# **Useful Information and Frequently Asked Questions for Freeholders, Leaseholders & Shared Owners**

We understand you may have questions about the changes to your rent or service charges, so we’ve included some useful information, along with answers to the most frequently asked questions from our residents.

### What are service charges?

Service charges cover the costs of maintaining buildings and shared areas in your neighbourhood. These can include cleaning, utilities, fire safety, lift maintenance, landscaping, and health and safety compliance. Charges are based on actual or estimated costs, with no profit added. Service charges, outlined in your lease or transfer document, are paid annually and may include building insurance, contributions to a reserve fund, and a Management Fee.

These charges help ensure your home and neighbourhood remain safe, clean, and well-maintained.

What do the different service charge categories mean?

A full explanation of our service charge categories are available at [www.originhousing.org.uk](http://www.originhousing.org.uk).

### Why have my service charges changed?

Your service charge covers the cost of maintaining our building and caring for the shared areas around your home. While we’ve worked hard to review all service charges this year and make savings wherever possible, rising costs—such as pest control—may have resulted in an increase to your charge.

Service delivery – Monitoring standards and responding to your feedback?

We continuously monitor and improve service standards based on resident feedback.

Estate Standards: Our Estate Services Team Leaders conduct regular inspections for cleaning and grounds maintenance. Any concerns are followed up with the in-house team or contractors. Additionally, Neighbourhood and Home Ownership Managers carry out quarterly walkabouts to engage with residents about any issues. Residents are always invited to join.

Window Cleaning: In response to resident feedback about our contractor not meeting contract requirements, we brought forward the procurement of a new provider. A new contractor will begin in April 2025.

Grounds and Tree Maintenance: We worked with the Resident Scrutiny Panel to improve the grounds maintenance specification and combine it with tree care for better value. The new service starts in April 2025.

Pest Control: We’ve transitioned to a specialist contractor ( from an in house model) , which has improved responsiveness and capacity to meet demand. While costs have increased, the service outcomes are better.

Communal Repairs: We've made staffing changes in key teams to strengthen contract management and monitoring. We expect this to lead to better outcomes for residents in 2025.

These changes reflect our commitment to improving services based on your feedback.

I own my house. Why should I pay service charges?

Some houses pay service charges as they form part of an estate and receive a range of services. (for example, tree pruning or gardening, bulk refuse, estate cleaning).

Why do I pay for managing agent costs?

These are for costs that are provided by the managing agent. e.g. cleaning, repairs.  The costs are based on their actual costs which they have invoiced Origin for.

### What is the Management Fee?

The Management Fee covers the costs of managing your property and neighbourhood. It funds essential activities like:

* Collecting rents and service charges
* Service charge accounting and administration
* Staffing costs
* Managing enquiries and direct services
* Monitoring service contracts and inspections
* General property management

This charge ensures efficient management and upkeep of communal areas and services.

### Why is my insurance premium increasing?

For homeowners, insurance premiums are rising across the market due to increasing claim costs. These costs are driven by higher prices for building materials, energy, labour, and insurers’ operational costs. Even if you haven’t made a claim, premiums must increase to ensure insurers can meet their obligations. If you receive services from a managing agent, your charges may include insurance as well and you will not be charged a seperate premium fee.

What has changed?

The Financial Conduct Authority (FCA) have published additional insurance regulations following a review of the multi-occupancy buildings insurance market. The FCA rules are intended to ensure that insurance products which are ultimately paid by somebody else, such as a leaseholder or homeowner, are consistent with their needs and interests.

What do the rules require?

Residential leaseholders who pay or contribute a specific amount relating to the buildings insurance premium are entitled to receive prescribed information about the buildings insurance policy. Please refer to the enclosed information from Marsh, Origin’s Insurance broker

What can I do if I am unhappy about a new charge?

Initially you should contact us directly. You can email [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk) visit [www.originhousing.org.uk](http://www.originhousing.org.uk) or call us on 0300 323 0325.

You have the right to appeal against any increase. To appeal, please write to the Residential Property Tribunal Service (RPTS), 10 Alfred Place, London, WC1E 7LR. They will review your charge and let you know their decision. There is more information on the appeals procedure here:

<https://www.gov.uk/government/publications/property-chamber-tribunal-procedure-rules>

### How are rent charges calculated?Shared Ownership only

The way your rent is calculated depends on the type of home you live in and the agreement you have with us. If you’re unsure about your agreement type, please check your documents or contact us for clarification. Rent charges are based on the terms set out in your lease agreement. Rent reviews for market rent, and shared ownership properties are determined by clauses in your lease or tenancy agreement. These clauses outline how and when increases can be applied.

## **Payments**

### How to update your payment amount

If your rent or service charges are changing, follow these steps to update your payment arrangements based on how you pay:

#### **Direct Debit**

We’ll update your payment automatically and confirm your new instalments by mid-March 2025.

#### **Standing Order**

If you pay by standing order, you’ll need to update your payment directly with your bank. This can usually be done online via your banking app, by phone if you have telephone banking set up, or in branch (check your bank’s opening hours). If you have a repayment agreement in place, make sure to include this amount in your updated standing order. To switch to Direct Debit, visit **originhousing.co.uk** or call 0300 323 0325

### What if I can’t afford to pay the new amount?

We want to support residents who may need help if you are experiencing financial difficulty or you cannot afford the new amount, please get in touch so we can talk about support available to you. please contact us as soon as possible on 0300 323 0325

## **Can’t find the answer you’re looking for?**

We’ve included the most commonly asked questions from our residents here, but if you still need help, we’re here to support you

* Email us at [enquirirs@originhousing.org.uk](mailto:enquirirs@originhousing.org.uk)
* Call our Customer Service team on 0300 323 0325. Lines are open Monday to Friday, 8am to 6pm (excluding Bank Holidays).

We’re always happy to help with any questions or concerns you have.

## **Help with finances**

If you need any support, we can help you with:

* Benefit Checks
* Budgeting
* Move to Universal support
* Food Bank referrals

Get in touch by calling 0300 323 0325, or by emailing [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk)

To find out more visit our website: [www.originhousing.org.uk](http://www.originhousing.org.uk)