



PCH fees guide

The fees involved when leaseholding, and buying, selling, staircasing or transferring the equity of a shared ownership home

Homeowner fees

The fees involved when you are a PCH Leaseholder:

| Fee Description | Fee (Inc VAT*) |
|---|---|
| Landlords Property Enquiries Form Completion (LPE1) - all tenures excluding Freehold Houses | £180 |
| Landlords Property Enquiries Form Completion - Freehold Houses | £180 |
| Notice of Transfer (Freehold) | £90 |
| Standard Valuation Fee | Fees vary depending on surveyor appointed |
| Legal fees for Lease Extension | Fees vary depending on legal firm appointed |
| Legal fees for Lease Enfranchisement | Fees vary depending on legal firm appointed |
| Certificate of Compliance | £90 |
| Lift/vary covenants of properties sold through RTB/RTA | £1,500 plus legal |
| Lift/vary covenants of properties not sold through RTB/RTA | Premium plus £500 plus legal |
| Retrospective consent | £120 |
| Notice of grant (notice of transfer) | £25 |
| Notice of Notice of assignment (notice of transfer) | Fees vary based on lease from £25 to £50 |
| Lease extension admin fee | £150 |
| Lease extension surveyor fee | £200 |





Buying a new shared ownership property

The fees involved when buying a new build shared ownership property:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|------------------|--|---|--------------|-----------------|
| Reservation fee | A fee to reserve the property - Non refundable after accepting the offer. This payment is refunded to your rent account on completion. | £500 | Buyer | PCH |
| Purchased share | The share that you are purchasing, this could be with cash or with a mortgage. | Between 10% and 75% of the open market value | Buyer | PCH Solicitor |
| Mortgage deposit | Lenders will require a deposit to secure the mortgage. | Between 5% and 20% of the mortgage | Buyer | Mortgage lender |
| Document fee | The fee PCH solicitor require to set up documents for a newbuild sale. | Up to £150 | Buyer | PCH Solicitor |
| Notice of charge | A fee for the PCH solicitor to register the Mortgage against the property (not applicable for cash purchase). | Up to £90* | Buyer | PCH Solicitor |
| Mortgage fees | If you are buying your share with a mortgage you will be required to pay the lender's valuation fee and you may be required to pay a mortgage arrangement fee. | Refer to mortgage lender and solicitor for fees | Shared Owner | Mortgage lender |

Other fees

When buying a home, you need to consider the cost of buying, moving and furnishing a property, these may include independent financial adviser or mortgage broker fees, solicitor and disbursement fees for the conveyancing, local searches and stamp duty (this may not apply, but your solicitor will tell you more). Furnishing the home can include carpets, curtains and furniture for example.

Selling a shared ownership property

The fees involved when selling a shared ownership property; also know as a resale:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|-------------------------------------|--|--|------------|------------------|
| Admin fee | This is to cover our initial costs. This is only refunded if you complete on your sale and is deducted from your Nomination Fee or PCH Resale Fee. | £108* | Seller | PCH |
| Valuation fee | Open market RICS valuation (Royal Institute Chartered Surveyors) Seller to instruct and pay for valuation and provide us with a copy of the report. | £450 > | Seller | RICS Valuer |
| PCH legal fees | Our solicitor will charge fees in connection with the resale provisions in the lease including (where applicable) providing consent to the assignment, consent to price and confirmation the nomination and buy back provisions have been complied with. PCH legal fees are payable in advance to your solicitor, to hold on account, known as an undertaking. | up to £360* included in your Nomination Fee or PCH Resale Fee. If the sale does not complete you may need to pay their abortive fees | Seller | PCH Solicitor |
| Leasehold Property Enquiries (LPE1) | Plymouth Community Homes charge a fee for the collation and distribution of information requested in the Leasehold Property Enquiries. LPE1 fees are payable in advance to your solicitor to hold on account, known as an undertaking. | £180* included in your Nomination Fee or PCH Resale Fee. If the sale does not complete you may need to pay the abortive fee | Seller | PCH / Solicitors |

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|-------------------------------|--|---|---------------|-----------------------|
| Nomination fee | This covers the cost of providing a resale service including marketing the property, finding you a buyer and updating PCH records when the sale completes. £1608 includes; admin fee, LPE1 fee and PCH legal fee (if sale completes). | £1,608 | Seller | PCH Solicitor |
| Legal fees | You will need to instruct a solicitor for selling your property. The solicitor will have disbursements and professional fees for acting for you. | Estimate £750 > £1,500 | Seller | Chosen solicitor |
| EPC | Selling a home in England and Wales requires an Energy Performance Certificate (New build homes have a 10 year EPC) Only required if out of date. | External company approximately £50 to £100+ VAT | Seller | Chosen company |
| Rent & service charge arrears | If you have any arrears these must be cleared before completion of the property. | Refer to PCH for any outstanding charges payable. | Seller | PCH |
| PCH Resale Fee | If after the initial 4 weeks you choose to sell your property via an Estate Agent, you will not pay the Nomination Fee but you will need to pay a PCH Resale Fee. If you are back to back staircasing, this fee is not payable. Please refer to the staircasing fees . | £948 | Seller | PCH via PCH Solicitor |
| Additional marketing | There will be no extra costs for marketing your home on the SO Living Facebook page and Share To Buy but there will be an option to pay for a sponsored post on Facebook if you require additional marketing. | - | - | - |



Staircasing – 5% or more

The fees involved when Staircasing by 5% or more:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|-------------------------------|--|--|--------------|------------------|
| Admin fee | Deposit to instruct and commit to staircasing, deducted from completion monies. | £108* | Shared Owner | PCH |
| Valuation fee | Open Market RICS valuation. PCH to instruct. | £450 > | Shared Owner | PCH |
| Desk top valuation | Desk top RICS valuation. PCH to instruct if valuation report expires. | £90 > | Shared Owner | PCH |
| Mortgage fees | If you are applying to change lenders (re-mortgage) to buy the additional share, or to obtain a better interest rate, you will be required to pay the lender's valuation fee and you may be required to pay a mortgage arrangement fee. You may also have to pay penalty charges to your existing lender if you re-mortgage before the product's end date. | Refer to mortgage lender and solicitor for fees | Shared Owner | Mortgage lender |
| Legal expenses | Staircasing will involve changes to your existing lease which will require the professional services of a solicitor. The solicitor will have disbursements and professional fees for acting for you. | Refer to your chosen solicitor for fees | Shared Owner | Chosen solicitor |
| Stamp duty | In certain circumstances you may need to pay stamp duty. This will need to be discussed with your solicitor. | Refer to your chosen solicitor for fees | Shared Owner | Chosen solicitor |
| Rent & service charge arrears | If you have any arrears these must be cleared before completion of the staircasing transaction. | Refer to PCH for any outstanding charges payable | Shared Owner | PCH |
| Staircasing share | The share that you wish to purchase, this could be with cash or with a mortgage. | 5% or more of open market value | Shared Owner | PCH Solicitor |
| FME1 Pack | At 100% staircasing you may be required to obtain an FME1 Pack. The fees will depend on whether there is just an external management company or whether the management company remains as PCH. 2 packs may be required if there is both external and PCH as the management company. Both FME1 fees are below: You may be required to obtain this from an external management company. | This can vary but approx. £300- £500 other fees may be required. | Shared Owner | Chosen solicitor |
| | You may be required to obtain this from PCH | £180 | Shared Owner | PCH |

Staircasing - 1%

The fees involved when Staircasing by 1%:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|-------------------------------|--|--|--|------------------|
| Valuation fee | Any RICS valuation carried out due to a dispute shall be at the cost of the party who requests the valuation. | £450> | Shared Owner or PCH (whoever disputes the value) | RICS valuer |
| Desk top valuation | Desk top valuation by a RICS. PCH or Shared Owner to instruct if valuation report expires, as above. | £90> | Shared Owner or PCH (whoever disputes the value) | RICS valuer |
| Mortgage fees | If you are applying to change lenders (re-mortgage) to buy the additional share, or to obtain a better interest rate, you will be required to pay the lender's valuation fee and you may be required to pay a mortgage arrangement fee. You may also have to pay penalty charges to your existing lender if you re-mortgage before the product's end date. | Refer to mortgage lender and solicitor for fees | Shared Owner | Mortgage Lender |
| Legal expenses | 1% Staircasing does not require that a solicitor is used however if you feel you do require the professional services of a solicitor then there will be disbursements and professional fees for acting for you. | Refer to your chosen solicitor for fees | Shared Owner | Chosen solicitor |
| Stamp duty | In certain circumstances you may need to pay stamp duty. This will need to be discussed with your solicitor. | Refer to your chosen solicitor for fees | Shared Owner | Chosen solicitor |
| Rent & service charge arrears | If you have any arrears these must be cleared before completion of the staircasing transaction. | Refer to PCH for any outstanding charges payable | Shared Owner | PCH |
| Staircasing share | The share that you wish to purchase, this could be with cash or with a mortgage. | 1% of open market value | Shared Owner | PCH solicitor |

Transfer of equity

The fees involved when Transferring the Equity in your shared ownership property; also known as a Transfer of equity:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|-------------------------------------|--|--------------------------------|--------------|------------------|
| PCH Legal Fees | The process of updating the lease with any additional names by the PCH solicitor. | up to £360* | Shared Owner | PCH Solicitor |
| Notice of Assignment | A fee for the PCH solicitor to register the assignment against the property. | Up to £90* | Shared Owner | PCH Solicitor |
| Notice of Charge | Purchaser to pay for PCH solicitor to register the Mortgage against the property (not applicable for cash purchase). | Up to £90* | Shared Owner | PCH Solicitor |
| Leasehold Property Enquiries (LPE1) | Plymouth Community Homes charge a fee for the collation and distribution of information requested in the Leasehold Property Enquiries. LPE1 fees are payable in advance to your solicitor to hold on account, known as an undertaking. | £180 | Shared Owner | PCH / Solicitors |
| Legal Expenses | Transfer of equity will involve changes to your existing lease which will require the professional services of a solicitor. The solicitor will have disbursements and professional fees for acting for you. | Refer to your chosen solicitor | Shared Owner | Chosen Solicitor |



Buying a shared ownership resale

The fees involved when buying a shared ownership resale:

| Transaction | Detail | Fee (Inc VAT*) | Payable by | Payable to |
|----------------------|--|---|--------------|-----------------|
| Reservation fee | A fee to reserve the property. Non-refundable after accepting the offer. This payment is refunded to your rent account on completion. | £500 | Buyer | PCH |
| Purchased share | The share that you are purchasing, this could be with cash or with a mortgage. | Between 10% and 75% of the open market value | Buyer | PCH Solicitor |
| Mortgage deposit | Lenders will require a deposit to secure the mortgage. | Between 5% and 20% of the mortgage | Buyer | Mortgage lender |
| Notice of charge | Purchaser to pay for PCH solicitor to register the Mortgage against the property (not applicable for cash purchase). | up to £90.00 | Buyer | PCH Solicitor |
| Notice of assignment | A fee for the PCH solicitor to register the assignment against the property. | up to £90.00 | Buyer | PCH Solicitor |
| Mortgage fees | If you are buying your share with a mortgage you will be required to pay the lender's valuation fee and you may be required to pay a mortgage arrangement fee. | Refer to mortgage lender and solicitor for fees | Shared Owner | Mortgage lender |

Other fees

When buying a home, you need to consider the cost of buying and furnishing a property, these include independent financial adviser or mortgage broker fees, solicitor and disbursement fees for the conveyancing, local searches; Stamp duty - this may not apply, but your solicitor will tell you more.

Furnishing the home, carpets and furniture and moving costs for example.



Fees paid to third party companies may vary. Fee's stated above are to be used as a guide only. Please contact the relevant company to obtain a quotation

-  plymouthcommunityhomes.co.uk
-  0808 230 6500
-  info@plymouthcommunityhomes.co.uk
-  facebook.com/PlymouthCommunityHomes
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