



Living in a managed development:
An easy guide



Welcome

About FirstPort	5
Understanding Freehold and Leasehold	6
What is a managed development?	8
What role we play	9
Our Mission	10
Our Values	11
Our Four Pillars	13
What does FirstPort do with your money?	14
You might also pay ground rent	15
Included within the service charge you pay, is our management fee	15
We also think ahead for the long-term	18
Insurance	19
When is the service charge paid?	21
How do you work out the annual service charge?	21
A typical service charge budget might include...	22
When is the service charge worked out?	24
Is the money I pay for the service charge safe?	25
More about us and your development	26
24-hour assistance	26
Subletting and renting your apartment	29
Our online customer account	32
E-billing – sounds good to me	35
Residents' Associations	36
Our accreditations	38
Your feedback matters	39
Getting in touch with us	39

More than bricks and mortar



About FirstPort

FirstPort is the UK's largest residential Property Manager. We understand that a residential property is more than just bricks and mortar to the people who live there.

It's your home, and you expect the highest possible standards of property service, at the most cost effective price.

With over 40 years' experience and 290,000 homes under our management, we've learnt what makes a first class property management service. With our significant scale, we are able to deliver national coverage backed by a local, personal service.

We work every day to deliver the highest standards of customer service. We achieve this by always listening to people's opinions and needs, investing in the best team, continually improving our skills and the quality of our ideas and, above all, remaining open and honest at all times to earn people's trust.

Understanding Freehold and Leasehold

A clear guide for you

There are three main ways you can own your property: **freehold**, **leasehold** or with a **share of the freehold**. A freeholder owns the property outright plus, the land it occupies. There is no lease or landlord and typically you do not pay ground rent or a service charge. (Unless your freehold property is on shared private land where some costs to maintain the communal land will be payable).

As a leaseholder, this means you own the right to occupy a property for a fixed number of years, typically 99 years or more. It is a type of long-term tenancy, it is not the same as outright ownership.

If the property you are interested in is leasehold, this means you, as the buyer (the 'leaseholder') will be signing a contract which grants you the right to occupy a property for a fixed number of years.

This length of time (the 'term') should be specified in the contract (the 'lease').

The building structure and any common parts will be owned by the freeholder who is likely to be your landlord.

A lease is similar to other types of contracts. It is a private legal agreement between you and your landlord and sets out the rights and responsibilities of both parties. Visit [gov.uk](https://www.gov.uk) and search for 'How to Lease' to find their latest pdf guide.

This will supply more information on 'What is Leasehold' – including; how to begin the process, things to consider, a leaseholder's rights and what to do if things go wrong. The website also has some handy guides to help renters and leaseholders understand their rights.

What is the difference between a Landlord and a Managing Agent?

In simple terms, Landlords own property while a Managing Agent or Property Manager, such as FirstPort, is instructed by a property owner to supervise and manage properties.

Your Landlord is a named individual on your lease, which is a legal document that details who owns the freehold of your property. They own the land that your property sits on. This could be an individual or a company

The Landlord has an obligation to maintain the communal areas at your development. In most circumstances (where allowed by the lease) they instruct a Managing Agent to do this on their behalf.

A Managing Agent is instructed by your Landlord through a formal arrangement known as a Management Agreement, but is not a named legal party in your lease (except in exceptional circumstances).

For more information, visit our website [firstport.co.uk](https://www.firstport.co.uk) and the 'Understanding Freehold and Leasehold' page in our 'Residents help and advice' section.

LEASE (The Leasehold Advisory Service)

We recommend The Leasehold Advisory Service if you are looking for **FREE** consumer advice on the law affecting residential leasehold property in England and Wales. It is totally independent and is funded by the Government.

What is a managed development?

Privately managed estates are those where the running of the development is managed by a Managing Agent.

This means that all owners of the properties (houses, apartments and commercial) on the estate share the costs associated with maintaining the common areas.

For example, landscaped areas, maintenance and upkeep of the roads, or the common parts of the building, if you are living in a block of apartments.

What role we play

As a Managing Agent our role here at FirstPort is to ensure your building is safe, well maintained and serviced. However, we do so much more; whether it's the upkeep of the communal areas, or keeping on top of the running repairs, we're here to manage them for you.

We want to be the company that you turn to first to look after your home and community. We work every day to provide excellent levels of property management and customer service.

Our experienced employees use robust systems to keep your property secure and in the best condition, so that you can have peace of mind.

Skilled Property and Development Managers will regularly visit and inspect the communal areas of your development, whilst our dedicated Customer Services team can answer any accounts queries or general issues relating to your development.

We have the breadth and depth of knowledge and commitment to keep improving our service and to exceed what is expected, rather than simply follow a standard.



Our Mission

At FirstPort, we work every day to deliver the highest standards of customer service.

We achieve this by always listening to people's opinions and needs, investing in the best team, continually improving our skills and the quality of our ideas and, above all, remaining open and honest at all times to earn people's trust.



Our Values



Friendly

We look out for people's best interests, and show we care by dealing with them in a warm and friendly manner



Inventive

We're creative and resourceful. We strive to improve what we do and how we do it, so we can provide the best ideas and solutions to look after people, their homes and communities.



Respectful

We listen, consult and take on-board people's opinions and needs. We understand the importance of the home and community in people's lives, and act with respect at all times.



Skilled

We've the qualifications, experience and take great pride in our work to consistently deliver the highest standards and value for money. We're informed, and we're always building on that knowledge to constantly improve our quality of service.



Trustworthy

We're always professional, reliable, open and honest. People can depend on us to keep our promises and follow through on our commitments.



Our Four Pillars

We think they're fundamental to giving you the best service possible and are used as the framework for all our processes.

STRONG HEALTH AND SAFETY

Health and Safety is integral to everything that we do. We conduct all work related activity with the highest regard for health and safety practices.

GREAT CUSTOMER COMMUNICATIONS

We aim to communicate with all customers in a friendly, open and honest way. We want our customers to feel we are easy to do business with and experience great customer service.



HIGH SITE STANDARDS

We expect high levels of professionalism from our employees and contractors to make sure all developments are maintained to the highest standards.

HEALTHY ESTATE FINANCES

We take looking after our customers' money very seriously. We always operate to the highest levels of regulation and integrity. We always consult on major expenditure.



What does FirstPort do with your money?

We believe you should enjoy your home and as your Managing Agent our primary role is to ensure your building is safe, well maintained and serviced.

To do this, each year, you pay us a service charge (if you live in a freehold house this will be called a variable rent charge). This money goes towards the day-to-day running costs of your development and is used to cover items such as buildings insurance, maintenance, repairs, gardening and communal facilities, as well as for any employees that might work at the development.

You can see a specific list of the items that your service charge covers in the annual budget or estimate that we send you.

We keep your service charge money in a separate interest bearing designated client bank account, in the name of your development held under the terms of a statutory trust. This account is totally independent of the trading accounts of FirstPort. All your money is safe and exclusively for use at your development and at the end of the year we will send you an account of what we have spent.



You might also pay ground rent

This is the money you pay to your landlord in respect of the land on which your property is built. Either we will collect this money on the landlord's behalf or, more usually, the landlord will invoice you directly. This information will be included in your lease.

Included within the service charge you pay, is our management fee

This is paid to FirstPort and covers the costs of a wide range of activities that we carry out to efficiently manage all of our developments.

Our management fee can cover many of the below activities in these three areas:



COMMUNICATIONS

- Providing management information to our customers
- Keeping in touch with individual customers on management correspondence
- Provision of our customer service team to deal with all customer enquiries
- Our online customer account tool.

DEVELOPMENT MANAGEMENT

- Preparing specifications for works (such as cleaning, window cleaning and gardening) and arranging tendering for, and administering of, maintenance contracts
- Property inspections and general visits and dealing with matters that arise
- Arranging for ad-hoc repairs and managing contractor/supplier performance
- Employing and working with specialist advisors such as building surveyors or structural engineers
- Providing an out of hours duty Development/Property Manager, 365 days per year
- Managing, developing and administration of on-site employees (where appropriate).

REGULATORY COMPLIANCE

- Managing communal area insurance claims with the insurer
- Administering public liability insurance and provision of professional indemnity insurance
- Arranging periodic health and safety and fire risk assessments of the communal areas
- Reviewing and arranging works resulting from the risk assessments taken
- Liaison with third parties, such as local authorities, fire safety officers, neighbouring property owners, developers and community groups.

We also think ahead for the long-term

We all think it's generally a good idea to keep savings for that unexpected expenditure and the proverbial 'rainy day'. Industry guidelines stipulate that it's best practice for each development to have its own 'Reserve/Contingency Fund'. Your legal documents set out whether we can collect these at your development – we only do this where it is allowed.

The Reserve/Contingency Funds are collected to help contribute towards the cost of non-annual expenditure like major repairs, external and internal decorations.

We set out in the annual budget how much is being collected in that year, and the money accumulates over time. The annual accounts contain a statement of the overall amount for your development.

Insurance

Building insurance

If you live in a freehold house on a FirstPort managed development you will need to arrange your own buildings insurance. The landlord will take out cover should an accident occur on the communal areas of the site and this will form part of the service charge you pay.

Leaseholders of apartments will be covered by a buildings insurance policy which has been put in place by FirstPort or by the freeholder/landlord. Dependent on your lease agreement, this will either be paid as part of your service charge or billed to you separately as an insurance rent.

Home content insurance

You will still need to make sure you have contents insurance in place to protect items within your property, as these are not covered by the buildings insurance.

If you rent out your property, you may wish to consider landlord insurance.





When is the service charge paid?

This depends on your lease or transfer. You may be required to pay your service charge once, or twice a year, or in rarer cases it may be quarterly. Usually though, it would be twice a year but can vary.

How do you work out the annual service charge?

For new build developments, the service charge is based on estimated costs.

The Managing Agent will work with the developers to make every attempt to make sure the budget is accurate and as close as possible to actual costs.

For established developments, the previous year's actual costs and known contracts are used to prepare the estimate for the coming year.

Charges such as VAT and utilities costs will always vary dependent on usage and we can only estimate what these costs might be.

We work hard to obtain competitive prices and negotiate cost savings for insurance cover, utility providers and maintenance contracts through our bulk purchasing power to deliver the best possible prices for our customers.

Your proportion of the overall costs is based on your lease or transfer.

A typical service charge budget might include...

Budget Heading	What it really means
Accountancy and audit fees	Following the end of the financial year a set of service charge accounts is produced, to make sure everyone has a clear picture of how the money has been spent. The costs involved in producing these accounts includes a scheme accountant preparing records of all income and outgoings and reconciling these. A Chartered Accountant is then employed to audit the accounts prior to them being distributed to property owners.
Communal area cleaning	This covers expenditure on the general cleaning of communal areas, such as payment of cleaning contractors, carpet cleaning, or equipment/consumables where cleaners are employed on site.
Company secretarial fees (where applicable)	Sometimes a Resident Management Company (RMC) is put in place to manage a residential development - giving the people who live there greater legal rights. An RMC is a registered company with Companies House and as such accounts and confirmation statements need to be filed annually.
Contribution to reserves	Where allowed, a reserve fund is built up to cover items of non-annual expenditure such as replacing a lift or repairing a roof. As part of your service charge a contribution is made on an annual basis to save for these items. This means the cost can be shared between both previous customers and those who currently live in the property. As such we avoid large one off bills being the sole responsibility of the current customer.
General maintenance	This covers any expenditure not covered elsewhere. An example of a cost under this heading could be the replacement of a wooden rail that has decayed over time.

Grounds maintenance	This can cover items such as grass cutting, maintaining planted areas and hedges, litter picking and preserving trees. The costs will generally depend on the hours of labour to maintain such areas and depend on their size. If there are tree protection orders in place this will require consultation of a specialist at an additional cost if works are required.
Health & safety	Statutory guidelines stipulate the frequency for health and safety risk assessments, which we will arrange and organise.
Insurance, directors and officers (where applicable)	When an RMC is put in place, the developer will resign management company responsibility and resident directors are appointed. This insurance protects the resident directors from any personal financial liability related to their appointment.
Insurance, public liability and material damage	Insurance is placed on behalf of the owners of the development. Public liability insurance covers incidents such as a visitor to the development suffering an injury due to slipping on a wet path. Material damage insurance protects the property owners from having to pay the full cost of repairing materials on the development, for example in the case of an accident such as an unknown vehicle damaging a column light.
Management fee	This is the fee charged by FirstPort for managing the development. See page 16 for more information.
Play area costs	If there is a play area on a development the equipment maintenance and eventual replacement will be paid for from the service charge. Periodic inspections of the equipment are carried out by ROSPA to ensure it is safe and in good working order.

When is the service charge worked out?

We prepare a budget based on the estimated service charges for the next financial year. We will send you your bill one month in advance of your service charge payment being due.

Your bill is also available to view on our online customer account tool which provides development specific information, e-billing and payment facilities.

You can gain access to a whole range of property management information 24/7 as well as check the latest financial information.

You can register for your online customer account by visiting:
firstport.co.uk/my-account-select/

Is the money I pay for the service charge safe?

The service charge you pay is held in an interest bearing designated client bank account, in the name of your development, and held under the terms of statutory trust. This account is totally independent of the trading accounts of FirstPort.

These service charge funds are covered by the Financial Services Compensation Scheme (FSCS).

The money can only be used for your development and any interest earned remains in the account.



More about us and your development

Your visiting Property or Development Manager is also supported by an experienced Regional Manager who in turn reports to a Director.

We have specialist support teams, including Accounting, Health and Safety, Surveying and Human Resources as well as in-house legal expertise, all to ensure our on site and office based colleagues deliver the highest level of skill and service to you and your development.

24-hour assistance

Our Customer Service team will be pleased to assist you any time between 8am and 6pm Monday to Friday.

Outside of those hours your home and development is covered by an out of hours emergency call response service.

The call service is often provided by Appello, a FirstPort associated company and the country's leading provider of personal alarm monitoring services. Our on-call service will ensure that you get the right kind of help for an emergency such as no electricity, a water leak or damage that makes the building insecure.

At some of our developments our on-site staff are on hand to provide 24-hour assistance.





Subletting or making alterations to your property

Part of our legal duty as the property management company is to help all owners in the building meet the terms of their lease. This includes any properties that are sublet (rented out by property owners). You'll need to check what it says in your lease, and comply with anything it says. If your lease says that you can sublet, there will probably be some restrictions, so check it very carefully.

It's common for property leases to say that you must tell us (as the property's Managing Agent for the freeholder) if you're planning to sublet, and provide a copy of the contract you will have with the people renting your property (the tenancy agreement).

Some property leases will have greater restrictions. You may find that you need to ask for formal 'consent' before you sublet.

Your property's lease will tell you everything you need to know about what you can and can't do. Our specialist subletting team are happy to help and guide you through the process.

Alterations & pets

Under the terms of your lease, there will very often be a requirement to get consent to make any alterations to your property, or to keep a pet. Please visit our website or contact our Customer Services Team so that they can direct you to our specialist alterations and pets team, who will be able to guide you through the process.

Selling or letting your property

It is really important that you check your lease or transfer deed as they may have a requirement for you to notify the landlord and management company if you're planning to sell or let your property. In most cases your conveyancer should ensure this happens on your behalf and that the terms of the transfer set out in the lease or transfer deed are complied with.

You can sell your property on the open market but some title documents request for the landlord to nominate a buyer.

In many leases or transfer deeds, there is a requirement to pay a transfer fee and/or contingency fee on every sale or letting of a property. Once a sale has been agreed, our property transfer team can provide a comprehensive information pack for you to assist with the sale/re-mortgage of your property.

If at any time you are re-mortgaging or transferring/releasing equity, your new mortgage provider or solicitor will want to know various details involved in this process. Some developments also have an age restriction clause in the lease or title documents.

Please ask your solicitor to contact our property transfer teams:

For retirement developments - retirementpropertytransfer@firstport.co.uk

For all other developments - solicitorhelp@firstport.co.uk

If a solicitor is acting on behalf of the mortgage provider, they just need to contact solicitorhelp@firstport.co.uk



Our online customer account

If you're a home owner or tenant, we have an online customer account tool aimed at helping you manage all your property needs more efficiently and easily.

It's our free, quick and easy way for you to stay in touch with us, receive important updates and news about your home, track maintenance works updates, view your statements and balance and register for e-billing.

Simply register by visiting:
firstport.co.uk/my-account-select/

Why it's good to stay in touch with us

A happy inbox can mean a happy life. We'd love to stay in touch with you and give you news about your home or update you about maintenance on your property. You have the opportunity to choose how you want to be contacted, so you're in control.

Here are the benefits of registering:



You can receive email updates regarding major works, repairs and maintenance on your development.



Have your say - provide feedback and ratings on our supplier/contractor performance.



We'll keep you updated on all you need to know about your development.



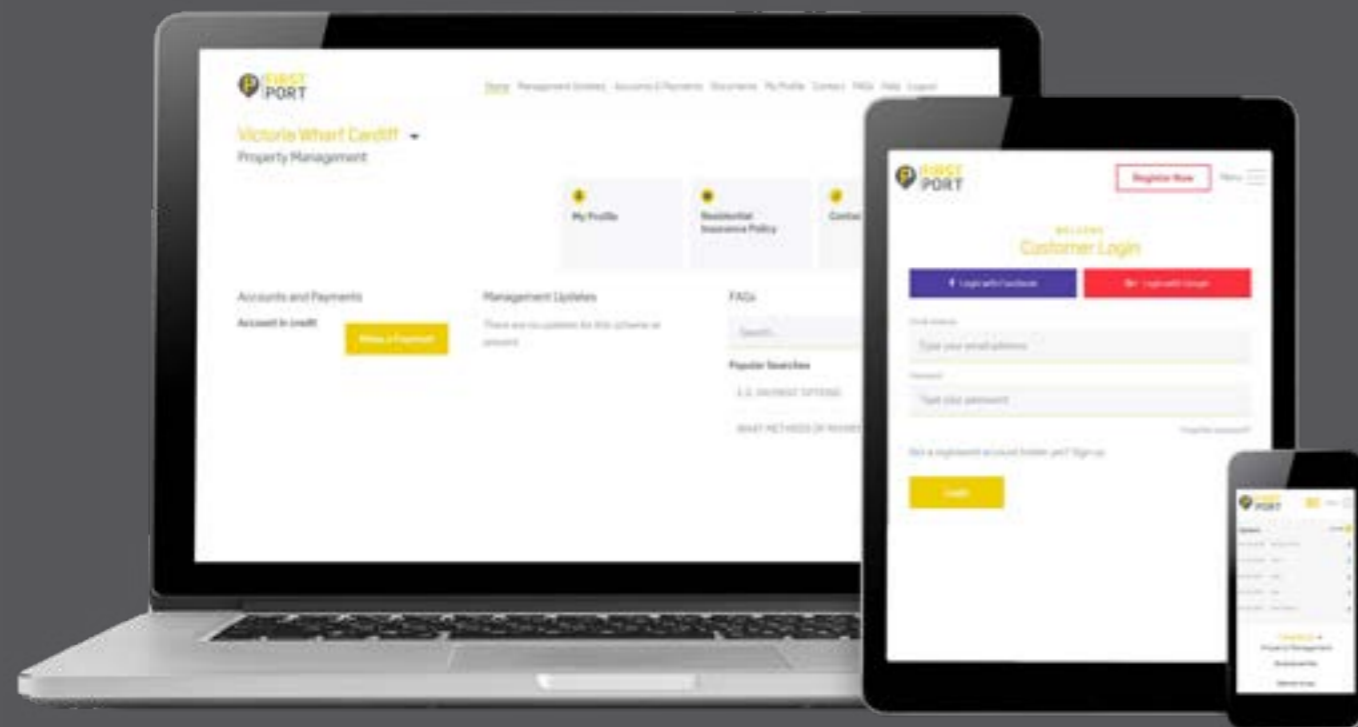
There's the option to receive bills and statements online rather than by post and make secure payments quickly and easily.



Our online contact form is easy to use, makes sure we receive your enquiry and get back to you promptly. We're also on the end of the phone should you need us.



Easy links to all the relevant documentation you need.





E-billing – sounds good to me

Our online customer account contains an e-billing service for customers who prefer to receive bills and statements online. You can also make secure payments quickly and easily.

Upon registering, once you have activated your account from the email we send you, you will be automatically opted-in to receive e-billing.

We'll then simply send you an email to let you know when your next bill is available to view and provide a simple process to make your payment.

You can change your preferences at any time if you wish to de-activate the e-billing service.

Simply register by visiting:
firstport.co.uk/my-account-select/



Residents' Associations

A formally recognised Residents' Association is a great platform for identifying and feeding back the collective views, needs and concerns of residents, so that we can offer help.

Usually a formally recognised Residents' Association will:

- Represent the interests of residents
- Negotiate on their behalf
- Take part in the discussion of important matters such as the appointment of contractors, building work and the service charge budget.

We fully support formally recognised Residents' Associations and can help advise on how best to set one up as they do, for example, have to be set up with a certain number of qualifying tenants to be formally recognised. Residents' Associations are entitled to:

- Be consulted about the landlord's choice of appointing Managing Agents.
- Access information about service charge accounts
- Receive copies of quotes from the landlord of any proposed Major Works at the development
- Put forward their choice of contractors for Major Works projects, which the landlord must consider
- Appoint a surveyor under the Housing Act 1996 for the purpose of a management audit.

Associations are run entirely by owners and residents. We do not play any role in the appointment of officials, the administration of the association or any associated accounting.

Where there is a recognised association committee, the Property or Development Manager will be pleased to meet with the group as and when required.

We are committed to maintaining a dialogue with everyone in the development whether that is through a formally recognised Residents' Association, or directly with you.



Community and engagement, brings residents and FirstPort together.



View costs and finances from your development.



Our accreditations

Association of Residential Managing Agents (ARMA)

arma.org.uk

We are members of ARMA and are ARMA accredited.

ARMA is the leading trade association for residential Managing Agents in England & Wales. Promoting high standards of leasehold management and professionalism through advice, training and guidance.

ARMA-Q is the landmark self-regulatory regime for Managing Agents. All ARMA members now have to comply with the ARMA-Q Standards and a Consumer Charter.

The Royal Institution of Chartered Surveyors (RICS)

rics.org

We follow the RICS code of practice 'Service Charge Residential Management Code'.

RICS regulate and promote the profession; maintain the highest educational and professional standards; protect clients and consumers via a strict code of ethics; and provide impartial advice and guidance.

RICS members are recognised by the designation after their name: MRICS (Member), FRICS (Fellow) and AssocRICS (Associate).



Your Feedback Matters

We're the people everybody turns to for maintenance and the upkeep of their property.

We welcome customer feedback at any time. It helps us to understand how well we are doing and where we may need to make further improvements to our service.

We always strive for excellence, but sometimes things can go wrong or you may feel that we have not met your needs fully or in the way that you would have liked.

If this should ever happen, please get in touch with your Development or Property Manager or the Customer Service team.

Complaints

We always aim to resolve any complaint or issues swiftly and satisfactorily. Most complaints are resolved through FirstPort's own complaints procedure.

When a complaint cannot be resolved by FirstPort, it can be referred by you to an independent ombudsman or a property tribunal.

So we can keep you updated

Please register for our online customer account or contact our Customer Services Team to give us your contact details. Providing us with your phone number and email makes sure we can keep you fully updated with news about your development.

If you live in one of our Retirement Properties please call **0333 321 4080** or email retirementhelp@firstport.co.uk. For all other properties call **0333 321 4041** or email help@firstport.co.uk.

Getting in touch with us

Visit firstport.co.uk to access lots of helpful information in our residents help & advice section, or simply just search 'ask for help'.

We'll provide you with advice and guidance which may answer any of the questions you have.



More than just bricks and mortar

[firstport.co.uk](https://www.firstport.co.uk)

FirstPort is a trading name of FirstPort Limited.

Registered Office: Queensway House, 11 Queensway, New Milton, Hampshire, BH25 5NR

Registered in England No. 4352396

©FirstPort 2021

FP/welcomeleasehold/0621

Summer Fields, Pagham

ESTIMATE OF SERVICE CHARGES FOR THE INITIAL YEAR

PLOT NO	UNIT TYPE	SCHEDULE 1 ESTATE COSTS %	SCHEDULE 1 ESTATE COSTS EP.A.	ESTIMATED SERVICE CHARGE EP.A.	HALF YEAR
1	Freehold	1.11%	£224.13	£224.13	£112.06
2	Freehold	1.11%	£224.13	£224.13	£112.06
3	Freehold	1.11%	£224.13	£224.13	£112.06
4	Freehold	1.11%	£224.13	£224.13	£112.06
5	Freehold	1.11%	£224.13	£224.13	£112.06
6	Freehold	1.11%	£224.13	£224.13	£112.06
7	Freehold	1.11%	£224.13	£224.13	£112.06
8	Freehold	1.11%	£224.13	£224.13	£112.06
9	Freehold	1.11%	£224.13	£224.13	£112.06
10	Freehold	1.11%	£224.13	£224.13	£112.06
11	Freehold	1.11%	£224.13	£224.13	£112.06
12	Freehold	1.11%	£224.13	£224.13	£112.06
13	Freehold	1.11%	£224.13	£224.13	£112.06
14	Freehold	1.11%	£224.13	£224.13	£112.06
15	Freehold	1.11%	£224.13	£224.13	£112.06
16	Freehold	1.11%	£224.13	£224.13	£112.06
17	Freehold	1.11%	£224.13	£224.13	£112.06
18	Freehold	1.11%	£224.13	£224.13	£112.06
19	Freehold	1.11%	£224.13	£224.13	£112.06
20	Freehold	1.11%	£224.13	£224.13	£112.06
21	Freehold	1.11%	£224.13	£224.13	£112.06
22	Freehold	1.11%	£224.13	£224.13	£112.06
23	Freehold	1.11%	£224.13	£224.13	£112.06
24	Freehold	1.11%	£224.13	£224.13	£112.06
25	Freehold	1.11%	£224.13	£224.13	£112.06
26	Freehold	1.11%	£224.13	£224.13	£112.06
27	Freehold	1.11%	£224.13	£224.13	£112.06
28	Freehold	1.11%	£224.13	£224.13	£112.06
29	Freehold	1.11%	£224.13	£224.13	£112.06
30	Freehold	1.11%	£224.13	£224.13	£112.06
31	Freehold	1.11%	£224.13	£224.13	£112.06
32	Freehold	1.11%	£224.13	£224.13	£112.06
33	Freehold	1.11%	£224.13	£224.13	£112.06
34	Freehold	1.11%	£224.13	£224.13	£112.06
35	Freehold	1.11%	£224.13	£224.13	£112.06
36	Freehold	1.11%	£224.13	£224.13	£112.06
37	Freehold	1.11%	£224.13	£224.13	£112.06
38	Freehold	1.11%	£224.13	£224.13	£112.06
39	Freehold	1.11%	£224.13	£224.13	£112.06
40	Freehold	1.11%	£224.13	£224.13	£112.06
41	Freehold	1.11%	£224.13	£224.13	£112.06
42	Freehold	1.11%	£224.13	£224.13	£112.06
43	Freehold	1.11%	£224.13	£224.13	£112.06
44	Freehold	1.11%	£224.13	£224.13	£112.06
45	Freehold	1.11%	£224.13	£224.13	£112.06
46	Freehold	1.11%	£224.13	£224.13	£112.06
47	Freehold	1.11%	£224.13	£224.13	£112.06
48	Freehold	1.11%	£224.13	£224.13	£112.06
49	Freehold	1.11%	£224.13	£224.13	£112.06
50	Freehold	1.11%	£224.13	£224.13	£112.06
51	Freehold	1.11%	£224.13	£224.13	£112.06
52	Freehold	1.11%	£224.13	£224.13	£112.06
53	Freehold	1.11%	£224.13	£224.13	£112.06
54	Freehold	1.11%	£224.13	£224.13	£112.06
55	Freehold	1.11%	£224.13	£224.13	£112.06
56	Freehold	1.11%	£224.13	£224.13	£112.06
57	Freehold	1.11%	£224.13	£224.13	£112.06
58	Freehold	1.11%	£224.13	£224.13	£112.06
59	Freehold	1.11%	£224.13	£224.13	£112.06
60	Freehold	1.11%	£224.13	£224.13	£112.06
61	Freehold	1.11%	£224.13	£224.13	£112.06
62	Freehold	1.11%	£224.13	£224.13	£112.06
63	Freehold	1.11%	£224.13	£224.13	£112.06
64	Freehold	1.11%	£224.13	£224.13	£112.06
65	Freehold	1.11%	£224.13	£224.13	£112.06

Summer Fields, Pagham

ESTIMATE OF SERVICE CHARGES FOR THE INITIAL YEAR

PLOT NO	UNIT TYPE	SCHEDULE 1 ESTATE COSTS %	SCHEDULE 1 ESTATE COSTS £P.A.	ESTIMATED SERVICE CHARGE £P.A.	HALF YEAR
66	Freehold	1.11%	£224.13	£224.13	£112.06
67	Freehold	1.11%	£224.13	£224.13	£112.06
68	Freehold	1.11%	£224.13	£224.13	£112.06
69	Freehold	1.11%	£224.13	£224.13	£112.06
70	Freehold	1.11%	£224.13	£224.13	£112.06
71	Freehold	1.11%	£224.13	£224.13	£112.06
72	Freehold	1.11%	£224.13	£224.13	£112.06
73	Freehold	1.11%	£224.13	£224.13	£112.06
74	Affordable	1.11%	£224.13	£224.13	£112.06
75	Affordable	1.11%	£224.13	£224.13	£112.06
76	Affordable	1.11%	£224.13	£224.13	£112.06
77	Affordable	1.11%	£224.13	£224.13	£112.06
78	Affordable	1.11%	£224.13	£224.13	£112.06
79	Affordable	1.11%	£224.13	£224.13	£112.06
80	Affordable	1.11%	£224.13	£224.13	£112.06
81	Affordable	1.11%	£224.13	£224.13	£112.06
82	Affordable	1.11%	£224.13	£224.13	£112.06
83	Affordable	1.11%	£224.13	£224.13	£112.06
84	Affordable	1.11%	£224.13	£224.13	£112.06
85	Affordable	1.11%	£224.13	£224.13	£112.06
86	Affordable	1.11%	£224.13	£224.13	£112.06
87	Affordable	1.11%	£224.13	£224.13	£112.06
88	Affordable	1.11%	£224.13	£224.13	£112.06
89	Affordable	1.11%	£224.13	£224.13	£112.06
90	Affordable	1.11%	£224.13	£224.13	£112.06
		100.00%	£20,171.60	£20,171.60	£10,085.80