

## Schedule of Fees and Charges

During the ownership of your property, you may require First Choice Homes Oldham to carry out additional work or services which are not covered by the management fee within the annual service charge. On these occasions we make a direct charge or have a fee, which is payable in advance.

Charges and fees are to cover our cost of providing the work or service to you, 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 schedule of fees is effective from 1<sup>st</sup> August 2023. All fees quoted are inclusive of VAT.

Where external providers such as Solicitors, Valuers or Surveyors are used, then the full cost of these services will always be passed on.

<b>Consent to re-mortgage</b>	<b>£100.00</b>
<b>Further advances</b>	<b>£65.00</b>
<b>Change to mortgage terms (e.g., change to number of years)</b>	<b>£65.00</b>
If you are a Shared Owner, you must receive consent from First Choice Homes Oldham if you wish to change your mortgage. This includes remortgaging, 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.	

<b>Land Registry Search (request and copy of documentation)</b>	<b>£50.00</b>
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 FCHO can obtain this (where possible). You can also request this information from Land Registry directly.	
<b>Copy lease (from Land Registry)</b>	<b>£50.00</b>
<b>Copy lease (from files)</b>	<b>£45.00</b>
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 obtained from Land Registry. Your solicitor should also have a copy of your lease which they should provide to you at no cost. Alternatively, you can download a copy from the Land Registry for a small fee from <a href="https://www.gov.uk">HM Land Registry - GOV.UK (www.gov.uk)</a>	

<b>Insurance Policy – Summary of Cover from webpage</b>	<b>Free</b>
<b>PDF Copy Insurance Policy Document</b>	<b>£40.00</b>
<b>Paper Copy Insurance Policy Document</b>	<b>£50.00</b>
<b>Copy of Service Charge Account – one year</b>	<b>£65.00</b>
<b>Supporting Documentation to Accounts + Copies of invoices</b>	<b>£65.00 + £1.00 per invoice</b>

<b>Copy Correspondence</b>	<b>£65.00</b>
If you require a copy of any correspondence that has been previously sent to you by First Choice Homes Oldham then a charge is made for this. Copies of correspondence can be sent via post or email as required.	

<b>Breach of lease</b>	<b>£65.00</b>
If First Choice Homes Oldham must 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 these will be in addition to this charge.	

<b>Landlord Major Works project management fee</b>	<b>10% of project cost (£1,000 max)</b>
Any major works carried out by the Landlord 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 (to a maximum of £1,000).	

<b>Consent for minor improvements / alterations</b>	<b>£100.00</b>
Your lease will tell you for what you need to ask consent and for what you are responsible as the homeowner. If your lease tells you to get consent from your landlord, you will need to complete and submit an Alteration Request form. If you decide to sell in the future, you will need to show that consent was given. Please see our webpage for examples of minor and major alterations. Email <a href="mailto:homeowners@fcho.co.uk">homeowners@fcho.co.uk</a> for an Alteration Request form.	

<b>Consent for major improvements / alterations</b>	<b>£150.00</b>
You might be allowed to undertake major alterations to your home, but you will need our written permission first. Work cannot start until you have written consent from First Choice Homes Oldham.	

<b>Consent for improvements / alterations with First Choice Homes Oldham surveyor visit</b>	<b>£200.00</b>
It might be that we need a surveyor to report on the proposals before we can consider your application	

<b>Retrospective consent for improvements / alterations with First Choice Homes Oldham surveyor visit –</b>	<b>£300.00</b>
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<b>Retrospective consent for minor improvements / alterations</b>	<b>£150.00</b>
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<b>Retrospective consent for major improvements / alterations</b>	<b>£200.00</b>
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<b>Additional work by First Choice Homes Oldham officer. Per hour</b>	<b>£150.00</b>
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<b>Retrospective consent for improvements / alterations with FCHO surveyor visit</b>	<b>£250.00</b>
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<b>Additional External Surveyor report</b>	<b>Provider's Fee in full</b>
<b>First Choice Homes Oldham Surveyors visit/inspection</b>	<b>£150.00</b>

<b>Consent to sublet in advance</b>	<b>£100.00</b>
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<b>Retrospective consent to sublet</b>	<b>£150.00</b>
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Your lease or freehold transfer may require you to obtain permission for you to sublet (rent out) your home. If you are a Shared Owner, you are not able to sublet you home.	
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<b>Paper copy Fire Risk Assessment</b>	<b>£65.00</b>
<b>PDF copy Fire Risk Assessment</b>	<b>£40.00</b>

<b>Consent to keep pets</b>	<b>£100.00</b>
<b>Retrospective consent for pets</b>	<b>£150.00</b>

<b>Resales</b>	<b>£250.00</b>
This charge is a non-refundable charge to cover any consents and approvals, administrating your account, and coordinating with solicitors over documentation required relating to the sale. This is in addition to the legal fees and premium payable.	

## Arrears Management

Late Service Charge Reminder	<b>£20.00</b>
Issue of NOSP (Notice of Seeking Possession)	<b>£100.00</b>
Issue of Notice of Forfeiture	<b>£250.00</b>

## Legal Processes

<b>Landlord Enquiry Pack (LPE1) – Sales and Resales of Flats and Houses with Service charges</b>	<b>£190.00</b>
<b>Landlord Enquiry Pack (LPE1) – Sales and Resales of Houses with no service charges</b>	<b>£160.00</b>
<b>Certificate of Compliance</b>	<b>£100.00</b>
<b>Resale Fee including Deed of Covenant / Licence to Assign</b>	<b>£450.00 + VAT</b>
<b>Retrospective permission to assign (in addition to fee for Licence to Assign)</b>	<b>£265.00</b>
<b>Notice of Transfer</b>	<b>£100.00</b>
<b>Notice of Charge</b>	<b>£100.00</b>
<b>Lease Extension Legal Fees (excluding Valuation Report and administration charge)</b>	<b>£1100.00 + VAT</b>
<b>Lease Extension (Administration charge only)</b>	<b>£150.00</b>
You may be entitled to apply for an extension to the number of years remaining on your lease. Currently you can purchase a further 90 years in addition to the remaining term of your lease if you are a qualifying leaseholder. Please contact <a href="mailto:homeowners@fcho.co.uk">homeowners@fcho.co.uk</a> for further information. Fees are in addition to the valuation fee and premium payable. This charge is payable for leases extended either via the "Formal" or "Informal" approach.	

<b>Freehold purchase Legal Fees (excluding Valuation Report and administration fees)</b>	<b>£350.00 + VAT</b>
<b>Freehold purchase administration charge</b>	<b>£150.00</b>
You may be entitled to apply to purchase the freehold of your leasehold house. This will be subject to FCHO owning the freehold. Please contact <a href="mailto:homeowners@fcho.co.uk">homeowners@fcho.co.uk</a> for further information.	

<b>Deed of Postponement</b>	<b>£250.00</b>
FCHO may agree to the postponement of charge in certain circumstances	

<b>Deed of Variation / Rectification</b>	<b>£550.00 + VAT</b>
FCHO may agree to the variation of a lease in certain circumstances	

<b>Staircasing/Buying more shares (Administration charge only)</b>	<b>£150.00</b>
Either to full ownership or partial staircasing. This is in addition to the legal fees and premium payable.	
<b>Interim Staircasing (buying more shares) &amp; Memorandum of Sale (Legal fees)</b>	<b>£225.00 + VAT</b>
<b>Final Staircasing &amp; Freehold Transfer (Legal Fees)</b>	<b>£450.00 + VAT</b>
<b>EPC / Asbestos Report / FENSA fee</b>	Provider's fee + £40.00
<b>Landlord Reference</b>	£100.00
<b>Land Sales (excluding valuation report) Administration Charge</b>	£200.00
<b>Land Sales (excluding valuation report) Legal Fee</b>	£350.00
<b>Other service fee – available on request</b>	

## Summary of Tenants' rights and obligations Schedule of Fees and Charges

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; or
  - 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.