

YORKSHIRE HOUSING ADMINISTRATION CHARGES

Throughout the ownership of your property Yorkshire Housing may carry out additional work or services which are not covered by our management fee. On these occasions we charge a direct administration fee which is payable in advance of the work being undertaken.

We charge these fees in order to cover our cost, this includes the administration, the staff time involved in carrying out the work and our wider business overheads.

Our fees are benchmarked with similar organisations providing similar services and are reviewed on an annual basis.

The following menu of fees are effective from 1st September 2017. All fees quoted are inclusive of VAT.

Consents

There are several occasions where your lease or freehold agreement will require that you obtain Yorkshire Housing's permission first, fees for considering such requests are as follows:

Home improvements (Permission request - Minor)	£50
Before making minor alterations to your home you first need to check your proposals are agreeable to us and receive written permission confirming this. If you carry out the work without prior approval this may cause problems when you come to sell your property. Please see our website for details of what is classed as "Minor" and "Major" improvements.	
Home improvements (Permission request - Major)	£130
You may be allowed to undertake major alterations to your home. Similar to the agreement for minor alterations, you need to check your proposals are agreeable to us and receive written permission confirming this. You will also need to ensure you are complying with building regulations, supply Yorkshire Housing with the plans prior to the work being carried out and then a certificate following the completion of the work. You will also need to obtain planning permission if required. The consent will be given in 2 stages, the first will be consent to carry out the work based on the plans supplied (please see our website for information). The second will be confirmation following the completion of the work and your submission to us of the building certificate. If you carry out the work without prior approval or you do not provide the information for Yorkshire Housing to be able to issue the second permission letter, this may cause problems when you come to sell your property.	
Home improvements - Retrospective consent (Minor)	£60
Home improvements - Retrospective consent (Major)	£150
If work to your property has been carried out without obtaining consent you may apply for retrospective consent, this is often required during the sale of a property. The consent letter will state that this has been provided retrospectively.	
Notice to sublet	£75
Your lease or freehold transfer may require you to obtain permission for you to sublet (rent out) your home. Please see our website ("Subletting your home") for the information and process. If you are a Shared Owner or you purchased your home through the Discount for Sale scheme you are not able to sublet your home under the rules of these schemes.	
Notice to keep pets	£50

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Documentation and Lease Information

Copy of Service Charge Account or Service charge Budget (current or previous years)	£30
Service Charge budgets and accounts are issued once a year, if you require a copy of the account issued for the current year or copies of accounts from previous years there is a charge made for this.	
Additional copies of correspondence	£30
If you require a copy of any correspondence that has been sent to you by Yorkshire Housing then a charge is made for this. Copies of correspondence can be sent via post or email as required.	
Fire Risk Assessment/Risk Assessment/Asbestos Survey	£35
If you require a copy of the Fire Risk Assessment, Risk Assessment or Asbestos Survey that has been carried out for the building (where applicable) then there is a charge made for this.	
Land Registry Search (request and copy of documentation)	£50
If you require a copy of information which is held at Land Registry about your property (including the Title Document, Title Plan or Transfer Document) then Yorkshire Housing can obtain this (where possible). You can also request this information from Land Registry directly.	
Copy lease (from Land Registry)	£50
Copy of Lease (from files)	£45
If you require a copy of your lease and we have a copy on our files then a copy can be supplied. If we do not have a copy on our files then one may be obtain from Land Registry. Your mortgage lender or solicitor may also have a copy of your lease.	

Lease Management

Breach of lease	£30
If Yorkshire Housing have to issue a notice or a formal letter to you because you are in breach of one or more of the covenants of your lease then a breach of lease charge will be added to your account. If we incur any legal costs or further costs in pursuing this breach then this will be in addition to this charge.	

Lease Extensions

Lease Extension Administration Fee	£150
As part of the Lease Extension process an administration charge is payable for the management of the process. This will be in addition to the legal fees and premium payable. This charge is payable for leases extended either via the "Formal" or "Informal" approach.	

Legal Processes

Notice of Transfer/Assignment	£50
When you sell your property your lease or transfer agreement require you to notify us of the sale. This is either in the form of a Notice of Transfer or Notice of Assignment which will be submitted by your solicitor.	
Notice of charge	£50
This is the notification sent to the landlord/management company providing details of any mortgages on the property. If the property you are purchasing is leasehold or subject to service charges and a Notice of Charge is required under the lease then there is a charge for processing this.	

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Deed of covenant	£40
Some leases require a Deed of Covenant to be signed upon the resale of the property, this charge covers the administration of the Deed and signing and sealing where necessary.	
Removal of land charges entries (RX4/DS1)	£50
Your property may have a charge or restriction at Land Registry in favour of Yorkshire Housing. It is possible that this is no longer required (your solicitor will be able to advise). If you want this charge removing your solicitor will need to complete specific documentation which Yorkshire Housing will need to sign and seal. This charge is in addition to any legal fees that may be payable.	
Deed of postponement	£50
A Deed of Postponement is used when there is a second registered charge on the property. If you require Yorkshire Housing to give permission for a Deed of Postponement to be put in place then there is a charge for this.	
Deed of variation/rectification administration fee	£100
Any variations or amendments to the lease carry an administration fee. It may not be possible to amend or vary the lease and it will always be down to individual lease interpretation. This charge does not include any legal costs which will be incurred during the process.	
Certificate of compliance	£50
When selling your property there may be a clause in the Title Document, Transfer Document or Lease which requires Yorkshire Housing to confirm that the sale has complied with certain sales restrictions. An administration charge is made for the provision of this.	
Licence to assign/consent to assign	£100
If you are a Commercial Leaseholder and you no longer want to lease your property but still have years left on your lease you will need to obtain the Landlords permission for the transfer of the lease. If this is the case this requires a license to assign to be signed by the Landlord. An administration charge is made for the provision of this.	

Major Works Management Fee

Any major works which are carried out by the Landlord and completed under Section 20 are subject to an administration fee. This fee is charged on top of the cost of the major works and is charged as a 10% of the total cost of major works.

Managing Your Account

Rent and/or Service Charge Arrears - Letter 3 (Proposing to approach lender or begin legal action)	£30
Under the terms of your lease/freehold agreement you are required to pay your rent and/or service charge. If payments are not made in line with the agreement then we will begin our arrears process. If the arrears have not been cleared or an arrangement made by the time the third arrears letter is due an additional charge will be added to your account. This will be in addition to any legal costs incurred in pursuing the debt.	

Mortgage Changes

If you are a Shared Owner you must receive consent from Yorkshire Housing if you wish to change your mortgage. This includes remortgageing, changing your mortgage term and further advances. We must approve your mortgage offer and supply written confirmation that this has been approved. Further advances will only be consented to in certain circumstances. Please see our website for the process on making changes to your mortgage.

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Some leases may also require permission from the freeholder to consent to a new mortgage, in this case we will require details of your request and consent will be provided.

Consent to re-mortgage	£40
Further advances	£40
Change to mortgage terms (change to number of years)	£40

Selling your property

Resales/Landlords Enquiries (Flats/Apartments)	£175
Resales/Landlords Enquiries (Shared Owners)	£175
During the sales process we are required to provide information regarding your property. This request is known as "Leasehold Property Enquiries" or "LPE1". The request comes as a formal request from your solicitor and a standard document is produced. This does not include bespoke requests or enquiries. This enquiry is dealt with within 10 working days from receipt of payment.	
Owner occupier (Freehold) house sale enquires	£50
If during the sales process your solicitor requires information on your ownership (this will include Service Charge payable, account balance, details of notice required upon completion) then there is a charge for providing this information. This enquiry is dealt with within 10 working days from receipt of payment.	
Technical further enquiries/additional pre-completion enquiries	£50
Any additional or bespoke enquiries which are outside of the standard enquiries detailed on the LPE1 form will attract an additional charge. This is per set of enquiries.	
Resale admin fee (Leasehold houses or flats)	£50
After notifying us that you intend to sell your property Yorkshire Housing need to administer the sales process, administer your account at completion, administer any major works payments (if applicable) and coordinate with solicitors over documentation required relating to the sale.	
Resale admin fee only (Shared Ownership properties)	£50
After notifying us that you intend to sell your Shared Ownership property Yorkshire Housing need to administer the sales process. This involves authorising the valuation of your property, approving potential purchasers, administering your account and coordinating with solicitors over documentation required relating to the sale.	
Fast Track Service LPE1 - in addition to LPE1 cost	£50
Our turnaround time for completing the LPE1 is 10 working days from payment being received, if your solicitor requires this information sooner the request can be turned around in 2 working days from receipt of payment for an additional charge. This is in addition to the standard charge for the property enquiries. Please discuss this request with us so we can ensure that we have capacity to carry this out.	

Staircasing

Buying more shares/staircasing	£100
Either to full ownership or partial staircasing. It covers approving the valuation and mortgage offer, administering the process and completing the memorandum of staircasing upon completion. For final staircasing this also includes the cost of signing and sealing the transfer documentation if the freehold is being transferred. This administration charge is payable in addition to the cost of purchasing further shares. £50 is payable at the beginning (when the valuation is submitted for approval) with a further £50 payable upon completion.	

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Administration Charges – Summary of Tenants' rights and obligations

1. This summary, which briefly sets out your rights and obligations in relation to administration charges, must by law accompany a demand for administration charges. Unless a summary is sent to you with a demand, you may withhold the administration charge. The summary does not give a full interpretation of the law and if you are in any doubt about your rights and obligations you should seek independent advice.

2. An administration charge is an amount which may be payable by you as part of or in addition to the rent directly or indirectly

- For or in connection with the grant of an approval under your lease, or an application for such approval;
 - For or in connection with the provision of information or documents;
 - In respect of your failure to make any payment due under your lease; or
 - In connection with a breach of a covenant or condition of your lease.
- If you are liable to pay an administration charge, it is payable only to the extent that the amount is reasonable.

3. Any provision contained in a grant of a lease under the right to buy under the Housing Act 1985, which claims to allow the landlord to charge a sum for the consent or approval, is void

4. You have the right to ask a First Tier Tribunal whether an administration charge is payable. You may make a request before or after you have paid the administration charge. If the tribunal determines the charge is payable, the tribunal may also determine:-

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

However, you do not have this right where:-

- A matter has been agreed to or admitted by you;
- A matter has been, or is to be, referred to arbitration or has been determined by arbitration and you agreed to arbitration after the disagreement about the administration charges arose; or
- A matter has been decided by a court

5. You have the right to apply to a First Tier Tribunal for an order varying the lease on the grounds that any administration charge specified in the lease, or any formula specified in the lease for calculating an administration charge is unreasonable

6. Where you seek a determination or order from a First Tier Tribunal, you will have to pay an application fee and, where the matter proceeds to a hearing, a hearing fee, unless you qualify for a waiver or reduction. The total fees payable to the tribunal will not exceed £500, but making an application may incur additional costs, such as professional fees, which you may have to pay.

A First Tier Tribunal has the power to award costs, not exceeding £500, against a party to any proceedings where:-

- It dismisses a matter because it is frivolous, vexatious or an abuse of process; or
- It considers that a party has acted frivolously, vexatiously, abusively, disruptively or Unreasonably

The upper tribunal has similar powers when hearing an appeal against a decision of a leasehold valuation tribunal.

7. Your lease may give your landlord a right of re-entry or forfeiture where you have failed to pay charges which are properly due under the lease. However, to exercise this right, the landlord must meet all the legal requirements and obtain a court order. A court order will only be granted if you have admitted you are liable to pay the amount or it is finally determined by a court, a tribunal or by arbitration that the amount is due. The court has a wide discretion in granting such an order and it will take into account all the circumstances of the case.