

## Support for our homeowners

We understand that as a homeowner, you might be finding the increasing cost of living a challenge and you may have concerns about paying your rent and/or service charges and your fixed term mortgage coming to an end. There is support and advice available for you as a homeowner, to help with any concerns you have.

Our Moneywise team is here to help you with free and confidential support with budgeting and checking your eligibility for any benefits. They can also give you information about support funds that are available to you, as well as other free advice agencies like Citizens Advice Bureau and Community Debt Advice.

## Please remember

Your mortgage payments should be your priority and your rent and/or service charges to us a close second. If you're finding things difficult, it's always best to talk to us so that we're aware of your circumstances and can offer the right support.

Our Homeownership team is at the end of the phone on 0300 123 3399 or you can request contact through your MyRaven account.

## Independent advice

The Leasehold Advisory Service is an independent organisation that provides free and impartial advice to leaseholders. They can support with guidance on everything from lease terms and conditions and service charges to disputes and legal matters. [www.lease-advice.org](http://www.lease-advice.org)

### Here's how to get in touch

**Call:** 0300 123 3399

**Email:** [homeownership@ravenht.org.uk](mailto:homeownership@ravenht.org.uk)

**Send us a message** through your MyRaven online account

# Our service charges explained



- Each February we estimate your annual service charge and issue these for the following April-March service charge year.
- We charge or invoice this in line with the lease that you have. Payments can be made in instalments by monthly Direct Debit, or as one payment if you receive invoices.
- After the year-end in March, we calculate the actual cost of the services you have received. This process is then audited and a reconciliation is issued, which will mean you either receive a refund or extra charges being issued. This depends on whether the actual costs exceeded your original estimate or not.
- Refunds or extra charges are issued in September for the previous service charge year.



## **What's covered by service charges**

The exact amount of service charge can vary widely depending on the location, size of the building and the range of services provided, but you will only be billed for the charges that apply to your block.

### **Cleaning of communal areas**

We clean internal communal areas of larger blocks either weekly or fortnightly, with some sites being attended more frequently. The cleaning includes sweeping and washing of floors, vacuuming carpets and entrance mats, removing cobwebs and dust from walls, lights and handrails and litter picking hard surfaces.

### **Window cleaning**

Communal windows are cleaned quarterly and will be signed on the notice board once complete. The windows are cleaned using purified water via a high reach pole system.

### **Grounds maintenance**

Our grounds maintenance contract covers routine maintenance such as cutting the grass, maintenance of hedges and shrub beds and weed spraying areas of pavements. The exact work will vary between sites. The contract requires areas be kept to a certain standard and a copy of the photobook that sets this out can be found on our website – [www.ravenht.org.uk/grounds-maintenance](http://www.ravenht.org.uk/grounds-maintenance). Any one-off work such as tree surgery would be an additional charge on top of the contract rates.

### **Lifts**

This charge is for the monthly servicing and maintenance contract for the lifts. Call outs may incur an additional charge for the repair of the lift.

### **Repairs**

This charge is for reactive repairs and maintenance that may arise during the year. The charge is estimated from historical averages. The reconciled service charge is based on the repairs undertaken. A list of these is provided as part of the reconciliation. We carry out the majority of repairs in-house and employ contractors for more specialised work where needed.

### **Communal electricity**

The communal electricity supply covers services such as lighting the communal areas and other services such as lifts, where these are in place. Many of our homes have smart meters to ensure the accuracy of the billing. Any credit received where estimated bills from the supplier were too high is factored into the service charge.

### **Major works**

This covers major works like replacing roofs and windows, upgrading of door entry systems and car park resurfacing. If your building is due any major works, you'll receive Section 20 consultation letters before any works are undertaken.

### **Sinking funds**

Some shared owners pay into a sinking fund. This is a pot of money that will be used to cover the costs of major works.

### **Buildings insurance**

We insure the building to its full reinstatement value, but insurance of contents is your responsibility as the occupier.

The summary of cover and claim form are available on request. The excess on most risks covered by the policy is £250.

### **Management**

This is the cost of the Homeownership team's time calculating and collecting the service charge and our communication and correspondence with all owners. The fee is distributed evenly to all owners except where the lease specifies a particular fee.

### **External managing agents**

Some properties may be in a building or on a private estate not owned by Raven. The managing agent will then invoice us a service charge for the services they provide to your building or estate, which will form part of the service charge you pay to us. This charge will show the name of the managing agent.

### **Health and safety**

This covers the completion of essential compliance surveys that are carried out to keep you and the other residents of your building safe. Surveys include – asbestos, fire risk assessment and fire remedials, lightning conductors, fall arrest, AOV (automatic opening vents), fire extinguishers and fire alarms, dry risers and emergency lighting.

### **Legionella**

We undertake inspections, cleaning, water sampling and disinfection of communal water tanks and external taps to ensure that the risk of legionella is minimised.

The frequency of these visits varies according to the age and condition of the tank and has been determined by external risk assessments.