



0800 652 3900

## Service charges



Each year you will receive a *Leasehold Annual Statement* that includes an explanation of the charges for each service we provide.

In accordance with the *Commonhold and Leasehold Reform Act 2002*, we will also provide a statement setting out your rights. This will accompany your statement and invoices.

### What are Service Charges?

Service charges cover the costs of the day-to-day services we provide maintaining your building, communal and surrounding area. These can include:

- ★ Grounds maintenance
- ★ Buildings insurance
- ★ Caretaking/cleaning
- ★ Lighting (communal only)
- ★ Heating (communal only)
- ★ Reactive maintenance

Service charges can vary from year-to-year and reflect the actual cost of services and payments that have been made by the leaseholder in the preceding year.



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On the back of the *Leasehold Annual Statement* is a breakdown of each service, stating how we have calculated the service costs and any changes in costs of services.

### **How is the charge calculated?**

A repair done under the service charge would have been carried out in the common parts of the building. For example, the roof, stairwell or lighting in the common areas.

The repair costs are then calculated from our *schedule of rates* and leaseholders pay a proportionate share of the bill, according to the terms of the Lease.

The bill is apportioned and paid through your reactive maintenance charge.

A *Contracts Administration* charge is then added, in line with the terms of the Lease.



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## How can I pay my service charges?

There are a number of different ways you can pay your service charges. These are:

### Direct Debit

You can pay your service charges every month directly from your bank or building society account by *Direct Debit*.

You will need to ensure your account allows payments by this method. Ask your bank or building society if you are not sure.

If you do not have a bank or building society account and would like to pay your service charges by *Direct Debit*, please talk to our Income Team about how to set up a *Basic Bank Account*.

If you do have a bank/building society account, it is very simple to set up a *Direct Debit*. The easiest way is to call the Income Team.

We can set up a *Direct Debit* while you are on the phone, it will only take a minute. You will need your bank details at hand when you call us (bank name, sort code and account number).

You can also ask us to send a *Direct Debit* form to you. You will need to complete and return it to the Income Team at Beech House.

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We will always give you notice about any changes in the amount to be taken from your account via *Direct Debit*. You have the right to cancel a *Direct Debit* at any time by contacting your bank or the Income Team.

If you think we have not given you adequate notice about a change to your *Direct Debit*, or you dispute the amount taken from your bank account, you have the right to ask your bank for an immediate refund. Your rights are shown on the *Direct Debit* guarantee.

We prefer to collect service charges by *Direct Debit* as it is the cheapest way for us to collect charges, and it is the most convenient payment method for you.

## ALL THE SERVICES OF A BANK, BUT YOU ARE IN CONTROL

- £ Savings Accounts
- £ Loan Accounts
- £ Current Accounts
- £ Benefit and Pension Accounts
- £ Money Advice
- £ Help with budgeting



**Coastal**  
CREDIT UNION



**01202 566878**



**info@coastalcreditunion.co.uk**



**www.coastalcreditunion.co.uk**

Coastal Credit Union Ltd, 531/533 Christchurch Road,  
Boscombe, Bournemouth, BH1 4AG



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## Post

You can post a cheque, made payable to 'Borough of Poole' to:

Financial Services  
Borough of Poole  
Civic Centre  
Poole  
BH15 2RU

**Please do not send cash in the post and remember to put your name, address and leasehold account number on the back of the cheque.**

## Post Office

You can pay your service charge at any Post Office or Pay Point free of charge using your swipe card.

If you would like to pay using a swipe card, please contact the Income Team, and we will send one out with a list of all the payment outlets in Poole.

If you use a swipe card to pay your service charge, please make sure you always get a receipt of payment for your records.



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## Telephone

We can take your payment over the phone via an automated service, available 24-hours a day, 7-days a week.

 **01202 672932**

You will need a debit or credit card along with your *service charge account reference number*. You will find this on your statement. Just call the Income Team if you are unsure.

## Internet

If you have internet access you can pay your service charge via the PHP website.

 **[www.yourphp.org.uk/pay](http://www.yourphp.org.uk/pay)**

Click on 'Pay for It'. This is a secure website and you will need a debit or credit card along with your *service charge account reference number*.

If you do not have internet access at home we have computers available for you to use in the *Residents Resource Centre* at Beech House.

Staff are available to assist you if needed. Most public libraries also provide internet access.

## **What is paid for through the Records and Accounts Charge or Management Fee?**

The *Leasehold Service Charge* includes the following, which is covered by the *Records and Accounts Charge* (or *Management Fee*):

- ★ Dedicated contact through Leasehold Services Officer
- ★ Regular consultation meetings
- ★ Regular information through the At Home newsletter
- ★ Liaison with Resident's Associations in conjunction with our Resident Involvement Officer
- ★ Dealing with enquiries from leaseholders
- ★ Statutory consultation under The Commonhold & Leasehold Reform Act 2002
- ★ Home visits to leaseholders on request
- ★ Updating residents' records and change of assignment
- ★ Advising leaseholders as to their rights and responsibilities under the Terms of the Lease
- ★ Calculating, presenting and collecting Services Charges
- ★ Issuing Leasehold Annual Statements
- ★ Providing information for Auditors
- ★ Liaising with Finance Officers to collate service charges
- ★ Negotiating with leaseholders on payment options
- ★ Enforcing lease conditions
- ★ Collating of costs for individual services
- ★ Advising Poole Housing Partnership of budgets
- ★ Auditing accounts



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- ★ Invoicing leaseholders
- ★ Processing repairs orders

### **Contract Administration Charge**

*A Contracts Administration charge* is added to the cost of the services provided, in line with the terms of the Lease and covers the following areas:

- ★ Planning and managing the service charge contracts
- ★ Monitoring contractors' performance in conjunction with PHP Surveyors
- ★ Providing specifications for contracts in conjunction with PHP Surveyors

We aim to provide accurate information for you at all times. However, if you do have a financial enquiry please contact the Income Team on 0800 652 3900 or e-mail them at [rent.php@poole.gov.uk](mailto:rent.php@poole.gov.uk).

If you are experiencing difficulties paying your service charges or would like further information on your payment options, please contact our Helpdesk on 0800 652 3900.

Ask to speak to a Leasehold Services Officer or email us at [leasehold.php@poole.gov.uk](mailto:leasehold.php@poole.gov.uk). We are here to help.



