



trinity



ARMA

# Residents **Welcome Guide**

[www.trinityestates.com](http://www.trinityestates.com)





Welcome to your new home. Trinity have been selected to provide management services for your property. This brochure provides you with useful information about Trinity, your development and the services provided.

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# INTRODUCTION

## About Trinity

### *Quality service is the priority of what we do in our business*

Trinity is a leading residential property management company. We are committed to offering the highest standards of service to the developments that we manage.

We manage the full range of residential property across England and Wales from small blocks of flats to large city centre developments, mixed estates of houses and flats, refurbished country houses and cul-de-sacs of freehold houses. Trinity's directors and senior staff have many years experience in residential property management.

We work with many of the country's leading housebuilders but are completely independent of them.

Our dedicated customer service team based in Hertfordshire provide support to your locally based Property Manager who has the local knowledge and experience to manage your property.

## Our Customers

Each development is allocated a proactive and dedicated management team. Our office based customer support team will respond to most customer service enquiries, progress maintenance issues and deal with correspondence from our customers.

We have a network of locally based, experienced Property Managers, who are responsible for a number of development within their geographical area. The Property Manager places and supervises the various service contracts and completes regular development inspections to ensure the correct standards are maintained, they will also deal with any management issues.

# What Trinity Does

Trinity provides the management of services as specified within your Lease or Transfer Document.

The cost of providing the various services is via the service charge paid by you and your neighbours (see 'The Service Charge'). The service charge includes a Management Fee charged by Trinity for the work that we do.

## The services that Trinity provides within the Management Fee are as follows:



### Services

- Preparing specifications for maintenance contracts
- Obtaining quotations for services and appointing contractors
- Placing maintenance/service contracts for equipment – lifts, fire equipment, automatic gates, water pumps etc
- Supervision of service contractors
- Negotiating and arranging buildings and other insurances where applicable
- Payment of supplier invoices
- Financial monitoring throughout the year



### Visits

- Development inspections on a regular cycle
- Meeting with residents upon request during office hours
- Meeting with residents' associations/management company directors as necessary during office hours
- Meeting with contractors, developers and other agencies on site as necessary
- Providing proactive development updates to customers
- Ensuring that H&S legislations is completed with



### Repairs

- Inspection of repair matters prior to action where required
- Ordering responsive repairs with contractors
- Inspection of completed works
- Preparing programmes of planned maintenance and redecorations
- Liaison with developers concerning defects in the common parts
- Sourcing specialist contractors
- Ensuring value for money on contractor Invoices

***“We want our customers to be part of the solution, and don’t view them as part of the problem.”***



### Financial

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- Preparation and issuing of the annual service charge budget
- Issuing invoices for service charge
- Administering Direct Debit collection of service charge
- Pursuing non-payment of service charge
- Maintaining estate 'trust status' bank accounts
- Payment of suppliers and contractors
- Maintaining financial records
- Preparation of annual service charge accounts
- Liaison with independent accountants concerning certification
- Distribution of annual service charge accounts
- Dealing with year end surplus or deficit



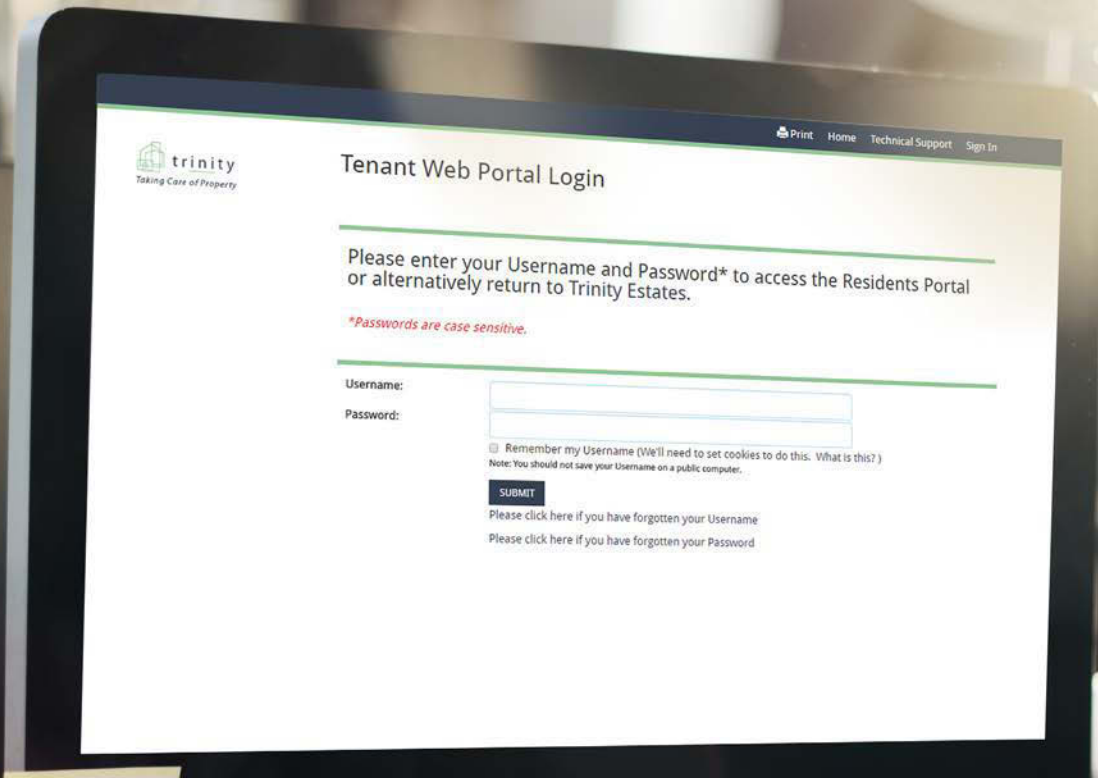
### Additional Services

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**In addition, Trinity may carry out the following services at additional cost:**

- Specification and supervision of major repairs and redecorations
- Administering the residents' management company (where applicable) and acting as Company Secretary. Providing Directors & Officers Liability cover where necessary
- Dealing with solicitor's enquiries upon assignment/sale
- Dealing with consents; Pet, Sub-letting, Alterations
- Compliance with Health & Safety legislation for managed areas
- Arranging regular Insurance Premium Revaluations

# Residents Portal



Mr. David



## Statements

Residents can view an up to date statements of their account. Each statement shows a current record of their transactions.



## Useful Documents

Access to budgets, accounts, insurance certificates, guides, newsletters and plans can all be found on the portal specific to each development.



## Useful Contacts

Residents can locate their Trinity contacts from Property Managers to on-site concierge.



*We want to make communication easy, convenient and accessible to all our Residents.*

All of our residents can access their very own account 24/7, 365 days a year. It's the quick and easy way to keep track of your property



## Make Payments

Residents can pay any outstanding invoices / demands via the residents portal. The payment is handled by Sage Pay, Europe's leading independent payment service provider.



## Job Monitoring

Residents can also track live progress of works via the Fixflo system, allowing them to get updates in real time.



## Contact Forms

Development specific forms are available for residents, some of these include pet consent, alteration consent and general enquiries concerning their development.

# Rights & Responsibilities



Communal living presents many challenges, at Trinity we believe in building communities promoting a focused respectful neighbourhood policy.

Your property's lease or transfer document will contain various covenants that outline your rights and responsibilities for your development. Each lease or transfer is specific to the property and development, as part of your purchase your solicitor should have made you aware of the covenants that were included within your lease.

Some of the common covenants included in the developments managed by Trinity include:

Peaceful enjoyment of your property so long as all ground rent and service charges are up to date

Access to common services (Water, Electricity etc) provided

To obtain consent for the keeping of a pet

Nuisances – not to cause a nuisance to your neighbours, e.g. Noise etc

Sub-letting – not to sub-let your property Without consent

To observe and comply with all development Regulations, specifically parking in designated spaces

Upon paying service charges, the communal areas and machinery to be maintained

Not to use the property for any illegal or immoral Purposes

To keep the communal areas clear and free of obstructions

Not to carryout alterations to your property Without consent



# Repairs & Maintenance

Trinity is responsible for the maintenance of the common parts of your development, in the case of apartments, the structure and exterior of the building.

You are responsible for the interior of your home and any maintenance problems that might arise.

In addition, most newly built homes will come with the benefit of a NHBC Warranty or some other similar scheme. This should provide cover for a period of two years when the developer is responsible for putting right defects caused by poor workmanship or materials. It will also provide cover against structural faults for a period of up to 10 years. Should problems arise during these periods in the common parts for which we are responsible, Trinity will take these up with the developer. Should there be a problem within your home that you believe is covered by the warranty scheme, you should take these up yourself direct with the developer.

## Repairs Reporting and Timescale

You are able to report maintenance issues online at [trinitystates.fixflo.com](http://trinitystates.fixflo.com) or by calling our customer service team. In the event of an out of hours building emergency requiring urgent attention our out of hours company can be contacted by phoning Trinity's normal number.

Trinity has identified three categories of maintenance together with timescales for actioning repairs – Cyclical/Planned Maintenance, Routine Repairs and Emergency Repairs.

### Cyclical/Planned Maintenance

This includes service or maintenance contracts on equipment such as lifts, fire alarms and emergency alarms, external and internal redecoration and the replacement, renewal or major repair of equipment, furnishings or the building fabric.

Service or maintenance contracts are normally arranged on an annual basis with periodic service visits in accordance with recognised guidelines or good practice. Redecorations are planned according to a programme drawn up by Trinity in accordance with the Lease and the requirements of the building. Replacement, renewals and major repairs are carried out as the need is identified and may be subject to statutory consultation.

### Routine Repairs

Day to day minor repairs of a non-urgent/emergency nature should normally be completed within 28 days of Trinity being notified. More costly repairs will often require two or more quotations and, in some instances, formal consultation with residents. In these cases, the repairs should be completed within 21 days of obtaining the necessary quotations and on completion of any consultation period. It may also be prudent to "group" minor repairs together so that they can be dealt with cost effectively by one contractor.

### Emergency Repairs

Emergency repairs include anything that poses an immediate risk to health, safety or to property. These will be dealt with immediately with a view to completing at least temporary repairs within 24 hours followed by action to affect a permanent repair.

# What is the Service Charge?

The costs of providing the services and maintaining the common parts are paid for by each owners contribution to the service charge. Under the terms of your lease / transfer, you have committed to pay a certain proportion of service charge for the development.

## Paying Your Service Charge:

### 1 Monthly Direct Debit

- To arrange payment by monthly Direct Debit, please contact us for a mandate.
- We will write to you to advise you of the monthly payments and the dates on which these will be debited. We will also write to advise you if the monthly payment changes.
- Please note that if you choose to pay by Direct Debit, the first payment will include any amounts owing at the time.

### 3 Payment by Cheque

Payment by cheque should be forwarded to Trinity. Please ensure that you either include the Remittance Advice slip from the bottom of your invoice or write your Account Number on the reverse of the cheque. Cheques should be made payable to 'Trinity Estates Collection a/c'.

We do not accept post dated cheques.

### 2 Payment by the Residents Portal

The Resident Portal allows you to manage your personal account, to make service charge and ground rent payments online.

The Portal can be securely accessed via the website [www.trinityestates.com](http://www.trinityestates.com) using a unique user ID and Password which Trinity will provide to you.

### 4 Payment by Debit / Credit Cards

- We accept payments by all major debit/credit cards. (card charges may be applicable)



We will invoice the service charge in accordance with the terms of your Lease/Transfer Document. Depending upon your Lease/Transfer Document, the service charge might be payable monthly, quarterly, half-yearly or annually.



## The Service Charge in Detail ...

The service charge is an estimate of the running costs of the development, prepared in advance each year. We then charge you 'on account' through the year on the basis of that estimate. In the weeks following the end of the financial year, we prepare service charge accounts which identify the actual expenditure during the year and any surplus/deficit is credited/charged to you. In this way, you will pay only the actual expenditure in providing the various management services to the development.

The first service charge is prepared on the basis of information and requirements given to us by the developer during the construction phase. We use our knowledge and experience of managing similar developments to prepare the budget. As such, it is often prepared from plans when the building is at an early stage and, whilst we do our best to produce as close an estimate as possible, it is impossible to be completely accurate. Subsequent service charge budgets are prepared based upon actual and anticipated costs.

Your development has a financial year which is shown at the head of the Service Charge Budget. In the weeks before the start of each financial year we review the Service Charge Budget and will issue the new Budget to you a couple of weeks before the start of the year, together with an invoice for the payment due.

The service charge funds are maintained in accordance with legislation in a trust status bank account for the benefit of the owners in each development. The funds of each development that we manage are accounted for separately from any other that we manage and completely separate from the funds of Trinity. In this way, the service charge funds are protected.



# What Does the Service Charge Cover ?

The following items may be included in so far as they are relevant to your development :

**Landscape Maintenance:** Grass cutting, beds maintenance, sweeping of paths, bin stores and unadopted roads.

**Cleaning:** The internal communal areas, including dusting, vacuuming and mopping of hard surfaces.

**Window Cleaning:** internal and external communal area window surfaces. In some cases, Trinity may arrange cleaning of the external windows to individual properties although due to health and safety restrictions, we may not be able to clean all windows.

**Water Charges:** Provision for landlord's supply to standpipe. In some cases, Trinity will levy charges for individual apartment water consumption.

**Electricity:** Common parts lighting, heating etc.

**Lift Maintenance:** Maintenance/service contract.

**Fire Equipment Maintenance:** Service contract on any fire alarm, smoke detectors, fire extinguishers or emergency lighting including testing in accordance with regulations.

**General Repairs & Maintenance:** A provision for general repairs to the communal areas including lighting, joinery, door entry, locks, TV/Satellite etc.

**Buildings/Property Owners' Insurance:** In the case of apartments, full buildings insurance and property owners' liability insurance. In the case of freehold houses, this will just be property owners' liability (public liability).

**Insurance Revaluation Fee:** Amount payable towards the cost of periodic insurance revaluation by independent surveyors to ensure that the correct level of buildings insurance cover is maintained.



Each development varies as to what is included in the service charge according to its construction, plant & equipment and facilities provided.



**Engineering Inspection:** Engineering inspection of lifts and other heavy plant and equipment covering special risks and any statutory inspections.

**Directors' & Officers' Liability Cover:** Provides liability cover for the Directors of the resident management company.

**Bank Charges:** The charges levied by the bank for maintaining the service charge bank accounts.

**Surveyors Fee:** for the professional surveyors carrying out and certifying inspections for required Health and Safety, Fire Risk and General Risk assessments.

**Accountancy Fee:** the independent chartered accountants for examining and certifying the annual service charge account.

**Management Fee:** Trinity's fee for managing the development. This is calculated as a fee per unit per annum rather than as a percentage of expenditure so our fee is clear at the start of each year.

**Redecoration Fund:** An annual transfer into a Reserve Fund as a contribution to future redecoration costs of the building exterior and internal common parts.

**Sinking Fund:** An annual transfer into a Reserve Fund as a contribution to future major repairs and renewals e.g. renewal of carpets, lifts, fire equipment, other plant, elements of the building structure.

**Arboriculturalist Fund:** An annual transfer into a Reserve Fund as a contribution towards future tree works.



# The Service Charge continued . . .

Delays in paying the service charge adversely affect the service charge bank account and result in a potential loss of interest. This can affect Trinity's ability to finance the management services, pay contractors and hence result in a reduction in the standard of services. Non-payment of service charge adversely affects everyone on the development.

Trinity has a responsibility under the lease / transfer and to all residents to ensure prompt payment of service charge. As such, we will send reminders but in cases where non-payment continues despite reminders, we will refer these to our external collection agents who will in the first instance contact any mortgagees. If we have to refer you to our collection agents, you will immediately incur their separate recovery charges.

## Ground Rent (Where applicable)

Where there is a ground rent payable on a leasehold property, this may be collected on behalf of the Landlord by Trinity. If this is the case, we will invoice you for this ground rent as and when it is due under the terms of your Lease. In other cases, the ground rent may be collected direct by the Landlord.





# Insurance

We do not arrange contents cover for your individual property. You should make these arrangements separately yourself. Provision for cover for fitted carpets should be included under contents cover as this is excluded under most buildings policies.

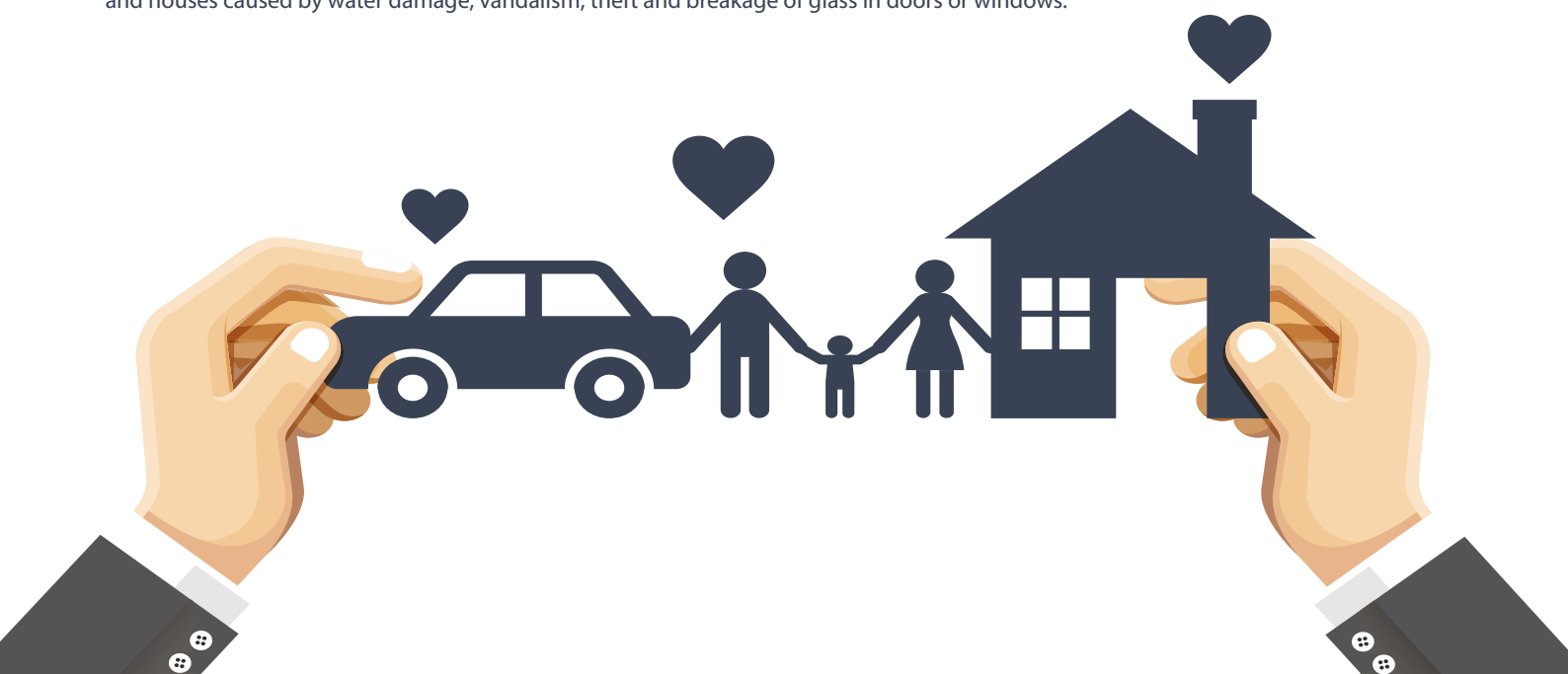
## Where Buildings Insurance is provided, this will cover the building and common parts including parking areas and landscaping against damage caused by:

- Fire, lightning, explosion or earthquake.
- Water damage from heating installations, washing machines or oil escaping from heating installations.
- Damage caused by riots, civil commotions, malicious damage or vandalism.
- Theft of fixtures or fittings or items from the common areas where there is forcible/violent entry.
- Subsidence, falling trees or branches, TV aerials or radio masts. Aircraft damage or anything dropping from them.
- Accidental damage to drains or pipes, cables and tanks.
- Storm or flood.
- Breakage of glass in doors, windows or sanitary ware.
- Any other damage caused by a peril insured. It will also provide cover for:
- Cover for acts of terrorism.
- Alternative accommodation following damage to the building which makes it uninhabitable you are able up to 20% of the buildings sum insured.

Property Owners Liability insurance is arranged in respect of any areas managed by Trinity covering third party liability for death and/or injury or property damage. Where there are lifts or other heavy plant and equipment, Engineering Insurance is also arranged which includes any statutory safety inspections. Cover may also be arranged for Director's and Officer's Liability where there is a residents' management company.

There are excesses payable in respect of every type of claim. Please check the Summary of Cover (available upon request) for further details of this.

Please note that it is a condition of the Buildings Insurance policy that you notify the insurers if your property is going to be unoccupied for longer than 30 days. If you fail to do this then there is a possibility that the insurance company may exclude loss or damage to apartments and houses caused by water damage, vandalism, theft and breakage of glass in doors or windows.



# Risk Management

Experience has shown that the following are sensible tips to reduce the risk of damage to your home or belongings that could result in an insurance claim:



# Making a Claim or Obtaining Advice

From time to time issues will arise that mean an insurance claim needs to be made for damage to individual apartments, communal areas of the block or communal areas of the development. Where it is necessary to make a claim, Trinity will assist you in getting your claim progressed through to completion.

In all instances, the matter should be reported to Trinity by contacting us on **0345 345 1584** as soon as possible.

For demised or flat to flat issues, Trinity will provide the necessary claim form or contact details for the claims handling team that will deal with the matter. We will assist with contacting neighbouring properties to mitigate further damage or loss and will offer advice if required. The responsibility to make this claim remains with the leaseholder for these incidents.

For issues affecting or originating from communal areas of the development, Trinity will deal with the claim from start to finish. We will report the claim to the insurers, instruct any works to mitigate the loss and minimise the extent of the damage. We will obtain the quotations, photos, invoices and sundry claim information required by the insurers to progress matters. Once the insurers have authorised the costs we will instruct the contractors and communicate with the residents. Upon completion of the repairs we will obtain settlement from the insurers and arrange payment to the contractors. For more complex matters we will liaise with loss adjusters, surveyors and insurers to ensure the issue is resolved.





# Management Structure

“Whether you live in an apartment or house, there are different legal arrangements concerning the management responsibilities and Trinity’s involvement”.



## Management Company

Trinity is named in your deeds as the Management Company and is responsible for all of the management and service charge covenants. In this situation, Trinity has a long term commitment to the management of the development and there is consistency of approach. In this scenario, there is no need for residents to take on the legal and management responsibilities of directors. There is protection in legislation for leaseholders should the residents wish to take control of the management and often there are additional provisions in the deeds for the withdrawal of Trinity.



## Resident Management Company

A limited company is established specifically for the development in question and is party to the deeds. Each owner holds a share in this company which is responsible for all of the management and service charge covenants. In turn, this company appoints Trinity as its managing agent to carry out all of its responsibilities on its behalf. Initially the officers (directors and company secretary) of the company are usually representatives of the developer whilst they complete and sell the units, or, alternatively, they may ask Trinity to act in these roles. In due course, it is generally the intention that the control of the company in the form of the directorships pass to the residents, although the new directors may ask Trinity to continue to act as company secretary.



## Landlord & Tenant

The Landlord (freeholder) holds the management covenants and appoints Trinity as its managing agent. This is now relatively rare in modern residential developments.

# Contact us

*We never stop putting our customers first*

## 1 Write to us



**Trinity**  
Vantage Point  
23 Mark Road  
Hemel Hempstead  
Hertfordshire  
HP2 7DN

## 2

## Out of Hours

In the event of an out of hours building emergency requiring urgent attention, our out of hours company can be contacted using our usual contact number.

## 3

## Contact us



**0345 345 1584** (Local Rate Call)  
(International: +44 1442437600)



[www.trinityestates.com](http://www.trinityestates.com)

You can complete our helpful contact us forms via [www.trinityestates.com/contactus](http://www.trinityestates.com/contactus)

## 4

## Your Details

Please make sure that you keep us informed of your address for correspondence, particularly if you are not living at the property.

## Complaints Procedure

If you are dissatisfied in the first instance please ensure that you have raised your concern with Trinity, preferably in writing by email or letter to the appropriate person/department you have had dealings with. Any further complaints should be directed to our Customer Services Manager who will investigate the problem and will ensure that you are advised of the action that we are taking and likely time scales.





## CONTACT US

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Trinity, Vantage Point  
23 Mark Road, Hemel Hempstead  
Hertfordshire, HP2 7DN



0345 345 1584

[www.trinitystates.com](http://www.trinitystates.com)

