

A background image showing a person from the waist down, wearing dark work trousers and brown work boots, standing on a green lawn. The person is holding a large, light-colored, textured object, possibly a bag or a piece of equipment. The scene is brightly lit, suggesting a sunny day.

Leaseholders: A guide to your service charge invoices

If you need assistance 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 of flats in your block) 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

Payment methods

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

Direct Debit

If you have a bank account you can set up a Direct Debit for hassle-free payments. Please contact the Commercial Housing 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 online at any time with our My Account service. Register or sign in at ovh.org.uk/my-account

Cheque

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

One Vision Housing,
PO Box 891,
Orpington,
BR6 1LY.

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 www.lease-advice.org.

Get in touchovh.org.uk

0300 365 1111*

enquiries@ovh.org.uk[@ovhousing](https://twitter.com/ovhousing)facebook.com/ovhousing[@onevisionhousing](https://www.instagram.com/onevisionhousing)[One Vision Housing](https://www.linkedin.com/company/onevisionhousing)

The information inside this leaflet was correct at time of publication. For the most up-to-date information, please visit ovh.org.uk.



One Vision Housing is part of The Sovini Group

**8am - 6pm, Monday to Friday excluding bank holidays.
Emergency repairs, 24 hours, 7 days a week*

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

Chinese

如果您需要幫助了解本文檔中的信息，請致電 **0300 365 1111** 與我們聯繫。

Lithuanian

Jei norite, kad Jums kas nors padėtų suprasti šiame dokumente pateiktą informaciją, prašome su mumis susisiekti tel **0300 365 1111**.

Polish

Jeśli potrzebujesz pomocy, by zrozumieć informacje zawarte w tym dokumencie, skontaktuj się z nami pod numerem **0300 365 1111**.

Portuguese

Caso necessite de assistência para compreender a informação constante neste documento, deverá contactar-nos através do **0300 365 1111**.

Russian

Если вам требуется разъяснение информации, содержащейся в данном документе, пожалуйста, свяжитесь с нами по телефону **0300 365 1111**.

Turkish

Bu belgede verilen bilgileri anlama konusunda desteğe ihtiyacınız olursa lütfen bize ulaşın **0300 365 1111**.