

ADMINISTRATION CHARGES

YOUR GUIDE TO ADMINISTRATION CHARGES FROM LHA-ASRA CUSTOMER'S



LHA-ASRA ADMINISTRATION CHARGES

LHA-ASRA feel that it is important we ensure the public investment in your property is protected. If you have purchased your home on a shared ownership lease then you are required to ask LHA-ASRA to approve any changes you would like to make to:

- (a) Your property — e.g. improvements, or
- (b) Your mortgage provider — e.g. to obtain a better rate of interest.

LHA-ASRA are also required to give consent to alterations made to leasehold properties and make available additional services to our leaseholders, shared owners and freehold customers.

PURCHASE OF ADDITIONAL SHARES £70.00

PARTIAL STAIRCASING
If you decide to purchase further shares in your property, this will reduce the amount of rent you currently pay. The fee payable incorporates our administration costs, while LHA-ASRA agree the valuation, approve the mortgage offer and complete the memorandum of staircasing. The fee is payable in two parts £50.00 at the start of the procedure and £20.00 upon finishing

PURCHASE OF REMAINING SHARES £70.00

FINAL STAIRCASING
This is taken into account when you decide to purchase the remainder shares in your property, enabling you to own your own home. The payable fee covers LHA-ASRA administration costs while the valuation is agreed and complete the memorandum of staircasing. Further costs include signing and sealing the transfer documents if the freehold in your home is being transferred. The fee is payable in two parts, £50.00 at the beginning of the process and £20.00 upon completion.

ASSIGNMENTS

PAYABLE BY SHARED OWNERSHIP VENDORS AT THE START £25.00

You must inform LHA-ASRA if you, the shared owner decide to sell your share in the property.

A **£25.00** fee is payable by shared owners at the commencement of the assignment process to cover LHA-ASRA administration costs at the same time as we agree the valuation and contact our re-sales lists to see who would be interested in purchasing the property, approving a purchasers mortgage offer and agreeing to the sale.

PAYABLE BY THE PURCHASER UPON COMPLETION SHARED OWNERSHIP AND 100% OWNERSHIP £25.00

Once the sale has been completed the purchaser pays an additional fee of **£25.00**. This is to cover the cost of registering the transfer. The fee is also payable by freeholders and 100% leaseholders.



LEASE EXTENSION OR ALTERATIONS £70.00

If an amendment needs to be made to a lease such as altering the terms then this fee will be payable. You may also incur additional charges. For instance, payment of our legal fees depending upon the changes to the lease and the reasons behind the modification.

In the case of extending your lease , an additional premium will also be payable. You will need to contact your Home-ownership Management Officer for further details.

LICENCE FOR ALTERNATION'S AND IMPROVEMENTS
£70.00

Written authorisation will only be given dependant on the term's within your lease.

Where a lease does allow for additional works a licence will be granted. Once authorised LHA-ASRA will require a copy of estimates, invoices and receipts.

This information will be kept on file and will be to your advantage in cases of stair-casing or assigning.



LEASE EXTENSION OR ALTERATIONS
£70.00

If an amendment needs to be made to a lease, such as altering the terms then this fee will be payable. You may also incur additional charges. For instance payment of our legal fees depending upon the changes to the lease and the reasons behind the modification.

In the case of extending your lease, an additional premium will also be payable. You will need to contact your Homeownership Management Officer for further details.

REGISTERING BREACH £60.00

In the case of a breach an entry will be registered on the property with Land Registry.

This is to safe guard the landlord's interest and we will re-charge you for this registration. If you require further information on this please contact your Homeownership Management Officer



**RE-MORTGAGE CONSENT
£50.00**

Consent is required if you wish to change your mortgage. If you live in shared ownership property or a home-buy loan. Your mortgage offer has to be approved by LHA and the fee payable is to cover administration and all relevant associated costs.

**LEASEHOLD QUESTIONNAIRE
£50.00**

In the case of an assignment, Solicitors require the completion of a leasehold questionnaire.

Your solicitor will need to contact your Homeownership Management Officer for further details.

COPY OF A LEASE £40.00

This fee applies if you ask for a copy of the lease and we do not have a copy of the lease in-house. The chargeable fee covers the cost of photocopying the lease and the administration costs involved in applying for a copy of the lease. In some instances your mortgage lender or solicitor may hold a copy of your lease or you may also obtain a copy from the Land Registry. If we retain a copy of the lease to your premises in our files then a reduced charge will be applied of **£25.00**.

**APPROVAL FOR A FURTHER
ADVANCE ON YOUR MORT-
GAGE**

£50.00

If you wish to apply for a further advance on your mortgage then you should seek permission from LHA-ASRA. In exceptional circumstances, as stated in your lease or loan agreement. LHA-ASRA will need to be informed of the amount you are applying for, the reason why you would like to borrow an additional advance and the value of the property in order to contemplate your case. The fee is payable to cover administration costs associated with this.

LEASEHOLD ENQUIRES
£25.00

During the process of either purchasing or selling leasehold property LHA-ASRA are often requested to provide details regarding the property for example the term remaining on the lease, the name and the address of the Landlord.

FREEHOLD ENQUIRES
£25.00

During the process of either purchasing or selling freehold property LHA-ASRA are often requested to provide details regarding your freehold property for example if you pay a service charge.

COPY OF AUDIT CERTIFICATE PER ANNUM

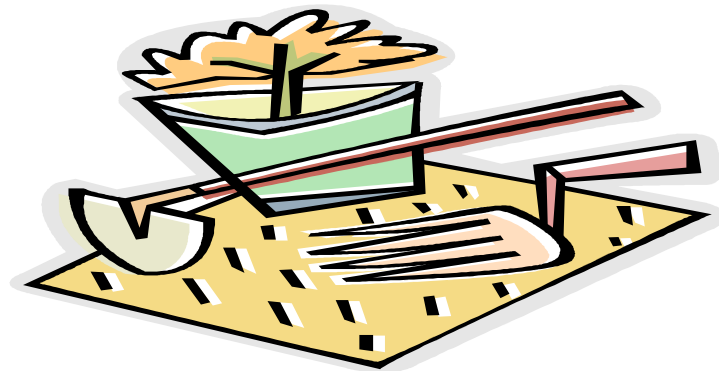
£10.00

This charge is payable when you request a copy of the annual audit certificate. A free copy of the audit certificate is sent annually to the resident who pays a service charge at no additional cost to themselves. It is advisable for you to retain the copy for your records.

COPY OF ANNUAL SERVICE CHARGE ACCOUNT

£10.00

This charge is payable when a copy of your Annual Service Charge account is requested. A Service Charge account is sent annually to residents who pay this charge at no additional cost to themselves. It is advisable for you to retain this copy for your records in the event that you may require the information at a later date.



ADMINISTRATION CHARGES

SUMMARY OF TENANTS' RIGHTS AND OBLIGATIONS

1. Your rights and obligation have been summarised in relation to administration charges. The administration charge must by law be associated with the requirement for administration charges. If an outline is sent to you with a demand then you may withhold the administration charge. The summary does not give a detailed analysis of the law. In the event that you have misgivings about your rights and obligations then you ought to independent advice.

2. An administration charge may be paid by you directly or indirectly as part of or in addition to your rent:

- In relation with the provisions of documents or information.
- In correlation with the consent of an endorsement under your lease, or an application for such approval.
- As failure on your part to make any payment outstanding in relation to your lease; or
- In correlation with a breach of covenant or stipulation of your lease.

If you are accountable to recompense an administration charge, then the amount payable should be reasonable.

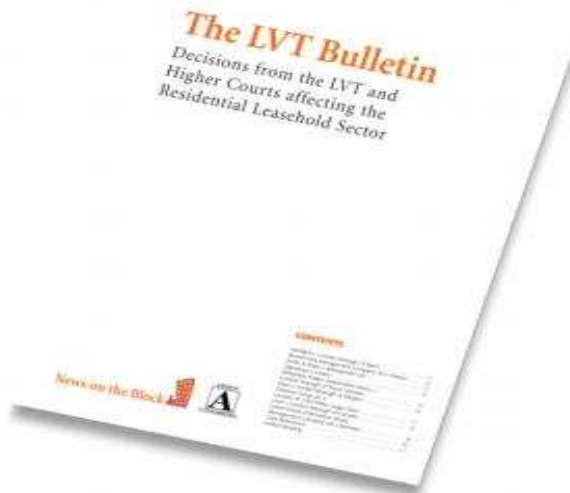
3. Any term enclosed in a grant of a lease under the right to buy under the Housing Act 1985, that claims to agree to the landlord charging an amount for consent or approval is void.

4. You have the right to ask a leasehold valuation tribunal whether an administration charge is payable. You might formulate a request in advance or after you have paid the administration charge. If the tribunal establishes the charge is owed, the tribunal may also verify:

- Who should pay the administration charge and to whom it should be paid.
- The amount to be paid.
- The date it should be paid by and
- How it should be paid.

Nevertheless, this does not apply to you where:

- An issue has been concurred or disclosed by you.
- An issue has been or is to be referred to arbitration or has been ascertained by arbitration and you agreed to go to arbitration following the discrepancy concerning the administration charge arose or
- A matter has been concluded by a court.



5. You are eligible to apply to a leasehold valuation tribunal for an order varying the lease on the grounds that any administration charge detailed in the lease for calculating an administration charge is unjustifiable

6. When you obtain a determination or order from a leasehold valuation, an application fee will be payable and in the event that the issue continues to a hearing, a hearing fee, unless you qualify for a reduction or waiver. The most the fees payable to the tribunal would be £500, however composing an application may encounter supplementary cost, for instance professional fees, that you may be required to pay.

7. A leasehold valuation tribunal has the authority to award costs, not greater than £500, opposed to a party to any proceedings where:

- Rejects an issue because it is inconsequential, annoying or an abuse of process; or
- It deems that a party has acted irresponsibly, abusively, disruptively or unreasonably.

The Land Tribunal has similar authority when hearing an appeal against a verdict of a leasehold valuation tribunal.

8. Your lease may provide your landlord a right of re-entry or fine where you have failed to pay charges which are appropriately owed under you lease.

In order to implement this right, the landlord must obtain a court order and meet all legal requirements. The court order may only be endorsed if you have acknowledgement you are liable to pay the amount or it is finally determined by a court, a tribunal or by arbitration that the sum is due. The court has a varied judgment in granting such an order and it will take into consideration all the circumstances relating to the case.

For further information on the services provided within this booklet please call LHA-ASRA; Homeownership Team on 0845 389 17 77

Alternatively you can make your request via LHA-ASRA's Customer Contact Centre on 0845 389 17 77.

If English is not your first language and you need help understanding any part of this publication, contact your local office where they will be pleased to help you.

BENGALI

যদি ইংরেজী আপনার প্রথম ভাষা না হয় এবং এই প্রাচীনকৃত কোচনা অংশ বোঝার ব্যাপারে আপনার সাহায্য প্রয়োজন হয়, তাহলে আপনার স্থানীয় এমিগ্রেশন অফিসের সঙ্গে যোগাযোগ করুন যারা আপনাকে সাহায্য করতে পারবে।

CHINESE

若英語並非你的母語而你需要別人協助以明白本冊之任何部份，請聯絡你最近的分區辦事處，他們可提供協助。

GUJARATI

જો તમારી પહેલી ભાષા અંગ્રેજી ના હોય અને આ પત્રિકાનો કોઈ પણ ભાગ સમજવામાં તમને મદદની જરૂર હોય તો તમે મહેરબાની કરીને તમારા વિસ્તારનાં કાર્યાલયનો સંપર્ક સાધશો તેઓ તમને મદદ કરશે.

HINDI

आप की प्रथम भाषा यदि अंग्रेजी नहीं है और आप को इस पत्रिका का कोई भी भाग समझने में मदद की जरूरत है तो, कृपया अपने स्थानीय कार्यालय से संपर्क करें. वे आप को मदद कर पायेंगे।

PUNJABI

ਜੇ ਅੰਗ੍ਰੇਜ਼ੀ ਤੁਹਾਡੀ ਪਹਿਲੀ ਜ਼ਬਾਨ ਨਹੀਂ ਹੈ ਅਤੇ ਤੁਹਾਨੂੰ ਇਸ ਕਿਤਾਬ ਦੇ ਕੋਈ ਸਟਿੱਟ ਵਿੱਚ ਮੱਦਦ ਦੀ ਜ਼ਰੂਰਤ ਹੈ ਤਾਂ ਆਪਣੇ ਇਲਾਕੇ ਦੇ ਸਥਾਨਿਕ ਦਫ਼ਤਰ ਦੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ ਜੋ ਤੁਹਾਡੀ ਮੱਦਦ ਕਰ ਸਕਦਾ ਹੈ।

SOMALI

Haddii Luqadda Ingeriiska Aheen Luqadaada Hore, oo aad u Baahantahay in aanu Kugu Caawino Meel Kasta oo Kamid ah Xafiisuaadeena Wax Lagu Daabaco La Soo Xiriir Xafiisuaada Siaanuu Kugu Caawino.

URDU

اگر انگریزی آپ کی پہلی زبان نہیں ہے اور آپ کو اس کتاب کے کسی حصے کو سمجھنے میں مدد کی ضرورت ہے تو آپ کے علاقے کے مقامی دفتر سے رابطہ کریں جو آپ کی مدد کر سکتے ہیں۔

VIETNAMESE

Nếu tiếng Anh không phải là ngôn ngữ chính của bạn và bạn cần giúp đỡ để hiểu bất cứ phần nào trong tập tài liệu này, xin bạn liên lạc với văn phòng ở địa phương là nơi sẽ có thể giúp cho bạn.