

Customer Charter

Land Trust Residential Services is committed to delivering quality land and estate management. This mission is underpinned by our Customer Charter, which details how we communicate with you and provides information about our standards of service. We aim to provide a customer service that is helpful, focused on solving your queries and responsive to your needs.

**Our aim is to deal with enquiries as quickly and as fully as possible
– and to keep you informed if we require additional time.**

Our commitment to you

We will:

- deal with your enquiry honestly, fairly and politely;
- give you prompt and accurate advice and information;
- respect your right to confidentiality; and that of others;
- take into account your individual needs;
- keep you informed about what is happening with your enquiry;
- listen to what you have to say and engage with you;
- have an easy-to-use and straightforward enquiry procedure.

Let's talk over the phone

We aim to answer your call promptly and let you know to whom you are speaking. If you telephone during a busy spell, your call may be diverted to a message system so that we can call you back.

Let's meet face-to-face

- If a meeting is necessary, we will arrange this as soon as possible and confirm it with you in advance.

Help us to help you

- It helps to tell us of any relevant changes in your circumstances as soon as you can e.g. should your correspondence address change or you are selling your property
- Please be considerate and polite to our staff and our contractors, as we are here to help you.
- It helps to tell us if you have any comment, feedback or compliment about our service.
- Please do make suggestions if you think there are ways we could improve our service.

Evaluation and improvement

As a responsible and progressive organisation, the Land Trust listens to the views of our customers and we conduct regular satisfaction surveys to identify any issues or areas for improvement.

You can contact us on

Enquiry Line: 0300 3230 170

E-mail: mail@thelandtrust.org.uk

Customer complaints policy

We always hope that issues can be resolved locally with good dialogue and we have provided you with access to the telephone helpline and email address above to help you raise concerns.

However if an issue can't be resolved we will confirm receipt of your complaint within two working days and will issue a full response within five working days. The complainant then has 14 working days to lodge an appeal and will receive a final response from a Director or Chief Executive within 10 working days of the appeal being lodged.

If more time is required to investigate the issue, we will confirm this to you within the time scale shown above.

Delivering what the community want

We always work in collaboration with the community to ensure that your green space is managed to the specification in the management agreement.

When we retender a significant contract on site we will ensure that the residents are consulted where appropriate.

Frequently Asked Questions

What is a service charge?

Service charges are collected to recover the costs incurred in providing services for green spaces, buildings and grounds, where the costs are shared amongst the homeowners.

Service charges are sometimes also referred to as Estate Rent Charges, Estate Charges, Maintenance Charges, etc. In the case of the Land Trust we are responsible for the upkeep and management of the public open spaces associated with your development. Well managed open spaces add to the value of your property and your community so to ensure that these valuable green spaces are safeguarded for the long-term and help protect the value of your property, you are obliged to pay a service charge.

Details of the proportion of the various costs that you have to pay are provided in your transfer of title document (TP1 or a service charge deed) which you will have entered into when you purchased your property.

How do service charges work?

We base our calculation of the costs payable for a given year on an estimate of costs; therefore you pay an estimated service charge on-account. At the end of the site's financial year we calculate the actual costs incurred to establish whether there was credit or deficit of funds i.e. if more money was invoiced than spent (credit) or the amount of expenditure exceeded the value of money collected (deficit).

How do I know what my service charge is spent on?

At the end of each financial year, we provide you with a certified set of accounts prepared by an independent examiner. This shows you the expenditure on management of the defined areas.

If I live in a freehold house why do I still have to pay a service charge?

If you purchase a freehold property, you will own the home and the land it is built on. There may be other areas of open space (such as play areas, woodlands, ponds and sustainable drainage systems) that form an integral part of the development and protect the value of your property which will incur costs to maintain. Your service charge payment is your contribution to the upkeep of these shared features.

Your TP1 or service charge deed will outline your requirement to contribute towards the maintenance of these areas.

If my property is empty or sublet, why do I still have to pay?

Service charge is for all the public open space identified in your TP1 or service charge deed and each property owner contributes towards the costs of the services. If we did not charge you whilst the property was empty or sublet, we wouldn't recover 100 per cent of the costs and there would be a shortfall which would have to fall unfairly upon the other owners. Under the terms of your transfer, service charge is payable for the full duration of the ownership of your property irrespective of whether it is occupied or not.

What happens if I sell the property?

Please contact us prior to the sale and we will provide our solicitors contact details, who will guide you through the process.

What will happen if I cannot afford to pay my service charge?

If you run into difficulties please get into touch with us to discuss this as soon as possible. In the first instance please contact our Customer Services team to discuss payment options.

What happens if I withhold payment?

We appreciate that sometimes legitimate disputes may arise with regard to service charge. However we have an obligation to collect the service charge money in good time.

Therefore should you not advise us of any dispute, or if we feel your dispute is not legitimate, we will take action to recover any outstanding service charges. This action ranges from reminder letters, to court action and may differ on a case by case basis. We take this action to ensure that your development has the necessary funding to provide services throughout the service charge year.

Can the service charge increase/decrease?

The service charge is an estimate of the actual costs of providing the various services arranged by the Land Trust. The costs of these services can vary depending on maintenance requirements, charges made by contractors/suppliers, changes in the frequency or level of services required and changes in legislation.

At the end of each financial year, accounts are prepared and certified by an independent auditor. Where the amount expended during the year differs from the service charge estimate a balancing charge or "year end adjustment" is required. The adjustment can be a credit if we over estimate or a debit if we under estimate. If we under estimate; an invoice will be sent to you for the balance due. If we over estimate, the adjustment is credited to your account and will reduce future invoices.

What are Sinking Funds and what happens to the money collected?

Sinking Funds are monies we collect to help contribute towards the cost of non-annual expenditure such as the renewal or major repair of play areas and other landscape features and cyclical works.

This helps spread the cost equally as well as avoiding high one-off annual payments.

Where are the service charge funds held?

All funds paid on account are paid into a named bank account which is held under a trust specific to your development. Income from service charges is ring-fenced and applies to the management of the land it pays for.

Introducing 'My Land Trust'

We believe in making things as simple as possible for our customers and we aim to provide you with a quick and convenient way to view your account history and to make payments.

This is why we have created **My Land Trust**.

'My Land Trust' means you can:

- pay online;
- view details of your account in real time;
- make payments using major debit cards when you want;

My Land Trust is completely secure. When you make a payment with your debit card, this is processed by Sage Pay on their secure servers so you can be sure that your card details are safe whenever you use **My Land Trust**.

Registration & Accessing 'My Land Trust'

Before you can access **My Land Trust** you will need to provide us with your email address. The easiest way to do this is to send it to us when you return your payment slip at the bottom of your bill. You will also need your Customer Reference number which can be found on your bill. We will set you up on **My Land Trust** within three working days of us receiving your information. You will then need to complete the following steps to access your account:

- Go to <https://my.thelandtrust.org.uk>
- Click on **Registration & Forgotten Password**
- Enter your Customer Reference number
- Create a username
- Enter your e-mail address
- Click on the **Register** button

For security, **My Land Trust** will then check your e-mail address against our systems to ensure that they match. If they do match then you'll be e-mailed a password that you can then use to access **My Land Trust**. This password can be changed to something more memorable. If the e-mail address you used to register cannot be found in our system, you won't be able to register online at this point. In this instance, please call or email us. You will be asked to answer some security questions in order for us to access your details and resolve your query.

If you forget or lose your password:

- Click on **Registration & Forgotten Password**
- Click on **Forgotten Password**

A link to reset your password will then be emailed to you. Follow the instructions in the email to reset your password.

Please remember to keep a note of your user name and password

– it is your responsibility to keep these safe and secure.

Using the system to make a payment

- Log on using your username and password.
- Click on **Make a payment** from the menu on the left hand side. This will bring up a screen showing a breakdown of the charge that is due.
- Select **£** on each line and select **Process payments**.
- Choose the type of card you want to use to pay.
- Confirm the amount to be paid and you will be directed to the Sage Pay site.

Once payment is made and accepted you will be redirected back to **My Land Trust**. A confirmation e-mail from Sage Pay will be sent to you with a payment reference number for you to use in any correspondence. **My Land Trust** will show that your payment has been received and the process is complete.

Is paying online via 'My Land Trust' secure?

My Land Trust is our password-protected website. The process of logging in is made secure by encrypting your login details via a secure SSL security certificate. Once logged in, all the subsequent pages that are viewed are secure and encrypted. If you use an incorrect password five times, the system will temporarily lock your account, preventing unauthorised access.

When making a card payment you will be connected to the Sage Pay secure server to verify the transaction. Sage Pay employs very high levels of encryption, backed by VeriSign, to find, connect, secure and transact online business.

Got a question?

Enquiry Line: 0300 3230 170

E-mail: mail@thelandtrust.org.uk

The small print

How we deal with your Service Charge bill

The Land Trust has the responsibility to all homeowners across the site to ensure that all service charges are collected. We aim to make this as easy and straightforward as possible. We have a number of ways to pay including via **My Land Trust**, internet banking, direct debit, cheque or by phone.

If you are having problems paying your bill

We will work with you make sure that you have the payment arrangements to meet your needs. For most people, spreading the cost over 10 months will be the best way to manage the service charge. If you have difficulty setting up your direct debit, please contact your local bank branch or contact us and we'll do our best to help.

What happens if I don't pay my bill?

When customers don't pay it affects our ability to deliver and hold to the standards expected across our development. We therefore have a duty to take action in the event of non-payment or non-contact when bills are due.

Homeowners are required to meet all due dates of payment whether these are due annually, six monthly or, where set up by direct debit, monthly.

The legal bit

Debtor

Means the homeowner of a property where the annual service charge remains outstanding for more than 28 days from the due date of the annual service charge.

Joint liability

Means a homeowner who is jointly responsible along with another co-owner as defined within their Title Deeds pertaining to that property.

Late Payment Charge

Means a fixed charge of £10 +VAT incurred on the date of the first Late Payment Notice.

Final Late Payment Charge

Means a fixed charge of £20 +VAT incurred on the date of the second Late Payment Notice.

On or after 28 days from the due date of the bill a Debtor will be issued with a Reminder Notice. This gives a further 14 days to settle the bill.

On or after 14 days from the date of the Reminder Notice the debtor will be issued with a Late Payment Notice. This Notice Incurs the Late Payment Charge.

On or after 14 days from the date of the late Payment Notice the debtor will be issued with a Final Payment Notice. This Notice incurs the Final Late Payment Charge.

On or after seven days from the issue of the Final Payment Notice the Debtor's outstanding account will be passed to our External Debt Recovery Partner. At this point the debt will be owed to our external partner and the Land Trust has no involvement. Our External Debt Recovery Partner will issue a Letter Before Action which will outline the options available and the action that will be taken to secure the debt is paid. The Letter Before Action will incur additional fees to those quoted above.

What if I dispute my bill?

We aim to deal with all disputed cases directly and as quickly as possible. Please refer to our complaints procedure in the customer charter for more information.

Data Protection

By providing your details you consent to the Land Trust processing data relating to you for legal, administrative and financial purposes. The Land Trust may make such information available to any company within the Land Trust group of companies, those who provide products or services to the Land Trust or any company in the group (such as advisers and administrators), regulatory authorities and as may be required by law.

Our full Data Protection policy is available to view online at **My Land Trust**.

Debt advice

If homeowners are experiencing difficulty in paying their bill they should contact the Land Trust immediately.

Debt Advice Agencies

National Debtline

Tricorn House
51-53 Hagley Road
Edgbaston
Birmingham
B16 8TP
Freephone 0808 808 4000
www.nationaldebtline.co.uk

StepChange Debt Charity

Freephone 0800 138 1111
<https://www.stepchange.org>

Citizens Advice

www.citizensadvice.org.uk

Community Legal Advice

0845 345 4345
www.clsdirect.uk