

# LEASEHOLDER NEWS

March 2011

Issue **7**

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Spring issue of  
Leaseholder News

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## Be gas safe!

Have your gas  
appliances checked  
every year by a Gas Safe  
registered engineer.

Please note that the  
**Cashiers' Office  
(Haringey Payment  
Centre)** at 247 High  
Road will close by 3rd  
June 2011

## Dealing with debt

As if you didn't know already – times are tough with public sector and benefits cuts starting to bite. If you are affected and find yourself struggling to get on top of your finances, here are some handy tips:

1. Write a list of your income and expenditure to see how much money you have available each month.  
**Money made clear** is an independent consumer advice website that has tools and calculators, including an interactive budget planner, to help you manage your money.
2. Some bills are more important than others. If you don't keep up your mortgage, service charge payments or other loans secured on your property, you could end up losing it.
3. If you are struggling with a mortgage or credit card payments, talk to your lender or your credit card company. They may be prepared to set up a payment plan for you or even freeze the interest you have to pay.
4. If you have difficulties with your mortgage payment, you may want to see if you are eligible for help from the Homeowners Mortgage Support Scheme ([www.dsdni.gov.uk](http://www.dsdni.gov.uk)). If you already get certain income-related benefits, you may be eligible for help with mortgage interest payments. The Government site [www.direct.gov.uk](http://www.direct.gov.uk) has more information on this.

5. You must tell us immediately if you cannot pay your service charges. We can help you spread the payments to make it easier for you.
6. You may be eligible for benefits. A family on a low income may be entitled to benefits especially if they get a large bill for major works. The Government's public service website has an online benefit checker. Go to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Benefits Adviser'.
7. If you have a spare room in your home, you can let it but you must tell us. You will also need to check if you need permission from your mortgage company.

You can get more advice from the National Debtline on **[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)** or call them on **0808 808 400**. Or you can call us (see backcover for contact details) for us to arrange an appointment with a Citizens Advice Bureau adviser for you.



Homes for Haringey

# Haringey presents at housing conference



On 9th February 2011, Homes for Haringey's Home Ownership Team presented a workshop at the Chartered Institute of Housing's annual conference in Manchester on innovative leasehold management. The conference brought together home ownership officers from across the country representing local authorities, registered social landlords and housing associations. It gave us an opportunity to showcase some of our projects, such as our key leaseholder and sublet scheme, and to learn from other organisations.

Homes for Haringey Board member, Alena Breckova, told us that she was pleased with the way the conference and our workshop went: "It was good to see the commitment delegates showed to promoting better services for leaseholders at this event. They were quite impressed when I explained the level of involvement Haringey's leaseholders have in matters such as the Board member elections and our resident involvement panels."



"I thought that the workshop the Home Ownership Team delivered definitely showed Haringey in a very good light. It was very well attended and we had a very interesting discussion about how leaseholders could have more say in the services they are paying for. Several other boroughs have schemes similar to our Key Leaseholder Scheme and they had some useful new ideas to develop these further. I think everyone found the whole event very worthwhile indeed."

## Estimate 2011/12

We recently sent you the estimated service charge booklet for 2011/2012. If you haven't made any arrangements to pay your estimate just yet, then you can still benefit from the following discounts:

Pay 10 monthly instalments by direct debit. You can now pay on the 1st or the 15th of each month. We'll give you £10 back with your last instalment if you pay this way. You can save up to £25 if you pay in full. We will give you £5 if you sign up to receive our publications by email.

To sign up, email [nick.claxton@homesforharingey.org](mailto:nick.claxton@homesforharingey.org)

You can find all the details about the payment options available to you on pages two and three of the booklet we sent you. The booklet is also available online at [www.homesforharingey.org](http://www.homesforharingey.org)



# Charges introduced for installing new windows and doors

You need planning permission and your landlord's consent before you can install new windows and exterior doors in your property, and you now have to pay for this. This was agreed at a recent meeting of the Leasehold Panel. Panel members decided that it would be fairer for each applicant to cover the full costs of processing their application rather than it being spread across all leaseholders in the borough.

The new charge is £201.00. If you have installed new windows, you can also apply for permission but only if you had this done **before August 2008**. The application fee for this is £114.48. For details and any other queries about installing new windows and doors, call us on **020 8489 3357**.

## Courses for leaseholders

We now have places available on the following free courses for leaseholders. Places will be available on a first come first served basis. Courses start at 6.30pm in the Civic Centre.

- Leasehold online (find out the best online resources for leaseholders):  
Wednesday, 11 May
- Subletting your leasehold property:  
Wednesday, 18 May
- How we consult and involve you (find out about the Leasehold Panel, the Key Leaseholder Scheme and other ways to get involved):  
Thursday, 19 May
- Introduction to being a leaseholder:  
Thursday, 26 May
- Leaseholder rights, your lease and the law:  
Tuesday, 7 June

Book online at **[www.homesforharingey.org/training](http://www.homesforharingey.org/training)**, complete and return the enclosed form or email us at: **[leasehold.panel@homesforharingey.org](mailto:leasehold.panel@homesforharingey.org)**

## Facing a county court judgement?

Have you been served with a county court judgement due to money you owe us? If you pay the amount you owe within a month, the courts will automatically take your name off their register so your credit rating will not be affected.

If you pay after 30 days of receiving a county court judgement, your name will stay on the register for six years – this means that you will find it difficult to obtain credit or a loan.

Once you've paid up, you can ask the court to mark the register – this will show that you have paid the debt, but there is a charge for this. The court will also need a letter from us confirming that you have paid the outstanding debt. We charge £25 for this.

## Cover for vandalism



Some leaseholders have recently asked us about insurance claims in relation to vandalism in your building and estate. As soon as you spot any damage of this type, report it to your Tenancy Management Officer. If you don't know who your Tenancy Management Officer is call us freephone on 0800 195 3404.

The Tenancy Management Officer can then obtain a crime reference number from the police, and arrange for a claim to be made through Homes for Haringey's insurance company. Claims must normally be sent within a month. There is an excess of £250 for each claim, so the block cost will not be more than this.

# Leasehold Panel

The Leasehold Panel is open to all leaseholders. It meets monthly and is chaired by a leaseholder.

The next meetings are held at the Wood Green Civic Centre, N22 8LE, at 7.00pm on: 14 April and 9 May.

If you would like to receive a copy of the minutes, or have anything you would like us to consider at the panel meeting, please email us at: [leasehold.panel@homesforharingey.org](mailto:leasehold.panel@homesforharingey.org) or phone Bruce Nicholas on **020 8489 3487**. Minutes are also published on Homes for Haringey's website at: **[www.homesforharingey.org](http://www.homesforharingey.org)**

Save paper  
and save £5!  
Simply sign up  
to our email  
service.

## Key Leaseholders

If you become a Key Leaseholder, you can receive lists of repairs for your building and estate to check before the charges go on your account. You can also join the Key Leaseholder Group which looks at communal repairs issues. The Group is chaired by Haringey leaseholder Ian Lush. To find out more call **Paul Cox** on **020 8489 3060** or **Nick Claxton** on **020 8489 3021**, or email us at: **[key.leaseholders@homesforharingey.org](mailto:key.leaseholders@homesforharingey.org)**

## Contact us

### Home Ownership team

13-27 Station Road  
Wood Green  
London  
N22 6UW

**Team 1** – for leasehold properties in Hornsey, North Tottenham and Broadwater Farm  
Phone: 020 8489 1490,  
020 8489 3486 or  
020 8489 3060  
Email:  
[home.ownershipteam1@homesforharingey.org](mailto:home.ownershipteam1@homesforharingey.org)

**Team 2** – for leasehold properties in Wood Green and South Tottenham  
Phone: 020 8489 5976,  
020 8489 5996 or  
020 8489 3042  
Email:  
[home.ownershipteam2@homesforharingey.org](mailto:home.ownershipteam2@homesforharingey.org)

**Home Sales** – for resale, re-mortgage and subletting enquiries  
Phone: 020 8489 3357 or  
020 8489 3231  
Email:  
[right2buy@homesforharingey.org](mailto:right2buy@homesforharingey.org)

### Arabic

إذا كنت تودُّ نسخة لهذا الإصدار من أخبار المستأجر في لغتك الخاصة، رجاءً أشتب في المربع المناسب وأرجع الإستمارة إلى العنوان المجاني في الأسفل .Freepost

### Greek

Εάν θέλετε αντίγραφο αυτού του βιβλίου Ειδήσεις Ενοικιαστών στη γλώσσα σας, σημειώστε το σχετικό τετράγωνο και στείλτε το έντυπο στη διεύθυνση FREEPOST παρακάτω.


### Somali

Haddii aad rabto koobbi ah cadadkan warsidaha leaseholder news oo luqadaada ku qoran, fadlan calaamdi sanduuqa habboon oo fookan ku soo celi cinwaanka boostiisu lacag la'aanta yahay ee hoose.

### Turkish

Eğer Lease Holders News isimli derginin bu sayısının Türkçe çevirisini edinmek istiyorsanız, lütfen uygun kutucuğu işaretleyin ve formu aşağıdaki FREEPOST adresine geri gönderin.

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Email:

Please return to: Freepost RLXS-XZGT-UGRJ, Haringey Council,

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Homes for Haringey Ltd

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