



Homes for Haringey

Information Pack for Leaseholders



February 2012

Useful information

About Homes for Haringey

Homes for Haringey was set up in April 2006 as the Arms Length Management Organisation (ALMO) in the borough. We manage over 20,000 tenanted and leasehold properties on behalf of Haringey Council, and are responsible for all landlord services including leasehold management.

Our mission is to work with residents to provide quality housing services and decent homes. As managing agent, we carry out the Haringey Council's responsibilities under the terms of your lease.

Our values

We work with staff, residents and the board to set our values. Homes for Haringey serves a diverse community and working here means:

- ❖ Customers are at the heart of everything we do
- ❖ getting it right first time
- ❖ everybody takes responsibility for delivery on our promises
- ❖ welcoming feedback and using it to improve
- ❖ we achieve more through teamwork and value everyone's contribution
- ❖ treating everyone with equal respect.

Equal opportunities

Haringey is one of the most diverse boroughs in the UK. We value and celebrate the diversity that exists among the residents of Haringey and our workforce. Equality means treating everyone with equal dignity and worth irrespective of particular characteristics such as their age, disability, gender, ethnicity, religion or belief, or sexual identity.

We recognise that people have different needs and circumstances, and that achieving equality requires removing discriminatory barriers that limit what people can do and be. We are committed to embedding diversity in all aspects of our work, and take a proactive approach to promoting equalities by:

- ❖ providing a housing service that meets the different needs of all of our customers
- ❖ working in partnership to build open, fair communities based on respect and a shared vision of the future
- ❖ focusing on workforce representation
- ❖ making sure that our staff understand the needs of our residents.

About the Home Ownership Team

The Home Ownership Team (HOT) is responsible for:

- ❖ managing the 'right to buy' and 'transferable discount' schemes;
- ❖ sending out estimated and actual service charge accounts;
- ❖ dealing with resale and re-mortgage applications;
- ❖ carrying out induction sessions for new leaseholders;
- ❖ telling you about any major works or improvements to be carried out to your building/estate; and
- ❖ dealing with leasehold enquiries.

All correspondence should be sent to:

The Home Ownership Team is based at 8th Floor, Alexandra House, 10 Station Road, Wood Green, N22 6UW. The Office is open between 8.45am to 5pm for telephone enquiries.

If you would like **to see a member of the Home Ownership Team in person**, please contact us to make an appointment. These appointments will be held at the Wood Green Customer Services Centre at:

48 Station Road, Wood Green, London, N22 7TY

If you are unable to get to the Customer Services Centre and would like a home visit, please phone the Home Ownership Team to make arrangements.

Useful information

Contacting Homes for Haringey

Phone: 0800 195 3404 (freephone from landlines)
020 8489 5611 (cheaper from mobiles)

Web: www.homesforharingey.org

By post:

Homes for Haringey
Home Ownership Team
8th Floor, Alexandra House
Wood Green
London N22 7TR

Home Ownership Team

Team Manager: **Nesan Thevanesan**

Service Charge – Team 1

Hornsey, North Tottenham,
Broadwater Farm:
Email:

020 8489 3048, 020 8489 5994 or 020 8489 3486
home.ownershipteam1@homesforharingey.org

Service Charge – Team 2

Wood Green and
South Tottenham:
Email:

020 8489 5976, 020 8489 5996 or 020 8489 3042
homeownershipteam2@homesforharingey.org

Home Sales Team

Email: **030 8489 3357 or 020 8489 3231**
right2buy@homesforharingey.org

Your Tenancy Manager is:

Telephone:

Homes for Haringey Call Centre: 0800 195 3404 (freephone from a landline)
(to report communal repairs) 020 8489 5611 (cheaper from a mobile)

Feedback Team: 020 8489 4337
(for complaints, comments 020 9489 4235
or suggestions about our services) 020 8489 4321

Contacting Haringey Council's Customer Services

You can contact Customer Services in person, by visiting your local Customer Services Centre at locations across the borough (see addresses below and overleaf).

At the Customer Services Centre, you can report problems such as repairs relating to the shared communal areas of your block or estate, such as a leaking roof, and a faulty door entrance to your block, and also the following services:

- **Anti-social behaviour, noise nuisance, graffiti removal, pest control**
- **Children and Young People Services**
- **Council tax and benefits, concessionary travel**
- **Environmental services including building control, parks and leisure facilities**
- **Housing and estate management, reporting repairs to communal areas**
- **Parking and leisure facilities, concessionary travel**

By phone

Customer Services: **020 8489 1000**

Open Mondays to Fridays, 8am to 6pm

(Please note the Customer Services Call Centre is very busy on Mondays and on the first open day following a bank holiday. If your call is not urgent, please try and call later in the week.)

In person

All Customer Services Centres are open between **8.45am and 5pm**, Monday to Friday. They are based at the following locations across the borough:

Wood Green Customer Services Centre

Ground Floor

48 Station Road

Wood Green

N22 7TY

Opening times: Monday to Friday 8.45am to 5pm

South Tottenham Customer Services Centre

Apex House

820 Seven Sisters Road

Tottenham

N15 5PQ

Opening times: Monday to Friday, 8.45am to 5pm

Useful information

To book an appointment to see your **Tenancy Management Officer**, please either dial directly or call on freephone **0800 195 3404** or **020 8489 5611** (cheaper if you're calling from a mobile).

Broadwater Farm Neighbourhood Office

**108c Gloucester Road
Tottenham
N17 6GZ**

Opening times for drop-in advice are:

Mondays and Tuesdays: 9am to 12pm and 2pm to 4.45pm

Wednesdays: 4pm to 6pm

Thursdays: 9am to 12pm and 2pm to 4.45pm

Fridays: 9am to 12pm

To make an appointment for housing benefit advice, please call 020 8489 8650.

To book an appointment to see your **Tenancy Management Officer/ Housing Officer**, please either dial directly or call on freephone **0800 195 3404** or **020 8489 5611** (cheaper if you're calling from a mobile).

For other Council services including Estate parking permits, please contact the Customer Services Call Centre on **020 8489 1000** or visit our **Customer Services Centres** at either **Wood Green** or **South Tottenham** – please see previous pages for addresses and opening times.

Useful information

Service charges

Under the terms of your lease, you must contribute towards the cost of any services or work to the building your home is in and the grounds or estate around it. You do this by paying service charges. However, you have various legal rights in relation to your leasehold property, including the following:

- ❖ Your service charges must be fair and reasonable.
- ❖ You can only be charged for services and works relating to your building or your estate.
- ❖ Under Section 20, we must consult you before we carry out major work (which you will have to pay towards)
- ❖ You are entitled to receive information about 'how we work out' your charges in relations to the service received.

You can find more information in the estimated service charge and actual booklets, which gives explanations on how we work out your service charges.

Annual Service Charge Estimated and Actual

Payment incentives (Annual Service Charge)

We offer leaseholders a discount for paying the yearly estimated service charge in full.

- **£15** (if you only pay insurance, communal lighting, management fee, day to day repairs and ground rent).
- **£25** (if your estimate contains more items than those listed above).

Monthly instalments discount

If you wish to pay your annual estimated service charges by monthly instalments, we provide a booklet with the estimate and actual to explain how our charges are calculated.

Monthly instalments: You will receive £10 discount for using this payment option. You can pay by either direct debit or standing order.

If you make an agreement at the beginning of the year, payments are due over 10 monthly instalments. Payments are due from April to January each year. However, if you start your payment plan at a later date, then your payments plan will be fewer than **(10)** monthly instalments.

Useful information

Quarterly invoices

If you would like to pay your annual estimated service charges, by way of quarterly instalments, the **first quarter is due on 25 March**, covering the period from 25 March to 23 June.

The remaining invoices are due on the 24 June, 29 September and 25 December each year. Please contact the Home Ownership Team to make arrangements in order that invoices can be sent to you automatically prior to the due dates.

About six months after the end of the Council's financial year you will receive the 'Certificate of Actual Service Charge' (the actual).

This gives details of the actual cost for each service provided and the difference between the actual cost and the original estimate. If the actual cost is higher than the estimate, you will need to pay an invoice for the difference. If it is lower than the estimate, we will refund you account. The following payment options are available to pay the additional invoice.

- **Pay the whole invoice in full within 14 days.** If your bill is over £100 and you pay this way we will give you a prompt-payment discount of £10.
- **Payment in five monthly instalments.** If your bill is over £50 you can set up a direct debit or standing order to pay by five monthly instalments. We will give you a discount of £10 if your bill is over £100.

Service Charge payments

Ways to pay:

There are many ways you can pay your service charges:

- by direct debit
- by standing order
- over the phone using your credit or debit card
- on our website www.homesforharingey.org using your credit or debit card
- by bank transfer
- by post
- by payment book. Please note there is a charge of £25
- using the handy till at Haringey Council's Customer Services Centres at Wood Green or South Tottenham.
- at a pay-point

If you fail to pay your service charges, you risk losing your home.

Please contact the Home Ownership Team if you have problems paying your service charges, to help avoid any legal action being taken against you.

Useful information

The Home Ownership Team currently has a number of booklets available.

- ❖ Estimated service charge
- ❖ Actual service charge
- ❖ Ways to pay your services charges
- ❖ Paying for major works invoices
- ❖ Recovering service charges through legal action
- ❖ Key Leaseholder Scheme
- ❖ Houseproud
- ❖ Leaseholders' Charter
- ❖ Plain English Guide to your Lease.

For up-to-date news on 'leasehold matters', and to download copies of the above booklets go to our website at:

www.homesforharingey.org

Right to buy lease

Leaseholders who purchased under the 'Right-to-Buy' scheme, charges for major works/improvements are limited for the first five years of the lease, after purchase from the Council. Please note that the **Landlord's Section 125** is known as your offer notice. The offer notice is issued when the tenant purchases their property under the right-to-buy scheme.

The offer notice provides a description of any works or improvement which may be carried out within the first five years of purchasing your property, and provides an estimated cost.

During this period, we can only charge you for the major work and improvements which were included in the offer notice.

This is limited to the amount shown in the offer notice (increased in line with inflation) or the apportioned actual sum, which ever is lower. This also relates to leasehold properties sold on the open market within this time period (five-year period).

Inductions for new leaseholders

The Home Ownership Team currently holds induction sessions for new leaseholders, where you will be able to discuss matters relating to services charges and your lease.

If you would like to attend a one-to-one session which is held Monday to Friday between 10am to 4pm at Haringey's Customer Service Office at 48 Station Road, Wood Green, please call us on **020 8489 3313**.

Useful information

Services provided by other front-line staff

Tenancy Management Officers (TMOs)

Anti-Social Behaviour Team

Concierge Services

Estate Services

Access

We have the right to enter your home (for example, to carry out essential maintenance work). We must give you 48 hours' written notice unless there is an emergency.

In an emergency, we may have to force entry in accordance with legal requirements if we are unable to gain access through any other means.

Tenancy Management Officers (TMOs)

Tenancy Managers are responsible for the effective and efficient management of Council owned and Homes for Haringey managed properties within a specified area. To provide a full service to tenants and leaseholders in accordance with the Tenant/Leaseholder Charters, the Tenancy Conditions and Service Standards.

Anti-Social Behaviour Team

If you commit acts of anti-social behaviour, you will be breaking the terms of your lease which could result

in legal action been taken against you.

Anti-social behaviour means acting in a way that causes or is likely to cause harassment, alarm or distress to someone. Anti-social behaviour comes in many forms, ranging from minor nuisance to serious harassment that can damage people's quality of life and interfere with their ability to use and enjoy their home or community.

If you suffer anti-social behaviour, our Anti-social Behaviour Team will assess all reported cases of anti-social behaviour in Haringey.

To report such cases, you should:

- phone the Anti-Social Behaviour Team on **020 8489 1000**, or
- contact your local housing office, and speak to a member of the Housing Management Team, or visit your local Customer Services Centre.

Concierge Services

The Concierge Services in certain housing blocks give you greater security in your home by:

- controlling access to your block
- providing a welcoming reception service
- reporting and monitoring vandalism and graffiti

Useful information

- regularly viewing and maintaining closed-circuit television (CCTV), and contacting the police, if necessary
- putting emergency procedures in place
- recording all incidents in the logbook.

The Concierge service operates:

- 8:00 am to 12 midnight Monday to Friday
- 10:00 am to 2:00 am on Saturday
- 12 noon to 8:00 pm on Sunday

Estate Services

If you live on an estate, you have an Estate Services Officer who makes sure that your building is clean and well maintained.

The estate service officers are responsible for looking after inside communal areas by regularly cleaning the lifts, entrance halls, communal staircases and lobbies.

The estate service officers will also, where possible, remove graffiti, and check that the refuse chutes are clean and that bulky items of rubbish are safely stored. They also deal with any emergency in normal working hours, and will report repairs to shared areas.

Flammable materials

You should **not** keep items such as petrol, or gas cylinders or anything that is a fire hazard in your home, or garage.



Gas safety checks

Anyone who owns a property is responsible for ensuring their gas fittings and appliances are safe. Obviously this is even more important in a block of flats. The Health and Safety Executive states everything should be checked by a GAS SAFE registered installer (formerly known as CORGI). You should have your gas fittings and appliances checked every year.

If you are currently renting (sub-letting) your property, please note that the law requires you to get a certificate of gas safety every year. You must provide a copy to your tenants before they move in and every year after that.

If you smell gas, call the National Grid on freephone 0800 111 999.

Useful information

Home insurance

In accordance with the lease the Council arranges the buildings insurance for all leasehold properties. The premium is included in your service charge. The policy covers the structure and the shared areas of the building against any damage as a result of an insured peril, full details of the insured perils can be found in the statement of cover booklet which will be sent to you by the insurance section.

If you need to make a claim, you should contact the Insurance Section, who will send you a claim form. Please phone **020 8489 3610**.

The company used by the Council is **Zurich Municipal** who will:

- ❖ provide 24-hour emergency advice about possible claims;
- ❖ answer questions about the progress of your claims (during normal office hours); and
- ❖ put you in touch with a number of recommended tradespeople.

You can contact Zurich Municipal on telephone number 08700 10 88 55.

Home contents insurance

You are strongly advised to take out your own home contents insurance, as the building insurance will **not** cover the cost for replacing your personal belongings if you are burgled.

To insure the contents of your home, you can use any insurance company. However, if you find it hard to get contents insurance to help, the Council has introduced a home contents insurance scheme for tenants and leaseholders.

The scheme is run by Royal and Sun Alliance Insurance Plc. You can download an information leaflet and application form from our website: **www.homesforharingey.org**

A Home Contents Insurance is included in this pack. Should you wish to speak to Haringey's Insurance Section in relation to this item, please call on 020 8489 3712, or contact:

Royal Insurance and Sun Alliance (RSA)

St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Tel: 01403 232 323

Useful information

Improvements or alterations to your home

You cannot carry out any home improvements or alterations until you get written permission from Homes for Haringey. This includes installing double glazing windows or removing internal walls.

When making alterations, such as the installation of new windows, please note that you would still have to pay your share of the cost for communal windows and communal areas at a later date.

Lost keys or fobs

You are responsible for your own keys and fobs used for the entrance to your block. If you lose your keys, you will have to make your own arrangements to get into your home and repair the damage caused in the process.

Replacement communal door keys and **fobs** for the entrance doors to blocks, can be purchased from your local Housing Management Office, proof of identity will be required. Please contact your Tenancy Management Officer for details.

Parking

Parking is a problem in Haringey including council estates. To address this, controlled parking zones and

estate controlled parking schemes are in operation in some areas.

Controlled Parking Zones (CPZs) are managed by Haringey Council's Parking Service and operate on public highways. If you live in a property we manage that is in a CPZ, you must follow CPZ parking rules otherwise you may get a parking fine, or your car may be towed away.

For a list of current CPZs and information on how to apply for a CPZ resident parking permit, visit the Controlled Parking Zones page on the Council's website:
www.haringey.gov.uk

Estate controlled parking schemes

Estate controlled parking schemes (ECPSs) only operate on council estates – a notice board at the estate entrance tells you if its part of an ECPS. ECPSs are managed by Homes for Haringey.

Each resident vehicle owner is entitled to one ECPS parking permit for each vehicle. You are eligible to apply for an ECPS parking permit if you:

- ❖ are living on the estate for which you want the parking permit;
- ❖ have your vehicle registered to your address on that estate; and
- ❖ have a valid tax disc (excise licence) for the vehicle.

Useful information

You can get an estate parking permit from your local Customer Services Centre. The permit is free of charge but you must provide current proof of residency, proof of valid tax, and your vehicle registration (V5C).

Parking for people with disabilities

If you have severe mobility problems and find it difficult using public transport, you can apply for a Blue Badge so you can park close to where you need to go. The scheme does not apply to off-street car parks, private roads or at most airports.

You can also apply for a Companion Badge if you have a Blue Badge.

The Companion Badge has the vehicle registration number so it cannot be used on any other vehicle and is therefore of no value to anyone other than the legitimate holder. The Companion Badge does not replace the Blue Badge and is valid as long as the Blue Badge is valid. The Companion Badge cannot be used outside the borough.

If you have a Blue Badge or a Companion Badge you can park in any parking bay (except business bay) in Controlled Parking Zones and in approved parking areas on estates with an ECPS. You must display the relevant badge properly and ensure that the badge holder uses the vehicle and not someone else.

To park on an estate with an ECPS, you can also apply for a disabled resident parking permit. Displaying this badge would mean that you would not need to display your Blue Badge and therefore reduce the risk of someone stealing or misusing it. For details, contact Customer Services on 020 8489 1000.

Pest Control

Pest such as insects, rats and mice can be a serious health risk and make living in your home very unpleasant. Whether you are a council tenant or leaseholder and you have a pest problem, we may be able to help.

Leaseholders will have to pay the cost for treatment carried out within the property.

However, if treatment is carried out at your block, and your flat is included (if necessary) as part of the work.

For any treatment which involves the building and the shared areas, you will have to pay your share of the cost as part of your annual service charges when we produce the 'actual' certificate.

How to report a pest problem:

- ❖ Phone our call centre on freephone number **0800 195 3404**
- ❖ contact your Tenancy Management Officer who will raise the order for the work
- ❖ call into your local Customer Services Centre, or
- ❖ report the problem at: **www.haringey.gov.uk**

Useful information

For further details, download our leaflet on getting rid of pests and vermin at:

www.homesforharingey.org

Repairs

Homes for Haringey are responsible for carrying out repairs and general maintenance to the shared (communal) areas of your building or estate outside of your home, on behalf of Haringey Council.

You are responsible for maintaining the inside of your home. This includes repairs to:

- plumbing
- electricity
- individual central-heating systems and
- internal decorations.

You can report a repair in several ways by:

- phoning the Repairs Line on freephone number **0800 195 3404** (or **020 8489 5611** which is cheaper from a mobile), Mondays and Fridays from 8am to 6pm;
- visiting your local Customer Services Centre between 8.45am and 5pm;
- email (**not** for urgent or emergency repairs) repairs@homesforharingey.org

Outside office hours, you can phone our emergency repairs line on **020 8348 3148**.

Renting a garage

Priority is given to council tenants living on estates. If no council tenant is on the list, then the vacancy will be offered to the next person on the list.

To rent a garage phone your local housing office or contact your local Customer Services Centre. They will send you a form and put you on the waiting list. Or you can the form on our website at:

www.homesforharingey.org

Rubbish

Veolia is currently responsible for the cleaning and maintenance of your roads, pavements, grassed arrears, hard play areas and alleyways on your estate.

They deal with the collection of domestic rubbish, street cleaning and collection of dumped rubbish.

If you have any bulky items **DO NOT DUMP** them. Contact Veolia who can arrange for a collection, you can call **Veolia on 020 8885 7700**.

Please dispose of your rubbish using either your wheelie bin or your own black or white bags. **Only SMALL** items should be put down the chutes.

For more details, consult the Leasehold Charter.

Useful information

Selling your property

You can sell your property whenever you want to. However, if you sell within three or five years of buying from the Council (depending on when you applied for the right to buy), you will have to repay some or all of the discount received under the 'right to buy' scheme.

Subletting

You have the right to sublet your property, but you must tell us first. To register your sublet, you must contact our Homes Sales Team on telephone number 020 8489 3653 or 020 8489 3231. This is a free service we offer.

Home Ownership Team will provide information to your tenants about our service.

Money matters

Becoming a homeowner can be stressful and very expensive. You may not have experience of managing a home budget and it is important to organise your money so that you can pay essential bills.

Essential bills you must pay on time include the following:

- ❖ **Services charges**

The charges include a yearly service charge and bills for major work, which we send to you separately, where applicable. In late summer statements of

actual service charge accounts will be calculated and forwarded to all leaseholders, advising the difference between the estimated and actual statement for that year. Please note that the actual service charge relates to the previous financial year.

- ❖ **Mortgage payments**

Most homeowners will have a mortgage, which is likely to be the largest regular domestic bill.

- ❖ **Water, gas and electricity**

There are different ways you can pay these regular bills. You should contact your suppliers to give you advice about their different payment schemes.

- ❖ **Council tax**

Council Tax is not included in your service charges. You are responsible for paying your Council Tax. If you have any queries regarding your council tax charge, you can either visit one of the Customer Services Centres. Or you can call the Customer Services call centre to discuss your account.

Other bills

You will need to budget for other bills, such as your phone, TV licence, water rates, gas, telephone, travel or car cost, life insurance, and food and housekeeping.

Useful information

Financial help

Unfortunately, we have no powers to offer financial help to people who have difficulties paying their service charges. We therefore suggest that if you have recently become unemployed, are on low-income, or in receipt of pension credit, you should get advice on what benefits you might be eligible to apply for.

If you are having problems paying your service charges, please contact the Home Ownership Team who will refer you on to the Citizens Advice Bureau to provide help and advice if needed.

An officer from Citizens Advice will contact you directly, to arrange a suitable appointment time with you. Citizens Advice can also help you

- tackling any other debts, including mortgage arrears, council tax arrears, loans
- keeping control of your bills
- managing your debt and benefit entitlement
- making the most of your income and dealing effectively with people whom you owe money to.

Moving in

Security

While moving in, ensure all windows and doors are secure.

Try to make your home look lived-in as soon as possible. If you can, hang up curtains before you move in. A light on a timer switch can also help to prevent break-ins.

Telling people your new address

If you are receiving benefits such as Working Tax Credit, Child Benefit.

Tell them of your change of address as soon as possible otherwise your benefit payments could be held up.

You will also have to give your new address to other organisations such as your bank, building society or doctor.

You might want to have your mail forwarded from your old address. Mail can be forwarded for up to two years, but you will have to pay for this service. To arrange this fill in the application form "Moving Home" available at any post office. Then post the completed form in the freepost envelope provided. You can get more information by going to the Royal Mail website at

www.royalmail.com or by phoning 0845 7740 740.

Useful information



Getting involved

We want you to be involved in making the decisions that will affect the management of your home, and the services you receive.

The Resident Involvement team offers advice, training and help with the cost of getting involved in shaping our housing services.

These are some of the ways you can get involved:

- Estate Inspections
- Residents Groups
- Tenant Management Organisations
- Neighbourhood Assemblies
- Homes for Haringey Board
- Residents' Forum
- Tenants and Leaseholders Annual Conference
- Leasehold Panel
- Surveys

If you want to find out more, please refer to your **Tenants' Charter** or

contact our Resident Involvement Team, 8th Floor, Alexandra House, 10 Station Road, Wood Green London N22 8HQ

Telephone: 020 8489 4463

Email: resident.involvement@homesforharingey.org

The Leasehold Forum and workshops are held annually. The Leasehold Panel meets monthly to discuss leasehold related matters.

Have your say

If you would like further information about our **Leasehold Panel**, please contact Bruce Nicholas, Home Ownership Team, on 020 8489 3487.

Also check our website for minutes on the above events in the Information for Leaseholders section on:

www.homesforharingey.org

For local information about events, activities, and news in the borough, and contact details for your local councillor can be found in **Haringey People** which is a free magazine for residents living in Haringey, delivered to your home. Haringey People can also be found at your local library.

Homes Zone is Homes for Haringey's free quarterly magazine for tenants and leaseholders in the borough.

Leaseholder News is a free quarterly magazine on leasehold issues and published every three months.