

Service charges

Service charges are costs to cover services that aren't included in your rent. Here's some examples:



We set up services to make sure that your neighbourhood is well looked after. We need to recover the costs of providing these services and we do this by making a service charge. Where we can we'll ask the council to look after roads and pathways so we don't have to charge extra for these areas. We provide open spaces that are as low maintenance as possible to keep costs down too.

We use some of this money to renew items when they're worn out, such as lifts in blocks, door entry systems or carpets in shared areas. If the money we hold for these improvements earns interest, then that interest is also used directly in your neighbourhood and not for anything else. We only charge you for where you live and the services you receive.

Do I have to pay a service charge for my home?

Not everybody has to pay a service charge. When you move into your home, we'll let you know if you do. This will depend on your Tenancy Agreement, Lease or Deeds.



If you have to pay a service charge, we'll contact you every year to let you know what the cost of these services are. We'll also get in touch and chat with you if we need to change these services.



If we haven't asked you to pay a separate service charge it's because we don't provide services in your neighbourhood, or your rent already covers these costs.



For some service charges you can claim housing benefit to cover the charges. Not all service charges can be paid this way and even if you receive benefits, you could have some charges you have to pay yourself.

Am I getting good value for my money?

It's really important to us that our customers get good value for money for services. We regularly review our suppliers and their prices. We make sure that the prices are competitive and that they give a good quality service. We also use our own teams to provide the services if it's better value to do it that way.

We don't make a profit from your service charge. We'll only charge you what it costs us to provide the service. We do charge an admin fee to cover our overheads. These include things like organising and monitoring the services and paying the bills.

Why has my service charge changed?

We review our service charges every year. We might need to increase what we charge you if the cost of a service goes up or down.

We'll keep you up-to-date with the changes. You'll get a letter at least one month before we change your service charge.

If we think we'll need to make a large increase, we'll let you know so you can chat with us about it first.

What if I don't pay?

If you miss your service charge payments, we'll write to you and ask you to pay. We'll do all we can to come to an agreement, but paying your service charge is really important and you could lose your home if you don't pay.

If you're having trouble paying your charge, let us know as soon as possible. We'll try to help you where we can. For example, we can organise for you to pay off the debts over a period of time if you're struggling to pay in one go.

What if I'm not happy with the service?

Get in touch and let us know if you're not happy with one of our services. We'll listen to what you say and take a close look at the service. If the service isn't good enough, we'll try to improve it.

We'd also love to hear your positive feedback. If you're really happy with one of our services, tell us! This will help us when we're deciding which suppliers to work with.

If you have feedback you'd like to share, please get in touch using the customer contact form on our <u>website</u>. You can also make a complaint about services <u>here</u>.

Variable service charges

If you own your home (in full or through shared ownership) you'll pay what's known as a variable service charge. You might also need to pay this if you've lived in a home in the Craven area since before 2012. We'll let you know if you need to pay these charges.

If you pay a variable service charge, everything in here applies to you plus: We'll ask you about any expensive improvement works or new long-term contracts that we'll be collecting through your service charge.

We'll also send you an overview of what we have collected through service charges and how much we have spent on those services every year (usually before the end of September). The difference will be added or taken from the next year's charges.