

The background features a wooden silhouette of a house with two windows and a chimney, set against a blurred blue and white background. In the bottom right corner, there are several stacks of coins, likely representing financial matters.

Homeownership Fees 2022/2023





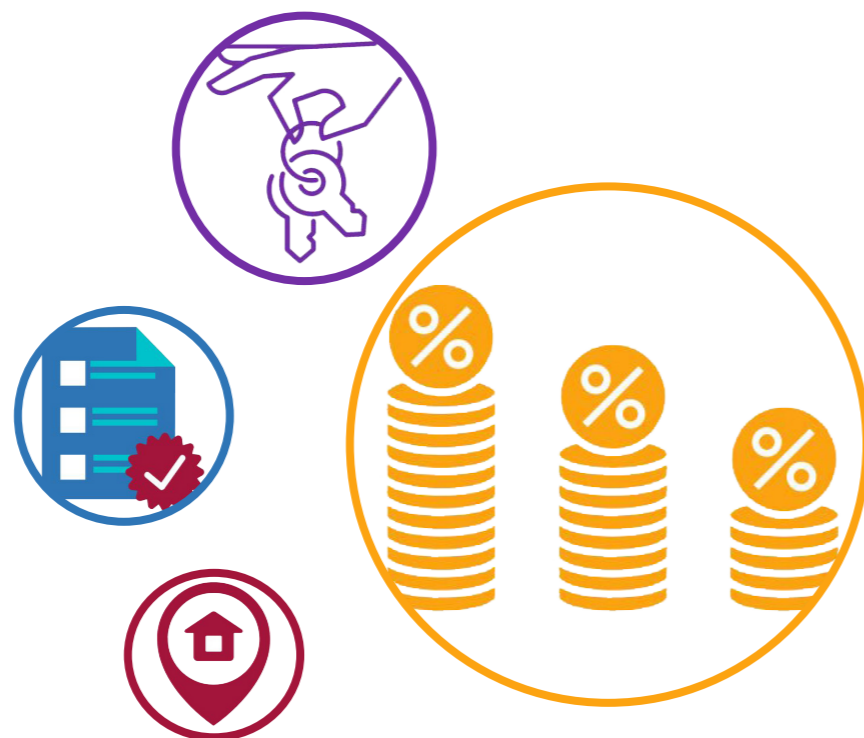
A schedule of fees is available within this booklet, allowing homeowners and purchasers to view the cost of a request in advance. The fees are set at a reasonable level to cover the work involved in processing each request.

In some instances, the homeowner may be required to pay our legal costs in relation to processing and satisfying a request, where legal support is required to carry out due process.

The following tables set out Saffron Housing Trust's published list of admin and legal fees, which are payable at the point of application. We will not be able to progress with your request without this fee being paid. Please note, you may also be liable to cover our legal costs.

Application or enquiry	Charge (including VAT unless otherwise stated)
Resales	
Saffron advertising costs (includes admin fee)	1%+VAT
Admin Fee (this is not payable if Saffron advertises)	£250.00
Replies to enquiries	£400.00
Notices	
Notice of Transfer	£120.00
Notice of charge	£120.00
Restrictive Covenants	
Deed of release	£250.00
Deed of Covenant	£120.00
Certificate of Compliance	£200.00
Remortgage and further lending	
Deed of postponement	£250.00
Transfer of equity	£300.00
Remortgage and further advance	£150.00
Application to extend or vary a lease	
Lease extension Formal (leaseholder only)	£250.00
Lease extension Informal (shared owners and leaseholders)	£250.00
Shared ownership house – Lease extension	£250.00
Deed of variation	£300.00
Surrender and regant	
Surrender of Lease	£500.00
Regant of Lease	£500.00
Staircasing	
Lease staircasing	£200.00
Equity charge	£200.00

Application or enquiry	Charge (including VAT unless otherwise stated)
Subletting	
Consent to Sublet - Leaseholder	£200.00
Home Improvement requests	
Minor	£75.00
Complex/Major (Saffron surveyor visit) will require a deed of collateral warranty	£250.00
Complex/Major (external surveyor visit) will require a deed of collateral warranty	£150 + Surveyor costs
License for alterations	£400.00
Retrospective Minor	Minor fee + 50%
Retrospective (Saffron surveyor visit)	Major fee + 50%
Retrospective (external surveyor visit)	Major fee + 50%
Deed of Collateral Warranty	£500.00
Rent and Service Charges	
Copies of statement of rent/ground rent account	£35.00
Copies of service charge demands/annual accounts	£35.00
Other	
Copy lease	£35.00
Valuation fees	Varies dependent on appointed surveyor
Copy NHBC Certificate	£75.00



Administration charges – summary of tenant’s rights and obligations

This summary, which briefly sets out your rights and obligations in relation to administration charges, must by law accompany a demand for administration charges otherwise you are able to withhold the administration charge.

This is not a full interpretation of the law and the responsibility sits with you to seek independent advice about your rights and obligations.

An administration charge is an amount which may be payable by you:

- 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;
- for services provided to you with your agreement

You have the right to ask the First-Tier Tribunal (Property Chamber - Residential Property) 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 go to arbitration after the disagreement about the administration charge arose; or
- a matter has been decided by a court.

You have the right to apply to the First-Tier Tribunal (Property Chamber - Residential Property) 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.

Where you seek a determination or order from the First-Tier Tribunal (Property Chamber - Residential Property), 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.

The First-Tier Tribunal (Property Chamber - Residential Property) 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 Lands Tribunal has similar powers when hearing an appeal against a decision of a leasehold valuation tribunal.

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 consider all the circumstances of the case.

For FREE independent advice please contact LEASE on 020 7832 2500. LEASE can provide initial advice and guidance to members of the public about residential leasehold law www.lease-advice.org.



Saffron Housing Trust Ltd
Saffron Barn
Swan lane
Long Stratton
Norwich
NR15 2XP

Tel: 01508 532000

www.saffronhousing.co.uk