



"Providing high quality homes & services that put people first"

Leaseholders

Service Charges

MHA's Mission Statement

"To provide **high quality homes & services** that put **people first**"

Please contact the **Corporate Services Team** on **01495 761104**, if you require this document in PDF, large-print, Welsh or any other language, braille or audio format.

Introduction

As a landlord we have a legal duty to provide works and services to you as a leaseholder. A service charge is collected by landlords to recover the costs incurred in providing these services to you and maintaining the dwelling. Under the terms of the lease you are required to share the costs with the landlord and other leaseholders.

You will be charged for services provided by MHA as specified in your lease.

All of your service charges (other than ground rent) are variable and are based on the actual cost of the services provided in the previous financial year. Ground rent is fixed at £10 per year and is charged in advance.

You will receive a service charge invoice every year in June.

The service charges that you may be required to pay, with a brief description of each, are listed on the following pages of this booklet.

Recharges How to pay

Charges may be made due to wilful damage of communal areas, or where it can be proved that drains have been blocked or where appointments have been made but not honoured. A small charge will also be made for replacement or extra key fobs.

Your service charge can be paid in full or you can request to pay in monthly instalments. A monthly payment plan will be included with your service charge bill. It is expected, however, that the annual charge will be paid in full within the year (i.e. by the 31st March). With major works and improvements, extended payment terms can be arranged depending on your financial circumstances and an affordability review will be carried out with you.

A list of payment methods is included on the following pages of this booklet.

Direct Debit

- If you would like to pay your rent by Direct Debit please contact us on **01495 745770** or **01495 761109** to set up over the phone
- A Direct Debit can be set up for any day of the month and for any frequency including weekly, fortnightly, monthly, four weekly and quarterly. Please advise us when you call your preferred choice

Standing Order

- You can set up a standing order with your bank or building society to pay an amount on a day or date you decide
- Payments are credited to your account within 2 working days
- Standing Orders are made between you and your bank or building society and cannot be varied by MHA using Account Number 40601837 and Sort Code 20-01-43

Telephone

- You can make a payment over the phone using a debit or credit card by calling us free on **0800 085 3557** - Select option 1 for the 24 hour automated payment Line or; select option 2 if you wish to speak to an advisor (between the hours of 8.30am - 5.00pm Monday to Thursday, or 8.30am - 4:30pm Friday).
- Payments are credited to your account on the next working day

Allpay Payment Card

- A payment card can be used at any post office or outlet displaying the 'PayPoint Logo'
- Payments are credited to your account in 3 – 4 working days from the date paid
- All receipts must be kept as proof of payment
- Please call **01495 745770** to order a rent payment card

Online Payment & Internet Banking

- Payments are made via MHA's website – **www.monmouthshirehousing.co.uk**
- Payments are credited to your account within 2 working days
- If you use internet banking via your bank or building society's website or mobile phone app, you can set up MHA as a payee for your rent using Account Number 40601837 and Sort Code 20-00-85

Allpay

- Firstly, you need to register your Allpay Reference Number (the number that appears under your name on the Allpay card. You will also be asked for the long number on the front of your Allpay card) on the Allpay website: www.allpayments.net. You will need your e-mail address to do this. You need to do this for the service below:
- The allpay Payment App
- Pay by Text
- 24 hour telephone payment line
- Allpay website: **www.allpayments.net**
- For further information please call **0345 677 2277** or visit our website: **www.monmouthshirehousing.co.uk/allpay**

Please note - ensure you give your account reference or property address when making any payments to MHA - otherwise we will not be able to credit the payment to your account

Cash or Cheque

- Cash can be paid into any branch of Barclays Bank using Account Number 40601837 and Sort Code 20-00-85
- All receipts must be kept as proof of payment
- Please make cheques payable to Monmouthshire Housing Association Ltd and post to: **Monmouthshire Housing Association, Nant-Y-Pia House, Mamhilad Technology Park, Mamhilad, Monmouthshire, NP4 0JJ**
- Payments may take up to 5 working days to be credited to your account

Money Wise

- Advice on claiming Welfare Benefits and help with appeals if refused benefits
- Budgeting and managing money advice to help your money go further
- Basic debt and specialist debt advice – including writing and negotiating with creditors
- Affordable utilities advice from energy switching to arranging installation of water meters and accessing water assistance schemes to reduce water bills
- Access to affordable loans and insurance
- Advice offered is free of charge and confidential

Invoice

Your service charge invoice, sent out every June, will contain information on the charges you are required to pay along with a payment plan for you to spread your payments by Direct Debit over the financial year. Following are details of the charges that may appear on your invoice.



Ground Rent - All leaseholders are required to pay a ground rent of £10 per year. This is a charge that is fixed for the whole period of your lease. It is set at the time that the flat was originally sold. The ground rent is payable because MHA owns the land on which your property is situated.

Management Fee - This charge is to cover any costs relating to managing the leasehold service. This charge would cover costs such as arranging insurance, calculating service charges, consultation over major works, administering payments, raising invoices and office costs. All leaseholders will pay the same management charge.

Service Charges

Insurance - MHA will arrange building insurance for your block of flats. The annual premium charged to you is based on a percentage of the reinstatement cost for the property.

Communal Electricity - Many of our blocks have a communal electricity meter which supplies power for services such as internal and external lighting, door entry systems and smoke alarms.

Communal Cleaning - The cost of the cleaning of communal areas including corridors and stairwells (in some blocks the external stairways and walkways will be included) and the cleaning of communal windows.

On-site Bin Collection - The cost of providing additional wheelie bins for collection by Monmouthshire County Council.

Repairs - This charge is variable and is calculated according to the costs of repairs carried out to the building. A breakdown of the repairs carried out will be included on the reverse of your invoice.

Major Works - You will be consulted on any larger items of work costing £250 or more. Major works could include roofing works, cyclical painting, window replacements or security door installation. Please see the major works booklet for more information.

Grounds Maintenance - This covers the annual maintenance of communal gardens or grassed areas. You will only pay for the communal areas specified on the plan in your lease.

Total to be paid - The amount due to MHA, see ways to pay later in this booklet.

Balance Brought Forward - Any outstanding balance from previous service charge invoices.

How to Contact us

General

If you have a query regarding your home, leasehold or service charges or would like to report problems with anti-social behaviour or a neighbourhood issue please contact your leasehold officer by calling our Head Office at Mamhilad on: **0345 677 2277** (local call rate).

Freephone Repairs Hotline (Inc. emergency out of hours)

To report a repair or to contact us in an emergency when our offices are closed, please call our Freephone Repairs Hotline number on **0800 980 7751** or **01495 761143** (from a mobile)*

**Calls to our 0800 number may cost you more than the 01495 numbers if you are calling from a mobile phone.*

Live Chat

Click the link on our website to talk to a member of our Customer Service Team.

Email

You can also contact us via email: **leasehold@monmouthshirehousing.co.uk** We aim to respond to emails within 3 working days.

Website

You can also contact us and find out the latest news and information about Monmouthshire Housing by visiting our website at: **www.monmouthshirehousing.co.uk**

Facebook**

www.facebook.com/Monmouthshire.Housing

Twitter**

www.twitter.com/mon_housing

***Social media accounts are not monitored 24 hours a day. To report repairs please use our hotline number **0800 980 7751**.*

Useful Contacts

MHA's Main Office:	0345 677 2277
Repairs Helpline:	0800 980 7751
TV Licence:	0300 790 6131
Council Tax:	01633 644630
Homemakers:	01873 857 618

Utility Companies

Welsh Water:	0800 052 0145
SSE/Swalec:	0345 071 3994
British Gas Emergency:	0800 111 999

Useful Websites

Our Website:	www.monmouthshirehousing.co.uk
MCC's Website:	www.monmouthshire.gov.uk
TV Licensing:	www.tvlicensing.co.uk

Monmouthshire Housing Association



0345 677 2277



customerservices@monmouthshirehousing.co.uk



www.monmouthshirehousing.co.uk



**Monmouthshire Housing Association
Nant-Y-Pia House, Mamhilad Technology Park
Mamhilad, Monmouthshire, NP4 0JJ**



facebook.com/Monmouthshire.Housing



twitter.com/mon_housing



Scan the QR code to access
the MHA website.