a Deed of Covenant in favour of Stonewater.

If you would like more information about this, please visit our website [stonewater.org/iownmyhome](https://stonewater.org/iownmyhome).

## Administration fees

We may carry out work for you that is not covered by any management charge you pay, such as providing information to your solicitor if you are selling your home, or for us to process the Deed of Covenant. On these occasions we'll charge a direct administration fee, which is payable before the work is undertaken.

These fees cover our costs, including administration and legal costs, staff time involved in carrying out the work and our wider business overheads, such as the costs to operate our offices and maintain our computer systems.

Our fees are benchmarked against similar organisations that provide similar services and are reviewed on a regular basis. To view our fees, please visit our website [stonewater.org/iownmyhome](https://stonewater.org/iownmyhome).

Please note that if there is a management company in place, they or their managing agent will apply their own administration fee for any information they are asked to supply, such as a management pack if you are selling your home.



## Estate charges

### What are estate charges?

Your TP1 sets out that you are to contribute to the costs of the delivery of services on your scheme by payment of what is known as an estate charge.

To help keep your estate charges fair and as low as possible, the estate services Stonewater provides are designed to help maintain the area you live in, not to provide specialist services such as landscape gardening.

Your estate charges are variable which means that we estimate costs for the forthcoming year in advance and then balance the account at the end of the year, adding any credit (surplus) or debit (deficit) to your account.

We do not make any profit from estate charges and only recover the actual costs of delivering the services for your scheme.

To help you understand estate charges at Stonewater further, we've put together a separate, handy Estate Charges guide to give you all the information you need, which is available at [stonewater.org/estateservices](https://stonewater.org/estateservices). This information is for all Stonewater freeholders to give a general idea of estate charges. It won't detail your specific charges, and you'll be sent a summary of these separately.

### Ways to pay

The quickest and easiest way to pay your estate charges is by logging into [MyHome](https://stonewater.org/myhome) and setting up a secure online payment, wherever and whenever it's most convenient for you.

You can use our website or download the MyHome app for free from Google Play or the App Store.

You can also set up a Direct Debit which automatically takes care of your payments for you – this can be done through [MyHome](https://stonewater.org/myhome), or call us on 01202 319 119 and we can arrange this.

We do offer other ways to pay which you can find on our website [stonewater.org/payingrent](https://stonewater.org/payingrent)

### When to pay

Your estate charges will be due in line with your TP1. Each year, we will provide you with a budget outlining the estimated estate charge expenditure for your scheme, along with details on when payment is due.

### Worried about paying?

If your circumstances change, or you find you're struggling with your estate charges, please get in touch with us as soon as possible. We're here to help, and you can find lots of information on the [Money Matters](https://stonewater.org/moneymatters) page on our website.

If you'd like more advice about what support you may be eligible for, give us a call or complete the form on our Money Matters page, and we'll get in touch at a time that is convenient for you.

We can also provide information on specialist organisations that can offer advice and help with any benefits, debts or access to grants.

If you're worried about your mortgage repayments, please also contact your Mortgage Lender directly, as they may be able to help you through the Mortgage Charter. For more information about this, visit the government's website [Mortgage Charter - GOV.UK](https://www.gov.uk/mortgage-charter).

Further help and advice is available at [stonewater.org/moneymatters](https://stonewater.org/moneymatters)





## Estate services

### What are estate services?

We know that keeping your community a clean and tidy place to live is important, and we employ contractors to help with work such as:

- Cleaning external communal areas
- Leaf and litter collection
- Removing low-level fly tipping
- Grounds maintenance, such as grass cutting
- Hedge and shrub maintenance
- Repair and maintenance of sewage treatment plants

If you do receive any of these or other estate services for your scheme, you'll pay to help cover these costs through your estate charges.

If you'd like to find out more about the type of work we do and when, you can view our Estate Services guide on our website or [contact us](#) to request a copy.

### What if I don't feel I am getting the services I pay for?

We know we don't always get things right and if at any time you feel we aren't delivering the services we should be, please let us know. You can report an issue on [MyHome](#) or by using the following link [stonewater.org/estateservices](https://stonewater.org/estateservices).

If the issue relates to services provided by a Management Company or Managing Agent, you should contact them directly to report these.

## Major Works

### What are Major Works?

Major Works are one off or larger scale work carried out at a scheme. Examples of Major Works could include:

- Resurfacing of roads and communal parking spaces
- Replacing sewage treatment plant equipment

### How and when must I pay for Major Works?

Some schemes have a reserve fund, sometimes referred to as a sinking fund. The purpose of a reserve fund is to collect an annual contribution each year from owners to build up a fund which then pays for future Major Works, such as resurfacing of roads or replacement infrastructure such as sewage treatment plants.

Building up the reserve fund helps homeowners to avoid needing to make large, one-off payments through their estate charges when these works are required.

We hold these reserve funds in trust, and they attract both interest and Trust Tax. If you have a reserve fund set up for your scheme, we will send you an annual statement with your estate charge demand and notify you of your annual contribution to the fund, which is collected as part of your estate charges.

If you do not have a reserve fund, or there is not enough to cover the full cost of Major Works carried out to your scheme, these costs will be applied to your estate charges account in a lump sum. Your Income Officer will then work with you to agree a repayment plan so that the costs are repaid in line with the terms of your TP1, usually within the financial year.

## Section 20 - consultation on repairs and maintenance

There will be occasions when we are required to carry out major works, or enter into a long-term contract for the provision of services, such as grounds maintenance, on your scheme.

When we do this, we will ensure transparency and consult with you. This consultation is referred to as a Section 20 consultation, and through this we provide information on the works and potential costs.

There may be occasions when work is required within a specific timescale, which means we are unable to follow the Section 20 consultation process, for example any work that relates to health and safety.

Where this is the case, we will work with you to consult as much as possible and follow a process to apply for Dispensation.



## Management Companies & Managing Agents

### Management Companies

A Management Company collectively owns or is responsible for managing common areas at a scheme or estate. For example, the external common areas in new developments often aren't adopted by the local Council, and this is where a Management Company may be created to own and manage these spaces.

The Management Company is made up of Freeholders who own properties on the scheme or estate. They are referred to as 'members' of the Management Company. Members of the Management Company can come together to self-manage; however, they often then appoint a Managing Agent to manage on their behalf.

As a freeholder, if there is a Management Company for your scheme, you should be a Member and can contact them directly.

### Managing Agents

A Managing Agent is appointed by the Management Company to manage services on their behalf, and the responsibilities will vary depending on the management agreement between the two parties.

Your home may be on a scheme where both Stonewater and a Managing Agent are providing estate services. If this is the case, as well as contributing to Stonewater's estate charges, you will also pay a contribution directly to the Managing Agent for the estate services they provide. You should report any issues relating to services provided by the Managing Agent directly to them.

### Annual and Extraordinary General meetings

If there is a Management Company in place, as freeholder you will be invited to attend any Annual General and Extraordinary General Meetings or Residents Meetings.

## Customer involvement and consultation

We believe the best way for us to improve our services is to work with our customers. We value what you have to say about us and we welcome your ideas on how we can improve.

By getting involved and giving some of your time, no matter how little, you can make a real difference. You don't need any special skills or qualifications and however you choose to get involved, you will be warmly welcomed.

If you want to make a difference, it doesn't have to be time consuming or complicated. You can get involved by completing surveys, joining one of our customer panels or sharing your feedback on our online forum, the [Customer hubb](#).

You can find all the ways to get involved on our website by visiting [stonewater.org/getinvolved](https://stonewater.org/getinvolved).



## Compliments and Complaints

We know that occasionally we may make mistakes and that you might not always be happy with the service we provide.

When this happens, we want to work with you to make it right. By working with you through our complaints process, we can learn from our mistakes and make sure the same problem does not happen again. This will help us to improve the services we provide.

Alternatively, if we've done something well and you're happy with the service provided, we'd like to know about it. This helps us to understand what you think is a good standard of service and it means that our staff will know when they have done a good job.

### How to make a complaint

If you have a problem in your community, neighbourhood, or with a Stonewater service, the first thing we'll do is try to sort out any concerns you may have and find a solution.

If we haven't been able to put it right, you can make a formal complaint to us.

We're committed to learning from every complaint we receive and improving things so we don't repeat mistakes. By doing this, our aim is to deliver great customer experience as often as possible.

You can make a complaint in any of the following ways:

- By completing a form on our website [stonewater.org/complaints](https://stonewater.org/complaints)
- By calling our Customer Service Centre on 01202 319 119
- By emailing us at [customers@stonewater.org](mailto:customers@stonewater.org)
- By writing to us at:  
Stonewater, Suite C, Lancaster House  
Grange Business Park  
Enderby Road  
Whetstone, Leicester  
LE8 6EP
- By sending us a direct message on social media.

## Neighbourhood disputes

Here at Stonewater, we want to make sure your community is a safe and welcoming place to live. We will always support you if you are experiencing something that is causing you stress or anxiety, but there are some cases where there may be nothing we can do.

You can report any issues confidentially through our website [stonewater.org/asb](https://stonewater.org/asb).

## Our team and how to contact us

If you have a query about your home or neighbourhood, please [contact us](#).



## Glossary of technical and legal terms

We have tried to keep technical and legal terms to a minimum, however there are some terms which are used throughout this handbook, so we have explained what they mean below:

### Transfer Deed

A Transfer deed, or TP1, is a legal document that officially transfers ownership of a property from one party to another. It's a crucial part of the conveyancing process, providing a formal record of the change in ownership, signed by both the buyer and the seller (or other transferring parties).

### Deed of Covenant

A deed of covenant is a legally binding document that sets out the terms, conditions, and obligations between two parties.

### Scheme

We group properties into schemes. The scheme may have a name that differs from your road name or your personal address as it refers to a wider group of properties and addresses where we have responsibility for providing estate services.

## How to get in touch:



Go to

[myhome.stonewater.org](https://myhome.stonewater.org)

Report repairs, set-up a direct debit  
and manage your tenancy 24/7

---

Call us on

01202 319 119

Lines are open Mon-Fri 8am-8pm  
and Saturday 9am-1pm

---

Go to

[stonewater.org](https://stonewater.org)

For the latest news and livechat

---



Join the conversation

[discuss.stonewater.org](https://discuss.stonewater.org)

Give feedback and more

Stonewater Limited  
Charitable Registered Societies  
No. 20558R.

Registered office:  
Suite C, Lancaster House  
Grange Business Park  
Enderby Road  
Whetstone  
Leicester  
LE8 6EP

September 2025