

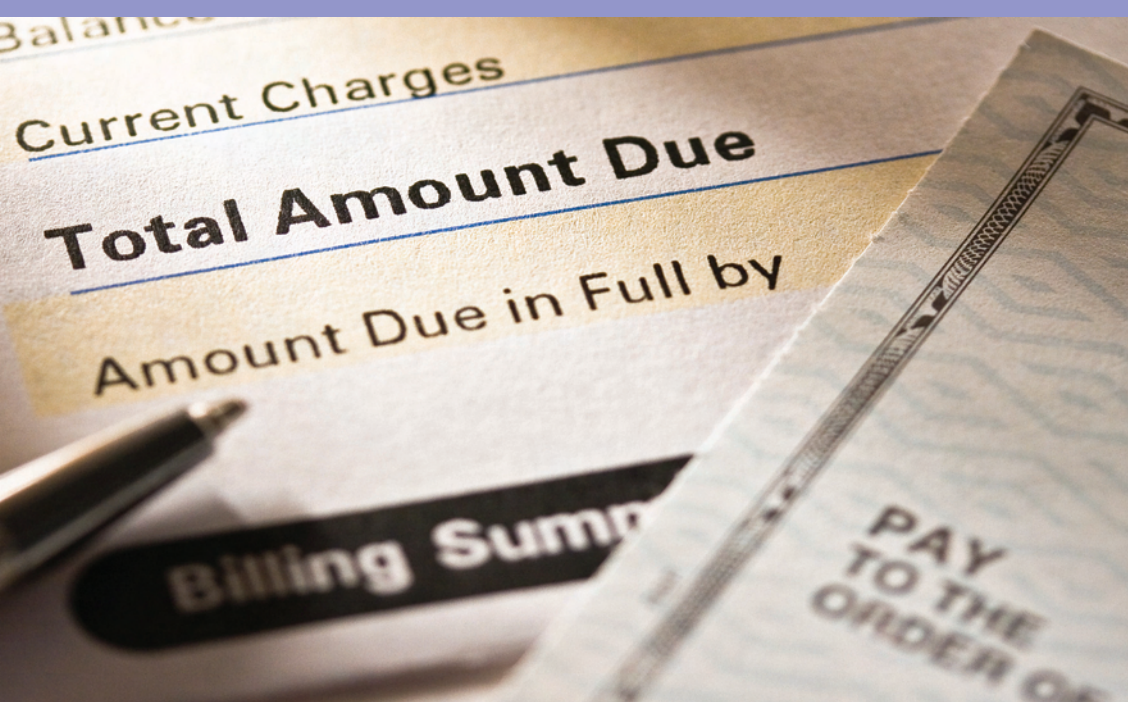
Your estimated service charge 2011/2012



Homes for Haringey

www.homesforharingey.org

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



Introduction

Your Yearly Estimate 2011/12 is produced by the Home Ownership Team, which is part of Homes for Haringey. This is a not for profit company wholly owned by Haringey Council.

Your Estimate is enclosed with this booklet. It contains a breakdown of all the service charges which relate to your property. Everyone is charged for insurance, ground rent (£10), the management fee and day-to-day repairs (when these are necessary). The charges you receive will depend on the size of your flat and the services provided.

The Home Ownership Team is responsible for managing your service charge account. If you wish to speak to someone in person, we operate an appointments only system. Please phone the Home Ownership Team - see page 12 for their contact details.

We are available from 8:45am to 5:00pm 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.

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. You may now choose to have payments made on either the 1st or the 15th of each month. 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 on the direct debit form. Please note that if you have already 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 continue to use it unless you tell us not to. We will always send you a letter advising you of the monthly instalments before we start collecting your payments.

If you wish to cancel your direct debit (for your annual service charges) please let us know and we will inform your bank. At the same time you can tell us how you are going to continue making your payments.

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 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.

Frequently asked questions

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.

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.

Keeping us up to date

- **If you want to change the way you pay your service charges.** If you decide to change your agreed method of payment and/or the installment amount, please contact the Home Ownership Team, so we can keep our records up to date.
- **If the name or correspondence address on your invoice is wrong.** If you receive an invoice that is not in your name, for example, if you have recently bought your property, please contact the Home Ownership Team so we can update our records.
- **If you are renting out your flat.** You must contact the Home Ownership Team since you are required to let us know under the terms of the lease. You

must give us your new address and contact details so we can address your correspondence correctly or contact you in an emergency.

- **If you want to carry out work to your flat.**

If you want to carry out alterations or improvements to your home, for example installing a new boiler, major refurbishments or putting in new windows the lease requires you to get our permission first (a licence for alterations). Please contact the Home Ownership Team and we'll explain what you need to do. You could be in breach of your lease if you carry out works without the Council's permission. This could cause you problems when you come to sell your property.

Homes Zone and Leaseholder News

Receive them by email and get £5 off your annual service charge. From April you will also receive invoices and statements by email.

Summary of your rights

The information given below is a simplified version of the statement the government issued in October 2007 under section 153 of the Commonhold and Leasehold Reform Act (2002). Please contact the Home Ownership Team if you would like us to send you a copy of this or you can download it from our website.

Whenever you receive a service charge invoice we (on behalf of your landlord, Haringey Council) must inform you of the following legal facts, otherwise you can withhold payment.

Service charges are the amounts you must pay your landlord for the services, repairs, maintenance, improvements, insurance or management for your building and for your estate (if there is one). Your lease sets out the service charges you must pay. The costs must be reasonable. You have certain statutory rights relating to your service charges and the main ones are as follows:

- you have the right to ask a Leasehold Valuation Tribunal to decide whether you must pay for any service and the amount you should have to pay

- you can take your case to the Tribunal whether you have paid it or not. However you will not be able to do so if you have actually agreed to the charge
- if you believe your lease is unfair or inaccurate regarding the calculation of your service charges you can ask the Tribunal to change that part of your lease
- you will have to pay the Tribunal's application fee for any case you take to it
- you can ask the Tribunal not to allow the landlord to recharge any of the landlord's legal costs
- The Tribunal can charge you costs up to £500 if it believes your case was trivial or you have behaved disruptively or abusively
- you have the right to be consulted about major works (for work which will cost you more than £250) and about long term agreements (if the charge to you will be more than £100 in 12 months)
- you have the right to have a breakdown of the actual costs relating to your service charges for the last accounting period
- you have the right to inspect the accounts, the accounting documents and so on, for six months after you have received the breakdown

- you have the right (generally with other leaseholders) to ask an accountant or surveyor to carry out an audit of the landlord's accounts
- we (on behalf of your landlord, Haringey Council) must obtain a court order (which is sent to you) before we can repossess your property (if you have broken the terms of your lease).

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

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 (as required):

- 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. If you wish to know the level of services provided to your block, information is provided on the notice boards. Otherwise, please write to us and we will provide you with information.

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 and 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 your 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:
01/04/11 to 31/03/12

Policy number:
10/006460/05500206

Cover: leaseholders' responsibilities for the structure of the flat, the exterior and communal areas.

Main 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: 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 (where one is provided). 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.

Maintaining tanks, pumps and dry risers

These are required in high blocks of flats:

- Tanks. The main cold water tank in the building has annual maintenance checks. Legionella checks are carried out on a monthly basis.
- Pumps are often required to ensure adequate water pressure throughout the building and they are maintained monthly.
- Dry risers are pipes required in the case of fire and require an annual maintenance check.

Management Fee

This covers the following services:

- 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.
- Tenancy Management Officers deal with anti-social behavior issues and so on.
- 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 behavior and parking.
- Call Centre – to report repairs on the phone.
- Housing Finance undertakes budgetary control and financial reporting.
- Service Development designs new services and procedures.
- Resident Involvement Team helps residents get involved in decision making.
- Feedback and Support Team, deals with customer feedback issues.
- Communication Team – Homes Zone (magazine sent to all residents), website, leaflets, booklets, etc.

- Debt advice for leaseholder prior to court action provided by the Citizens Advice Bureau.
- 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 as part of our service charge. 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. If you would like to see your repairs costs in advance, you can join the Key Leaseholders Scheme – please see below.

Minor works, minor estate improvements and IRS works

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 an additional management fee since we do not issue separate invoices.

Ground rent

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

What if I don't get a service?

- You should report the problem to the appropriate department – see page 12. If you feel there is a serious problem, you should write to us and we will forward your letter to the service provider.
- We will make sure you receive a response to your query.
- If a service has not been properly provided we will reduce your service charge. This will be included in your annual Actual account. We will write to let you know we have done this.

Key Leaseholder Scheme

The Key Leaseholder Scheme now has over 500 key leaseholders who receive reports on communal repairs for their estates. Nearly every block in the borough is represented. They raise any queries so that we can sort them out before we issue the invoices for the actual costs in August each year. In addition thirty members of the scheme meet regularly in a panel chaired by a leaseholder to discuss matters relating to the scheme.

If you would like to receive repair costs in advance, you can join the scheme. Call us on 020 8489 3060 or 020 8489 3021 or email us at key.leaseholders@homesforharingey.org. As a full member you can also:

- take part in mystery shopping – phone surveys of our services
- act as a point of contact for your building
- attend quarterly meetings of the Key Leaseholders Group.

Pay and save!

If you pay in full or use direct Debit you can save money, please See page 2 for details

Leasehold Panel

The monthly Leasehold Panel meetings are open to all leaseholders. Held in Wood Green Civic Centre at 7.00pm, dates for 2011 are: **16 March, 14 April and the 9 May.**

Future topics will include:

- a report on funding for the decent homes programme
- new contract for external estate cleaning
- review of charges for caretaking and cleaning
- reports from the strategic core group
- report from the Key Leaseholder Group
- issues arising from subletting.

Phone 020 8489 3487 for details.

Minutes are published on

www.homesforharingey.org

or you can email:

[leasehold.panel@](mailto:leasehold.panel@homesforharingey.org)

homesforharingey.org

Useful contacts – queries and problems		
Type of question/query	Phone number	Ask for:
Service charges – for queries about your charges	The Home Ownership Team (HOT). Team 1: Hornsey, North Tottenham and Broadwater Farm Tel: 020 8489 5994, 3048 or 3486 Team 2: South Tottenham and Wood Green Tel: 020 8489 3042, 3021 or 5996	HOT Team 1 or Team 2
Anti social behavior (ASB) – low level	0800 195 3404 or 020 8489 5611	the Tenancy Management Officer for your area
Anti social behavior – major	020 8489 1000 or 0845 671 1177	Haringey Council Anti Social Behavior Team (ASBAT)
Alterations and improvements to your flat – landlord permission	Home Ownership Team – see ‘Service charges’ above	HOT Team 1 or Team 2
Benefits issues	0800 882200 – Department for Work and Pensions (DWP)	the DWP
Cleaning	020 8489 8699 or 020 8489 8661 or email: estateservices@homesforharingey.org	The Estate Services Manager for your area

Useful contacts – queries and problems

Type of question/query	Phone number	Ask for:
Complaints	020 8489 4337 or email: complaintsHfH@ homesforharingey.org	Complaints Team
Concierge services	0800 195 3404 or 020 8489 5611	Concierge manager for your area
Controlled entry system – repairs	0800 195 3404 or 020 8489 5611 – you report problems through the Call Centre	the Repairs Team
Debt problems	Citizens Advice Bureau – for fast track referral phone HOT – see ‘Service charges’ on page 12	HOT Team 1 or Team 2 – CAB advice
Gas servicing	Check on your boiler (between £35 and £65 plus VAT) – phone Kinetics on 0845 521 1423, weekdays 8am to 6pm.	Haringey Leaseholders Section
Getting involved	020 8489 4461 – Resident Involvement Team. For the Key Leaseholders Scheme and the Leasehold Panel please see page 11	Panel meetings
Grass cutting, pruning and so on	020 8489 8699 or 020 8489 8661 or email: estateservices@ homesforharingey.org	the Estate Services Manager for your area

Useful contacts – queries and problems		
Type of question/query	Phone number	Ask for:
Insurance claims	020 8489 3610 - Haringey Council Insurance Section	Building Insurance
Leakage of water into your flat	0800 195 3404 or 020 8489 5611: if the flat above you is leasehold, to report a breach of their lease, otherwise to request urgent repair work.	the Tenancy Management Officer for your area
Lifts – repairs	0800 195 3404 or 020 8489 5611 – you report problems through the Call Centre	the Repairs Team
Neighbour disputes	0800 195 3404 or 020 8489 5611	the Tenancy Management Officer for your area
Noise	Office hours: Monday to Friday: 8.45am - 5pm. Please phone 020 8489 1000 Outside office hours: Please phone 020 8348 3148	the Noise Team (Haringey Council)
Parking	Controlled Parking Zone - 020 8489 1000 Estate Controlled Parking Scheme – go to your local Customer Service Centre	Parking
Paying your service charge invoice	Home Ownership Team – see 'Service charges' on page 12	HOT Team 1 or Team 2

Useful contacts – queries and problems

Type of question/query	Phone number	Ask for:
Pests in communal areas	0800 195 3404 or 020 8489 5611 (This applies to ants, mice, rats and so on in communal areas.)	the Tenancy Management Officer for your area
Pets	For dangerous animals out of control phone 0845 671 1177 For stray animals phone 020 8489 1000, the Council's Animal Welfare and Control Team	The Council's ASB line Stray animals
Repairs to communal areas	0800 195 3404 or 020 8489 5611 – you report problems through the Call Centre	the Repairs Team
Resale of your flat	Home Sales Team – 020 8489 3357	Resale information pack
Statement	Home Ownership Team – see page 12	Statement of your account or statement of the day to day repairs
Subletting	020 8489 3357	Home Sales (HOT)
Windows and doors – permission to install	020 8489 3357	Home Sales (HOT)

Albanian

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

Kurdish

Ev broşur li ser bihayê xizmetê yê texmînkîrî yê we agahiyê dide. Heke hun kopîyeke bi zimanê xwe dixwazin, jî kerema xwe qufikê îşaret bikin, formê tije bikin û jî 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 ajiyaasay. Si aad u hesho koobbi luqaddaada ku qoran, fadlan calaamadi sanduuqa, 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.

Your estimated service charge 2011/2012



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 577.2 • 01/11

