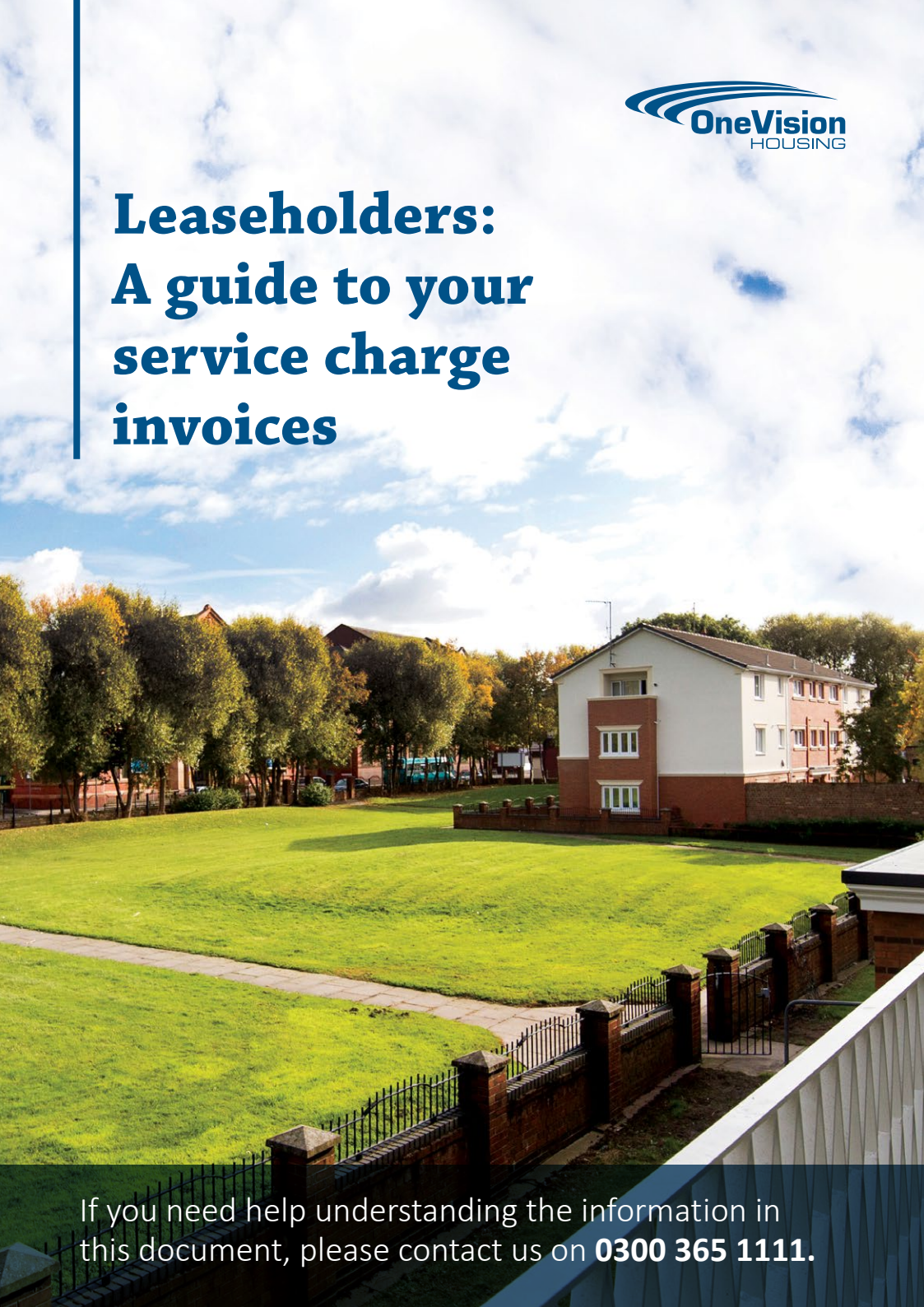


Leaseholders: A guide to your service charge invoices

A photograph of a residential complex. In the foreground, there is a brick wall with a black metal fence. A paved path leads from the bottom left towards a large, well-maintained green lawn. In the background, there are several multi-story residential buildings with white and brick facades, surrounded by trees with autumn foliage. The sky is blue with scattered white clouds.

If you need help understanding the information in this document, please contact us on **0300 365 1111**.

01

Welcome

This leaflet provides you with information about the service charges you are required to pay One Vision Housing (OVH) as your landlord, under the terms of your lease agreement.

Service charges are your contribution towards the costs of services, which can include the provision of security (including CCTV and door entry), cleaning, heating and lighting of communal areas, as well as grounds maintenance and other services.

Details of the service charges will be confirmed in your annual service charge invoices.

02

Annual invoicing for service charges

Each year we will issue you with two invoices, as follows:

Estimated service charge invoice

You will receive this in February/March each year. This invoice is an estimate of the service charge costs likely to arise in the forthcoming year, helping you to budget and giving you an opportunity to raise any queries you may have. This invoice becomes payable from 1st April.

The charges included on the invoice will depend upon the services you receive and the obligations outlined in your lease. The service charges typically include building insurance, communal cleaning, door entry and CCTV, grounds maintenance and communal electricity/lighting.

This invoice will also include estimated costs of any repairs carried out within communal areas or to the external fabric of the building (e.g. roof repairs or external walls).

Actual service charge invoice

You will receive this in August/September each year. This invoice informs you of the actual service charge costs which have been incurred by OVH in order to provide the services to your block and/or its communal areas for the previous year.

This invoice will also confirm the actual costs incurred by OVH in completing responsive (day to day) repairs and maintenance within the communal areas of your block of flats or to the external fabric of the building e.g. roof repairs or external walls. These repairs may have been requested by yourself and/or a neighbour.

Any under or over recovery of costs will be reflected in the invoice of actual costs, and your account will be adjusted at this time.

03

Your Rights and Obligations

Your invoice will be accompanied by a summary of your rights and obligations, a statutory document outlining obligations on the part of both you and One Vision Housing.

As a leaseholder you are obliged to pay OVH for any services provided to your block/communal areas.

You are also obliged to pay a contribution towards the cost of any major improvement works to the communal and external areas of your home. This is sometimes referred to as investment works or cyclical repairs. This is in addition to responsive repairs.

Your contribution is based upon the number of properties that share the facilities (i.e. the number in your block of flats) as defined by your Deed Plan. It is important to remember that you may be charged

for some shared areas which you may not necessarily have full access to (i.e. part of the block of flats which has a separate entrance to the one used by you).

Full details of your leaseholder responsibilities are contained in your lease. Your lease is the contract between yourself and OVH. A copy of your lease can be requested from the Land Registry Office and there is a charge for this service.

If you are unsure about any aspect of your lease or your responsibilities you should seek independent legal advice.



04

What should I do next?

You must make arrangements to pay the service charge invoice. Details of the payment methods that we offer are detailed below.

Payment methods

Direct Debit

If you have a bank account you can set up a Direct Debit for hassle-free payments. Please contact the Home Ownership Team to set this service up. It's the quickest and most convenient way to pay.

Post Office or PayPoint/ Payzone outlets

Using your One Vision Housing payment card you can pay by cash or debit/credit card at the Post Office or at retail outlets displaying the Payzone or PayPoint sign.

Telephone

If you have a debit/credit card, you can pay from the comfort of your home. Just call **0300 365 1111**.

Paying online

If you have a debit/credit card you can pay your service charges online anytime using our BillPay service (in partnership with Santander Corporate Banking) www.santanderbillpayment.co.uk

Cheque

Cheques should be made payable to 'One Vision Housing' and sent by post to:

Commercial Housing Team,
One Vision Housing,
Atlantic House,
Dunnings Bridge Road,
Bootle,
Merseyside L30 4TH.

Please write your account number on the reverse of the cheque and a receipt will be issued to you.

Payment by BACS

To make a BACS direct credit payment, please use the following details, and don't forget to quote/reference your service charge account number.

Sort Code: 16-00-02
Account No: 21113438

05

Failure to pay

In the event that you do not pay your service charges and accrue arrears, we reserve the right to take the following action:

- Directly approach your lender for settlement of the outstanding amount. Please note, this may be added to your mortgage, and your provider may pass lender charges directly onto you.
- Apply to the County Court for judgment to be entered into. This could affect your credit rating and ability to raise future credit. Should the judgment be enforced, this could result in County or High Court Bailiff action, an attachment of earnings order being placed on your bank account, a charging order being placed on your property, or bankruptcy/insolvency proceedings taken against you.

If you accrue arrears on your account in excess of £350 or any of the unpaid amount has been outstanding for more than three years, we reserve the right to apply for forfeiture of your lease (Commonhold and Leasehold Reform Act 2002). This is the right to reclaim your property and if exercised you will receive no payment in return.

Financial Hardship

In the event that you are experiencing financial difficulty, please contact the Commercial Housing team on 0300 365 1111, email commercialhousingteam@ovh.org.uk or visit our website www.lease-advice.org

Get in touch

 ovh.org.uk

 0300 365 1111 (24hr)

 enquiries@ovh.org.uk

 [@ovhousing](https://twitter.com/ovhousing)

 facebook.com/ovhousing

OVH Head Office

Atlantic House
Dunnings Bridge Road
Bootle, Merseyside
L30 4TH
Open: Mon to Fri
8.30am to 5pm

Customer Access Centre

212h Boaler Street
Liverpool L6 6AE
Open: Mon to Fri
10am to 3pm

Customer Access Centre

Coral Drive, Bootle
Merseyside L20 3UG
Open: Mon to Fri
9am to 5pm



If you need help understanding this information or you would find it easier to access it in an alternative format, please contact us on **0300 365 1111**.

Cantonese - 如果您需要幫助來理解此資訊,或認為採用其他格式會讓您更方便獲取此資訊,請撥 打電話 0300 365 1111 聯絡我們。

Lithuanian - Jei Jums reikalinga pagalba norint suprasti šią informaciją ar jei norėtumėte ją gauti kitokioje formoje, prašome mums skambinti telefonu 0300 365 1111.

Polish - Jeśli potrzebują Państwo pomocy w zrozumieniu tych informacji lub jeśli byłyby one dla Państwa łatwiej dostępne, gdyby zostały przedstawione w innym formacie, prosimy o kontakt pod numerem 0300 365 1111.

Portuguese - Caso necessite de ajuda para compreender esta informação, ou se achar mais fácil aceder a ela num formato alternativo, deverá contactar-nos através do 0300 365 1111.

Russian - В случае если вам требуется помощь в понимании этой информации или вам будет легче получить ее в другом формате, свяжитесь с нами по телефону 0300 365 1111.

Turkish - Bu bilgiyi anlamak için yardıma ihtiyacınız varsa ya da alternatif bir formatta ona erişmek size daha kolay geliyorsa, lütfen bizimle irtibat kurun 0300 365 1111.