

Your estimated service charge 2010/2011

www.homesforharingey.org



Homes for Haringey

What it is, how it is calculated, ways to pay and save, and why you pay it.



Contents

| | Page |
|---|------|
| Introduction | 3 |
| Yearly Estimate 2010/11 | 3 |
| What is a service charge? | 4 |
| How we work out your service charges | 4 |
| The services we provide | 5 |
| Ways to pay and save | 5 |
| Am I entitled to receive benefits to pay for service charges? | 7 |
| What happens if I get into arrears? | 7 |
| Your rights and responsibilities | 7 |
| Keeping us up to date | 7 |
| Subletting | 7 |
| The services we charge you for | 8 |
| Reporting Problems | 12 |
| What if I don't get a service? | 13 |
| Key Leaseholder Scheme | 13 |
| What your estimated service charge statement shows | 14 |
| Useful addresses and phone numbers | 15 |

Pay and save!

If you pay in full or use direct debit you can save money, please see page 5 for more details. If everyone pays on time we will also spend less on administration – giving you more value for money.

Homes for Haringey is a non-profit arm's length management organisation (ALMO) wholly owned by Haringey Council. We have been managing the council's housing since 1 April 2006.

Our mission is to work with residents to provide quality housing services and decent homes.

Haringey Council is still your landlord, and still owns the freehold of the building your flat is in. As managing agent, we carry out the council's responsibilities under your lease.

Your Yearly Estimate is produced by the Home Ownership Team. This team is also responsible for managing your service charge account, calculating your service charges, issuing invoices, collecting payments and answering queries.

Introduction

This booklet gives important information about your Yearly Estimate for the 2010/11 financial year.

If you would like to discuss your estimated service charge or make an appointment to see someone,

please contact a member of the home ownership team for your area. Please note that we operate an appointments-only system, if you wish to speak to someone in person.

We are available from 8:45am to 5pm Monday to Friday and can see you at the customer services centre at 48 Station Road, London N22 7TY. If you have mobility problems we will be happy to visit you in your home.

We always welcome any feedback with regards to our publications. If you would like to comment on this booklet please either write or email us (the addresses are provided on pages 12 and 15.)

Yearly Estimate 2010/2011

Your Estimate is enclosed with this booklet. It contains a breakdown of all the service charges which relate to your property. An example of it is given on page 14 with some notes. We have to send you it at the beginning of each financial year, since the lease requires us to do this. The lease says that you have to pay quarterly in advance. However, you can also pay in 10 monthly instalments from 1 April 2010 to

1 January 2011 by direct debit or standing order.

The reason we estimate your yearly service charge is that we do not know at the beginning of the year exactly what the total charge will be. We can only work out how much the actual cost is after the end of the financial year. The statement giving your actual charge is sent to you in the autumn.

What is a service charge?

This is the way you pay your share of the cost of works and services to your block and estate. We collect service charges from leaseholders on behalf of the Council. The law says that charges must be reasonable and the work or service must be to a reasonable standard.

The lease requires you to pay a yearly service charge for the day to day services provided to your building or estate, the insurance for the building and the ground rent (fixed at £10).

How we work out your service charges

The calculation takes into account the size of your property.

We have two main types of lease. The one you have will depend on when the council sold your flat. This means that the costs of works and services will be allocated to your property either on the basis of the rateable value of your property or its number of bedrooms. If the property was bought from the council before 1 April 1990, your lease will say we must use the 'rateable value' to work out your service charge.

For leases of properties sold after the 1 April 1990 we must use the number of bedrooms (plus one) to work out your service charge. Please note that in the lease the number of bedrooms in each flat is increased by one. This is because bedsits are classed as having no bedrooms and if we did not do this, bedsit owners would pay no charge.

The estimated charge for each year is based on the actual charges for the previous financial year. This is increased in line with inflation. However for some services the increases may be more than the rate of inflation if we know they are rising more quickly.

The services we provide

The main services we provide are shown on the list in your Estimate. The charges depend on where you live and the type of property you have. For example, if you live on an estate, there will be more services than for a street property.

Larger blocks of flats generally need more services than maisonettes. As a result, they will often have services such as controlled entry systems, lifts and sometimes a concierge reception. Everyone is charged for insurance, ground rent (£10), the management fee and day-to-day repairs (when they are necessary).

Ways to pay and save

Incentives Available

If you sign up to receive Homes Zone magazine and other information via email you will receive a £5 discount on your annual service charge.

For paying in full a £15 or £25 discount will be made.

A £10 discount will be given if you pay by direct debit.

Payment in full

If you pay in full you will receive a £15 or £25 discount depending on the services you receive.

- £15 is given for properties that are only billed for ground rent, Insurance, day to day repairs and the management fee.
- £25 is given for properties that receive these plus other services.

Direct Debit

You can pay by Direct Debit over ten months. Your last instalment will be reduced by £10 if you pay by this method. Please fill in your bank details and your main service charge account number. Please note that if you already have set up a direct debit you will not need to do this again. If you have set one up, we will assume you want to use it unless you tell us not to. We will always send you a letter advising you of forthcoming charges before we start collecting payments.

If you wish to cancel your direct debit you can always do this but you must tell us how you are going to continue making your payments. If you would like to keep the option of paying a future invoice by direct debit it is better that you request us to cancel the direct debit, so it can be restarted without you having to fill in a new direct debit form.

Quarterly Invoices

You can pay your service charges quarterly. This means that we will send you a bill four times a year for one quarter of the total amount. Each bill must be paid by the quarter dates: 25 March, 24 June, 29 September and 25 December. You will receive your bill shortly before these dates if you inform us that you would like to pay this way. Payment needs to be made within 14 days of the invoice date.

Payment Book

You can pay in ten monthly instalments using a payment book but there will be an additional charge of £25 to cover the costs of producing the payment book. If you want to pay this way, please tell us.

Other payment methods

On the internet

You can pay by debit or credit card. To do this, log on to our website at www.homesforharingey.org and follow the instructions for online payments. Please note that your invoice comes under the heading of a 'Haringey invoice'. You must quote the appropriate invoice number (which starts with '1800').

Phone payment service

You can pay over the phone by debit or credit card. Please phone

0845 070 1414 for the automated 24 hour service and choose option 7 for paying a 'Haringey invoice'. You should quote the appropriate invoice number which starts with 1800. You can also speak to someone on 0845 055 0923 or pay via the call centre, through an operator on 0800 195 3404. This service is available Mondays and Fridays 8.00am to 6.00pm and Tuesday, Wednesday and Thursday 8.00am to 8.00pm.

Bank transfer

Please quote the following details:

- Council's Bank Account Number:
90663047
- Council's Bank Sort-Code Number:
60-24-23

Your invoice number

This is on the 10 digit number which begins with 1800 on your invoice.

By post

Please send your cheque or postal order to us in the envelope provided. Cheques should be made payable to **Haringey Council** and not Homes for Haringey. On the back of the cheque you should write your name, address and invoice number which starts with 1800.

Am I entitled to receive benefits to pay for service charges?

If you are out of work, disabled or retired you may be able to get help from the government with paying your service charges. For more information, you can contact your local Department for Work and Pensions office. You can also contact the Home Ownership Team who can arrange a referral to the Citizens Advice Bureau.

Addresses and telephone numbers can be found in the Useful addresses and telephone numbers section at the back of this booklet.

What happens if I get into arrears?

Reminder letters will be sent for any arrears advising you of the sum to be paid. If we do not receive payment, we will then send you a letter before legal action. You will be charged an additional £50 for this. If you still do not pay we will pass the matter to the Council's legal department for a County Court Judgement to be made. You will have to pay for all the legal costs and the interest on your arrears.

Your rights and responsibilities

Your lease gives you certain rights. You also have statutory rights. Information concerning your

rights as a leaseholder can be found in the Leaseholders' Charter - Chapter 3, 'Your lease', and Chapter 6 'Your rights'.

Summary of rights and obligations

A summary of your rights and obligations relating to the estimated charge will be enclosed. This is required by the Commonhold and Leasehold Reform Act 2002.

Keeping us up to date

It says in your lease that you must let us know as soon as possible in writing if there is any change in your address.

Subletting

You must also let us know if you sublet your property – there is a special form for this. You will be breaking the conditions of your lease if you do not do this. Please contact the Homes Sales Team on 020 8489 3653 or 020 8489 3231 for more information.

Homes Zone and Leaseholder News

Receive them by email and get £5 off your annual service charge.

The services we charge you for

The main services we provide are shown in your Estimate. Here is some more information about the services we provide.

Cleaning

Internal

Our estate services officers clean the communal areas inside the building. They carry out the following duties:

- clean shared staircases, communal landings and other lobbies every week;
- test, check and clean the lifts and lift entrances every weekday;
- rotate full paladin refuse bins daily;
- clean refuse chambers and bin areas weekly;
- report communal repairs and check door entry systems;
- check internal lighting, time clocks and electrical intake cupboards weekly;
- inspect play areas every working day and report emergency repairs
- check for abandoned vehicles weekly;
- they arrange for specialist cleaning of refuse chutes when necessary.

External

The contractor, Enterprise sweeps the grounds, forecourts, access roads, and removes litter from these areas.

Maintaining lifts

The work involves annual maintenance and call-outs, replacement of defective parts, etc. If there are any problems we will respond within four hours and replace parts within 5 days.

Lighting and electricity

This covers the electricity supply for communal lighting and lifts, which is metered in each block. If a light in a corridor or on a stairway, etc is not working it will normally be repaired within 3 working days.

Maintaining grounds

This includes the following work:

- prune, cut back and weed shrub and rose beds;
- cut the grass and hedges and provide additional pruning if access pathways are blocked;
- apply herbicide on hard-standings, garage sites, drying areas, access ways and footpaths to control weed growth;
- carry out emergency repairs to play areas within 24 hours;
- inspect and prune (if required) trees in communal areas once every four years.

Concierge services

This service is provided to some large blocks of flats to give residents more security in their homes.

The main duties of concierge officers are to:

- let visitors into the block;
- regularly watch the CCTV monitors, report vandalism to the police;
- report repairs needed in shared areas;
- put emergency procedures in place if there is a fire, flood or lift breakdown.

Concierge officers are on duty between:

- 8am and midnight on Monday to Friday, with two meal breaks of 50 minutes each;
- 10am and 2am on Saturdays, with two meal breaks of 50 minutes each; and
- 12 noon and 8pm on Sundays, with one meal break of 50 minutes.

District heating

For the cost of fuel and maintenance – where there is a central boiler and heating system for your building.

Building Insurance

The council must insure the building under the terms of the lease. We value each property so we know how much to insure it for. We use this valuation to calculate your insurance premium. If your mortgage company says you need extra insurance cover, we can include this in your yearly service charge.

Insurer: Zurich Municipal

Period of insurance:
01/04/10 to 31/03/11

Policy number:
10/006460/05500206

Insured property: private dwellings sold under lease by the Council, including leaseholders' responsibilities for the exterior and communal areas, and as declared from time to time by the insurers to the Council

Principal perils: The insurance policy covers damage to the structure of the building as well as the shared areas. The risks the insurance covers include:

- fire;
- flood (for example, burst pipes or a leak from the roof);
- storm damage;
- vandalism (malicious damage);
- subsidence – when the ground under a building gives way or caves in – but you will have to pay the first £1000 of any claim, and this is dealt with by the Insurance Team

The insurance policy covers decorations in your home, for example, ceilings, walls and fixtures and fittings, but only if the damage has happened because of an insured risk.

Making a claim: To make a claim on your buildings insurance, you should contact the Council's Insurance Team as soon as possible, but in any event within 90 days. If you need to make an urgent claim, outside working hours, you can call Zurich Municipal direct on 08700 10 88 55.

Subletting: If you wish to sublet your property you must inform Home Ownership, otherwise your insurance may be affected.

General insurance enquiries/ assistance: For general insurance enquiries please contact the Council's Insurance Team (on 020 8489 3610), you can email them at insurance@haringey.gov.uk or write to them Alexandra House, 10 Station Road, Wood Green, London N22 7TR.

TV aerials

For maintaining the communal TV aerial for your block. This includes a yearly contract and call-out charges. We aim to respond to major problems within 24 hours.

Controlled entry system

For maintaining the controlled entry system to your block. We employ specialist contractors to carry out the work. The costs include a yearly contract, and the contractors' call-out charges. We will respond within 4 hours if the

doors will not open, within 24 hours for all other problems.

Management Fee

It covers the following services:

- 1 Home Ownership Team is responsible for the calculation and issue of the breakdowns of service charges (like the current Estimate). It is also responsible for maintaining leaseholders' accounts, raising invoices, the collection and receipt of payments and dealing with queries.
- 2 Tenancy Management Officers deal with anti-social behaviour issues and so on.
- 3 Customer Service Centres – for personal visits. If you need to see your leasehold services officer (Home Ownership Team), you can make an appointment. At the centres you can also report problems such as repairs, antisocial behaviour and parking, please see page 12 for details.
- 4 Call Centre – to report repairs on the phone.
- 5 Housing Finance undertakes budgetary control and financial reporting.
- 6 Service Development designs new services and procedures.
- 7 Resident Involvement Team helps residents get involved in decision making.

- 8 Feedback and Support Team, deals with customer feedback issues.
- 9 Communication Team – Homes Zone (magazine sent to all residents), website, leaflets, booklets, etc.
- 10 Debt advice for leaseholder prior to court action through the Citizens Advice Bureau.
- 11 Council recharges. The employment of staff incurs the following costs: payroll, office accommodation and the provision of IT and computer systems, which are provided by central (corporate) services. These costs are also referred to as overheads and they relate to cleaning, concierge service and the management fee.

Day-to-day repairs

These are for your building or estate. They are for minor repairs and maintenance jobs. They may include repairs to the roof, windows and doors in communal areas, stairways, corridors, the outside brickwork, and so on in the building.

If you live on an estate you must also pay a share of the costs for repairs such as the clearing of sewers, repairs to play areas, repairs to pathways, fences and so on.

We will ask you to make an advance payment each year for this work. After the end of the financial year, we work out your share of the total cost of the work. You can ask for a list of the day-to-day repairs we have charged you for.

Minor works and minor estate improvements

This covers works for which a Section 20 notice does not need to be issued. We will send you a letter if any work is to be carried out. Because this work is included in your annual Estimate and Actual you do not have to pay the administrative costs of Section 20 Notices and separate invoices.

Ground rent

This is a £10 annual charge as required in the lease.

Pay and save!

If you pay in full or use direct debit you can save money, please see page 5 for more details.

Reporting problems

| Team Responsible | Each team deals with: | Contact Details |
|------------------------------------|--|---|
| Tenancy Management Officers (TMOs) | <ul style="list-style-type: none"> - Leaking pipes in residents' flats. - Estate inspections - Neighbour disputes - Anti-social behaviour | Call 0800 195 3404 to and ask to be put through to your TMO |
| Estate Services | <ul style="list-style-type: none"> - Clean the shared areas in your block. - Replace faulty light bulbs - Remove graffiti where possible - Arrange for collection of bulky items of rubbish - Check rubbish chutes and bin chambers | Call 020 8489 8661 or 8669 or email: estateservices@homesforharingey.org |
| Home Ownership Team | <p>Service charge queries.</p> <p>Team 1 Hornsey, North Tottenham and Broadwater Farm</p> <p>Team 2 South Tottenham and Wood Green</p> | <p>Phone 020 8489 5994 or 020 8489 3048 mail: home.ownershipteam1@homesforharingey.org</p> <p>Phone: 020 8489 3021 or 020 8489 3042 Email: home.ownershipteam2@homesforharingey.org</p> |
| Insurance | For making an insurance claim or obtaining details of your buildings insurance policy | Phone: 020 8489 3610 Email: insurance@haringey.gov.uk |
| Repairs | For all communal repairs to the building and estate and to facilities such as the lift, TV aerial or controlled entry | Call: 0800 195 3404 or 020 8489 5611 Email: repairs@homesforharingey.org |

What if I don't get a service?

- 1 You should report the problem to the department responsible for providing this service. If you feel there is a serious problem in the provision of a service, you should write to us and we will forward your letter to the appropriate person.
- 2 We will liaise with the team responsible for providing the service and provide you with a response to your query.
- 3 If we are advised that a service has been under-provided when we calculate the actual costs, we will make the appropriate reduction in your service charge. This will be made on your account at the same time as your annual Actual is issued. We will write to let you know that this has been done.

Key Leaseholder Scheme

Key Leaseholders are volunteers who actively participate in the inspection of communal repairs and other works carried out to their blocks or estates and provide feedback on the frontline customer services provided by HfH.

We have set this scheme up to get people more involved. In particular it will mean that key leaseholders from all over the borough will receive regular reports of the day to day repairs for their building and estate to see if there is anything we need to look into. We should then be able to sort out most of the queries before we prepare the actuals.

If you would like to join the scheme, call us on 020 8489 3060 or 020 8489 3021 or email us at key.leaseholders@homesforharingey.org

Pay and save!

If you pay in full or use direct debit you can save money, please see page 5 for more details. If everyone pays on time we will also spend less on administration – giving you more value for money.



13 - 27 Station Road, Wood Green, London, N22 6UW

Homes for Haringey

Yearly Estimate - service charges and Ground rent 2010/2011

Name:

Date of purchase
from the council

Address:

Your account number: xxxxxx

Purchase Date: 25 April 1988

List of the services which
may be provided to the building

Section 1 - Services

Block

Your Annual Charge

| | | |
|-----------------------------------|----------|---------------|
| 1 Cleaning | 9,884.00 | 264.00 |
| 2 Maintaining Lifts | 580.00 | 17.00 |
| 3 Lighting and electricity | 574.00 | 16.00 |
| 4 Maintaining grounds | 1,650.00 | 46.00 |
| 5 Concierge | 0.00 | 0.00 |
| 6 District Heating – fuel costs | 0.00 | 0.00 |
| 7 District Heating – Maintenance | 0.00 | 0.00 |
| 8 Insurance (Sum Insured £71,280) | | 158.00 |
| 9 TV aerials | 350.00 | 10.00 |
| 10 Controlled entry system | 471.00 | 14.00 |
| 11 Management fee | | 275.00 |
| | | <u>800.00</u> |

No charge
means no service
is providedDetails of this charge are
given on page 11

Section 2 - Other repairs and improvements

| | |
|--|-----------------|
| Day-to-day repairs | 100.00 |
| Minor works, estate improvements | 100.00 |
| Ground rent | 10.00 |
| Estimated service charge and ground rent payable for the year 2010/2011 | <u>£1010.00</u> |

Rateable values used in calculation

| | |
|--|---------|
| Total rateable value of the block | |
| Total number of bedrooms in the block plus one for each flat | 6210.00 |
| Your service charge is calculated using rateable value formula (or the number of bedrooms) equal to | 80 |
| | 270.00 |

The figure shows the service charge for this property is worked out using rateable values – please see page 4 for more details

Useful addresses and phone numbers

Homes for Haringey

Phone: 0800 195 3404 or
020 8489 5611

Minicom: 020 8489 2088
www.homesforharingey.org

Home Ownership Team

13 – 27 Station Road,
London N22 6UW
home.ownershipteam@homesforharingey.org
Fax: 020 8489 1998

Residents' Involvement team

For information about how to become involved in the panels and other ways of consulting residents and leaseholders

6th Floor
River Park House
225 High Road
Wood Green
London N22 8HQ
Phone: 020 8489 4463
Email: resident.involvement@homesforharingey.org

The Pension Service

If you are receiving pension credit call 0845 606 0265 for assistance with paying service charges.

Feedback team

For comments, compliments and complaints

6th Floor
River Park House
225 High Road
Wood Green
London N22 8HQ
Phone: 020 8489 4337
Email:
feedback@homesharingey.org

Repairs

0800-195 3404 or (cheaper from a mobile) 020 8489 5611

Out of Hours Repairs

020 8348 3148

Haringey Council

Phone: 020 8489 0000
www.haringey.gov.uk

Insurance Department

Alexandra House
10 Station Road
Wood Green
London N22 7TR
020 8489 3610
Email: insurance@haringey.gov.uk

Department of Works & Pension

If you are out of work or disabled call 0800 882200 for advice on assistance for paying service charges.

Albanian

Kjo fletushkë ju tregon mbi detyrimet e shërbimit të përafuara. Për një kopje në gjuhën tuaj, ju lutem shënjoni kutinë, plotësoni formularin dhe dërgojeni tek adresa e mëposhtme me Postim Falas.

Kurdish

Ev broşur li ser bihayê xizmetê yê texmînkîrî yê we agahîyê dide. Heke hun kopîyeke bi zimanê xwe dixwazin, ji kerema xwe qutîkê îşaret bikin, formê tije bikin û ji navnîşana posta bêpere ya jêrîn re bişînin.

Arabic

هذا الكتيب يُخبرك عن تقدير رسوم كلفة خدماتك . لنسخة في لغتك الخاصة، رجاءً أشطب في المربع الصغير، ثم أملئ الاستمارة وعودها إلى العنوان على البريد المجاني Freepost تحت.

Somali

Buugyarahani wuxuu kaaga warramayaa kharashkaaga adeegga inta lagu qiyaasay. Si aad u hesho koobbi luqaddaada ku qoran, fadlan calaamadi sanduuga, buuxi foomka oo ku soo celi, cinwaanka boostiisu lacag la'aanta yahay ee hoose.

Greek

Το φυλλάδιο αυτό σας δίνει πληροφορίες σχετικά με τις προβλεπόμενες χρεώσεις των υπηρεσιών που σας παρέχονται. Για ένα αντίτυπο στη δική σας γλώσσα, παρακαλούμε σημειώστε το τετραγωνίδιο, συμπληρώστε τη φόρμα και επιστρέψτε την στην πιο κάτω διεύθυνση χωρίς ταχυδρομικά.

Turkish

Bu broşür size tahmini servis ücretinizi anlatmaktadır. Kendi dilinizdeki bir kopyası için lütfen kutuyu işaretleyip formu doldurarak aşağıdaki ücretsiz posta (Freepost) adresine yollayın.

Please tell us if you would like a copy of this leaflet in another language that is not listed above or in any of the following formats, and send the form to the Freepost address below.

In large print On audio tape In Braille

In another language, please state:



Name:

Tel:

Address:

Email:

Please return to: Freepost RLXS-XZGT-UGRJ, Haringey Council, Translation and Interpretation Services, 8th Floor, River Park House, 225 High Road, London N22 8HQ

Haringey Council offers this translating and interpreting service to Haringey residents. We can translate this document into one language per resident ONLY.

Actual Service Charge 01/2010



One tonne of recycled paper saves 17 trees, 32,000 litres of water, and enough electricity to heat an average house for 6 months

published by Haringey Council's Communication Unit 27.14 - EM/FVR/01/2010

