

## Home Owner Service Charge Information - Session 2

### Wednesday 10 February 2021 at 2:30pm

### Zoom Webinar

#### Housing Solutions Staff Present:

Anil Kaushal, (AK) Service Charge Accountant  
Lorna Collisson, (LC) Community Engagement Officer  
Helen Kennington, (HK) Lettings & Home Ownership Manager  
Simon Riley, (SR) Home Ownership Officer  
Arlene Beaumont-Rhodes, (ABR) Home Ownership Officer

#### Questions and Responses

- Q1. How can we be assured in developments, that are both shared owners and social housing, that the charges for that development are spread equally? For example; our service charge statements seem to show the total cost of the relevant work for our development is only split amongst the shared owners.**
- R1.1** All communal costs are apportioned(divided) to those customers who receive the service either by the number of properties within each block of flats or specialist/specified accommodation unit across all tenures. However, as we have different tenures on the same schemes, there may be instances where costs are not collected within the service charge but elsewhere. We make strenuous efforts ensure that each customer is charged for their share of the service charge.
- R1.2** HK – When service charges are attributed, they are attributed across tenures. So, where there are mixed tenures in one scheme, they will all pay service charges. However, General Needs Tenants have this as part of their rent, rather than a separate cost. The charge is spread against all properties equally.
- Q2. You speak about caretaking and gardening charges. I live in a Housing Solutions house (not an apartment or flat) with neither of these services. What is the service charge for - other than building insurance and admin?**
- R2.1** AK – Essentially you will only be paying for the services that we provide. If you don't have services, you won't pay for them. We are legally obliged to insure buildings, so this will always be included.
- Q3. I moved into my apartment, that I bought last year, in June. We saw no gardeners or cleaners for more than 6 months. Will you review service charges for last year please?**
- R3.1** SR – We need to know about this, as otherwise we don't know there are problems.
- R3.2** AK – With service charges you only pay for what you receive. The estimates were based on it being a normal year and services being delivered. Covid has frustrated this so in September we review Service Charges and if the services have not been delivered then the charge will not be passed onto our Customers. This is why over or under payments occur. You will only be charged for what you receive.

**Q4. I would like to know what you are doing to improve how we can report issues within developments? For example; we had a global issue with water in our development a while ago. I rang you to report it and try to understand what was going on. Was dismissed and told I was responsible for the water in my own flat. Which obviously, I am aware of. There needs to be a better communication method.**

**R4.1** AK – This is why we are having these meetings – to improve communication and this is the first step.

**R4.2** HK – Our online capabilities are improving all the time and are being constantly worked on.

**Q5. Can we have a breakdown of the costs for the charges, i.e. Caretaking? What does it entail?**

**R5.1** AK – Caretaking is the janitorial costs with a scheme. So cleaning communal areas. Service charges are communal costs and will be dependent on the scheme you are in.

**Q6. How will you improve informing us of increases? I was told by someone who has volunteered to set up a wider development group that our charges would increase. She knew about them 6 months before we were informed. Is that fair?**

**R6.1** HK – One of the things we are about to launch, and this meeting is the start of that, is the New Deal for Homeowners.

Some of you last year may have received an external satisfaction survey, and the feedback we got about the service, is what we already knew about the service. We are aware that customer communication has not been to the standard that we should be delivering to you as customers. As part of that we set about, as a company, putting into place a New Deal for Homeowners. This includes, housing, finance, maintenance services, development, community engagement – it cuts across all of us.

We are in the process of having updated the service charge information paperwork that we send out to all our customers. It is in a new format which is much easier to understand and gives you the customer a lot more information and detail. Alongside that we are doing various improvement to the website and the customer portal, all of which mean that in the coming weeks and months, customers should be able to log onto the portal and have all the documents relevant to their property to hand. That will include things such as service charge estimates, and actual invoices, an account statement and links to things such cleaning and grounds maintenance schedules. Luke Gazur, our Grounds & Cleaning Supervisor, and his team are in the process of producing an app, that will work in real-time and can let you know when things such as cleaning are happening on the estates, and you will get confirmation when a service has taken place.

We are also looking at, in the next financial year, setting up customer information sessions. We are aware these used to run before the current team joined the service and that they stopped. We are also looking at improving security, as we know from customer feedback that people have been unhappy where they have reported community entrances not working properly, which makes the block insecure. More generally we are trying to make it easier for homeowners to deal with us. This information is just being finalised and then will be with all our homeowner customers very shortly. We will be issuing it in a hard format, for those that need it, but have taken on feedback from customers that more can be done digitally and from an eco-perspective this is the best route. We are in the process of updating our customer records to make sure we have contact details for you and will be asking all customers to update their details with us, but you will be able to do this through the customer portal. This will then help us to communicate with you much more quickly than we can at the moment.

On the information we will be sending out, it will have the Team's contact details but also my information (Helen) and direct contact details, so if you feel that need to speak to me directly as the manager of the team, then you are more than welcome to come through to me.

**Q7. I'm also aware my development has an AGM, which HS are invited to and should invite Shared Owners, but we never get invited?**

**R7.1** HK – We don't always get details of AGMs. Sometimes we do but often we don't get given that information and again that is something that we are in the process of trying to update.

If anyone does have direct information about that, then please do let us know. I am more than happy to pick that up and go forward with that, and Lorna Collisson, the new Community Engagement Officer, will be working directly with customers going forward as well. Please do let myself and Lorna know and we will take that forward for you.

**Q8. Communal Repairs - if these costs are solely incurred by the Leaseholders, as per your presentation, why is that? Surely Tenants should also be charged for the repairs?**

**R8.1** AK - Tenants pay for communal costs through their rent.

**R8.2** HK – That's correct.

**Q9. I have a shared ownership home. Since lockdown, I have been working from home. I am experiencing difficulties due to poor internet connection. I have asked HS several times if the building could be connected to fibre optic and was told it was not in the budget. Can this be discussed?**

**R9.1** SR – We discussed this with the surveying team, and it came out of the Sky Q letters that were sent out to many of our residents. This popped up as this was important to his particular block. The surveying team would be able to advise further on the issues.

**R9.2** HK – That is something that we are looking at as a company but there are financial implications for that. I sit on the project group looking at that and we have a meeting tomorrow so I will raise it again, you are not the only person that will be asking for that. It is a very valid point and I will get back to you on that.

**Q10. Communal Electricity has increased 120%+ from 2019. Why?**

**R10.1** AK – I don't have the specifics for blocks. We do get bills from a variety of utility companies for different blocks and we look at those. It may be that we didn't charge fully in other years and have just worked on accruals. I would need to have a closer look. It does sound high, but it could be that we have only had estimated bills coming through and now we are getting actuals.

**R10.2** HK – It is fair to say it is difficult, in a meeting like this, to answer specific questions for people, so we do ask that you contact us directly about that via the contact point that we have given or through to myself.

**R10.3** SR – To advise myself and Anil meet weekly to discuss service charge queries, so you can email them into me, and we can look into it.