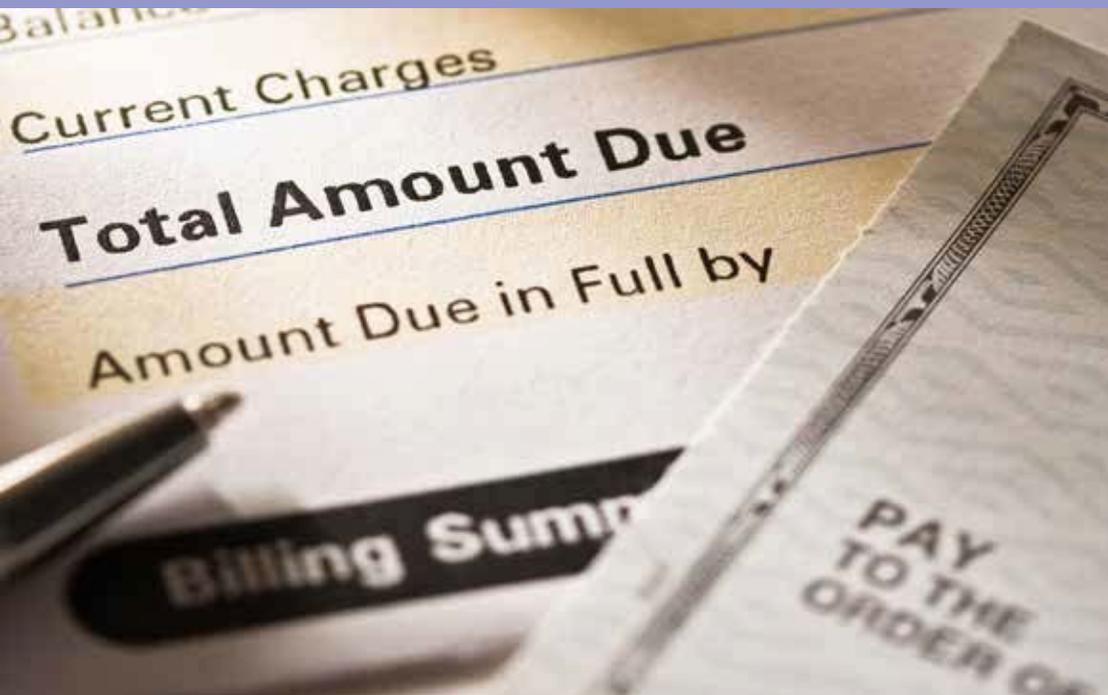


Your Actual Service Charge 2017-2018

www.homesforharingey.org



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



Contents

- 2 Paying your service charges
- 5 Administration charges
- 7 The services we charge you for
- 11 Getting involved
- 12 Service contacts

Introduction

Your Actual 2017-2018 is produced by Homes for Haringey's Leasehold Services Team. We are a not for profit company wholly owned by Haringey Council.

Your estimate 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 Leasehold Services Team is responsible for managing your service charge account. See page 15 for our contact details and how to make an appointment with us.

Paying your service charges

Ways to pay and save

We will give you a £15 or £25 discount if you pay in full.

We will give you a one-off £10 discount if you pay by direct debit for the first time.

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 choose to have payments made on either the 1st or the 15th of each month. 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 won't need to do this again. If you've 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.

Quarterly invoices

You can pay your service charges quarterly in accordance with your lease. If you wish to do this, please phone us on 020 8489 5611 (Option 7) to let us know. Each payment must be for one quarter of the annual service charge on the following quarter days:

25 March
24 June
29 September
25 December

Your payment for each quarter must be made within 14 days. Following the issue of the annual invoice in February, separate quarterly invoices will be sent to you for the remaining three quarters.

If you sign up to receive our resident magazine Homes Zone and other information by email you will receive a one-off £5 credit the first year you do.



How to pay

You can pay as follows. You must always quote the 10-digit invoice number (starting with '1801xxxxx'):

Online – you can pay by debit or credit card online at www.homesforharingey.org by clicking 'make a payment'.

Over the phone – you can pay by debit or credit card by phoning the automated 24-hour payment line on **0300 456 0520**, and take option 7 for paying a 'Haringey invoice', or by calling us on **020 8489 5611** (menu option 1) between 8am and 6pm on weekdays.

Via bank transfer – please quote the Council's bank account number **73632113** and sort code **20-98-47**.

Over the counter – you can pay by debit card, cash or cheque (payable to 'London Borough of Haringey') at any retail outlet displaying the yellow PayPoint sign or at the post office. Visit www.paypoint.co.uk to search for your nearest retail outlets offering PayPoint payment facilities.

By post – you can send us a cheque made payable to 'London Borough of Haringey'. Please write on the back of it your name, address and invoice number (this is the 10-digit number which starts with '1801' on your invoice) and send it to Homes for Haringey, 48 Station Road, London N22 7TY.

Your property is at risk if you do not pay your service charge.

What happens if I get into arrears?

You must pay your bills on time. By doing so you can avoid the additional charges we will make to cover our costs to obtain payment.

Failure to pay an invoice will result in legal action being taken against you. You will then have to pay additional costs in solicitors' fees and court fees when the County Court makes a judgment for non-payment.

Your online account

Council leaseholders in Haringey can sign up for their free online secure account. The account system is called Seemydata and by signing up you can:

- Access all your leasehold accounts and invoices covering the last 12 months
- Pay your service charges
- Report a communal repair
- Request a range of housing services
- Report an issue
- Check on upcoming works on your block or estate
- Find out about parking on your estate
- Update your personal details
- Tell us your communication preferences
- Register and update information about subletting your leasehold property.

Signing up is easy. Go to www.homesforharingey.org/seemydata. To sign up you will need to submit:

- Your full name
- Your day-to-day service charge account number
- The year you bought your leasehold home.

Keeping us 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 write to or email the Leasehold Services Team so we can update our records.

If you are renting out your flat:

You must contact the Leasehold Services Team since you are required to let us know under the terms of the lease. You must give complete our sublet form available on www.homesforharingey.org/leaseholdsubletting with your 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 Sales & Lease Compliance 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.

More information is available at www.homesforharingey.org

Help us save paper and save £5!

Sign up to receive Homes Zone and other information updates from us by email, and we will credit your service charge account with a one-off credit of £5.

Administration charges

Some of our services have an administration charge. We also charge leaseholders for administrative work we have to do if lease regulations have not been followed.

You can find out more information about our administration charges and what they are on our website at: www.homesforharingey.org/administrationcharges

Subletting charges

The following charges apply to leaseholders who sublet their leasehold properties.

If you sublet your leasehold property you must choose between one of the following two options for paying the subletting charges:

Annual charge of £20:

If your tenants change every six to 12 months, or if you frequently renew the tenancy agreement with your tenants, then this is the cheapest option. You pay £20 annually which is included in the Annual Estimate once you register your sublet with us. This means you can update us with your subletting information as many times as you need in a year without paying extra. If you register a sublet after we have raised your Annual Estimate, we will include it in your Actual Service Charge which we will issue a year later.

Single registration fee of £75:

If your tenants tend to stay longer than 12 months or they have a rolling tenancy agreement then this is the better option. It means that every time new tenants rent your leasehold property, you will need to complete our sublet registration form and pay £75.

Non-Compliance charges

Leaseholders will only become liable for these charges if they do not comply with the terms of their lease.

Fee for non-registration

£50 – where leaseholders fail to provide their correspondence address or do not register their sublet details.

Service action fee

Charge as appropriate – for instance if an internal survey is required regarding a leakage, there will be a charge for the cost of our surveyor's time; or if rubbish is left in a communal area.

Non-compliance fee

£50 – for sending out a letter detailing issues of non-compliance with the lease (such as misbehaviour of sub-lessees, noise and water leaks).

Investigation fee

Charge as appropriate – if the Tenancy Officer has to visit the leasehold property to investigate problems with a sub-lessee such as excess noise or leaks:

£30 per hour plus an administration charge of £25 to cover invoicing and collection.

Non-compliance charges are payable under Schedule 11 of the Commonhold and Leasehold Reform Act 2002 (Section 158).

The services we charge you for

The main services we provide to your block and estate are shown in your Estimate. Here is more information about our services.

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, electrical intake cupboards weekly
- inspect play areas every working day and report emergency repairs
- check for abandoned vehicles weekly
- arrange for specialist cleaning of refuse chutes when necessary.

External: the contractor, Veolia, 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 noticeboards. Otherwise please write to our Estate Services team for information.

Maintaining lifts

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

Lighting and electricity

This covers the electricity supply for communal lighting and lifts, which is metered in each block. If, for example, a light in a corridor or on a stairway is not working, it will normally be repaired within three 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
- 12 noon and 8pm on Sundays, with a 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.

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

Main perils: the policy covers damage to the structure of the building and shared areas.

Risks: the insurance covers risks such as:

- 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 £1,000 of any claim, and this is dealt with by the Council's 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: From 1 April 2018, all new insurance claims will be dealt with by Claims Consortium Group. Their contact number is 0330 124 3798 (open 24 hours a day, 7 days a week).

For any claims being made before 1 April 2018 you will need to contact the current provider, Davies Group on 0344 856 2032 or email them at claims@davies-group.com (policy number 266260). Davies Group will continue to deal with current claims until they are finalised.

Subletting: If you wish to sublet your property you must inform the Leasehold Services Team, otherwise your insurance may be affected.

General insurance enquiries: Please contact the Council's Insurance Team on **020 8489 3610**, email them at insurance@haringey.gov.uk or write to them: Haringey Council, Insurance Department, Alexandra House, 10 Station Road, Wood Green, London N22 7TR.

TV aerials

For maintaining the communal digital TV aerial for your block (where one is provided). This is a reactive service and you are charged call-out fees. 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 cover 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 and medium rise blocks of flats:

- 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

There are three fixed charges. The lowest is for leaseholders in street properties. The middle one is for small standalone blocks. The third is for blocks in estates. The management fee covers the following services:

- The Leasehold Services 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 etc.
- Customer service centres – for personal visits. If you need to see your leasehold services officer (Leasehold Services Team), you can make an appointment. At the centres you can also report problems such as repairs, anti-social behavior and parking.
- Call Centre – to report repairs on the phone.
- Finance – undertakes budgetary control and financial reporting.
- Business Improvement team - 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), online channels, leaflets and publications.

- 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 reactive works done to 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 page 11.

Minor works, 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 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 if the amount is above £25. See the contacts section on page 15.

Getting involved

Key Leaseholder Scheme

The Key Leaseholder Scheme 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 each year.

If you would like to receive repair costs in advance, you can join the scheme. Call us on 020 8489 5611 (Option 7) or email: **leaseholdservices@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
- be a local representative for major works schemes.

Our meeting calendar and minutes of meetings are available at: **www.homesforharingey.org**

Service contacts

Type of issue	Phone number	Ask for:
Alterations and improvements to your flat – landlord permission	020 8489 3042 homesales@homesforharingey.org	Home Sales Team
Anti-social behaviour (ASB) – low level	Report online at www.haringey.gov.uk or call 020 8489 5611	Tenancy Officer for your area
Anti-social behaviour – major	020 8489 1000	Haringey Council Anti-social Behaviour Team (ASBAT)
Benefits issues	www.gov.uk/benefits	Department for Work and Pensions
Cleaning	020 8489 5611 or email: customerservices@homesforharingey.org	Estate Services Manager for your area
Complaints	020 8489 5611 www.homesforharingey.org	Feedback Team
Concierge services	020 8489 5611	Concierge Manager for your area
Controlled entry system – repairs	020 8489 5611 report online via www.homesforharingey.org/seemydata	Repairs Service
Debt advice	Please contact us on 020 8489 5611 if you are facing financial difficulties, and we can signpost you to different agencies who can assist you. National Debtline – freephone: 0808 808 4000	

Type of issue	Phone number	Ask for:
Grass cutting, pruning, chute clearing	020 8489 5611 or customerservices@homesforharingey.org	Estate Services Manager for your area
Insurance claims (before 1 April 2018)	To report a claim call 0844 856 2032 or email claims@davies-group.com	Ocaso Ltd (our policy number is 266260)
Insurance claims (after 1 April 2018)	To report a claim call 0330 124 3798	Claims Consortium Group
Key Leaseholder Scheme	020 8489 5611 (Option 7) leaseholdservices@homesforharingey.org	To find out more about the Key Leaseholder Scheme
Leakage of water into your flat	020 8489 5611 (if the flat above is leasehold, to report a breach of their lease, otherwise to request urgent repair work)	Tenancy Officer for your area
Lifts – repairs	020 8489 5611 or online via www.homesforharingey.org/seemydata	Haringey Repairs Service
Major works	020 8489 1778 or email: majorworksenquiries@homesforharingey.org	Asset Management team for major works or Decent Homes enquiries
Neighbour disputes	020 8489 5611 or customerservices@homesforharingey.org	Tenancy Management Officer for your area

Type of issue	Phone number	Ask for:
Noise	020 8489 1000 (Mondays to Fridays, 9am to 5pm) Out of hours: 020 8489 0000	Haringey Council Customer Services. Ask for the Noise Team
Planning permission	020 8489 1000 www.haringey.gov.uk	
Parking	Parking in Controlled Parking Zones: 020 8489 1000 Parking on estates: www.homesforharingey.org/parking	
Pests in communal areas	020 8489 1000 www.homesforharingey.org/pestcontrol	Haringey Council's Pest Control team
Pests in your flat	Report online at www.haringey.gov.uk. The Council will normally charge for this service.	
Repairs to communal areas	020 8489 5611 or via www.homesforharingey.org/seemydata	Repairs Service
Resale of your flat	020 8489 5994 or 020 8489 3042 homesales@homesforharingey.org	Homes Sales Team
Subletting	020 8489 5611 (Option 7) or email leaseholdservices@homesforharingey.org	Leasehold Services Team
Windows and doors – permission to install	020 8489 3042	Home Sales Team

Leasehold Services Team

The Leasehold Services team is responsible for managing your service charge account and deals with calculation and billing of service charges, major works consultation, communal repairs reports and key leaseholder queries.

If you wish to speak to someone, please contact us on 020 8489 5611 (option 7). We are available from 8:45am to 5:00pm Monday to Friday and can see you at Haringey Council's Customer Services Centre at 48 Station Road in Wood Green, N22 7TY. If you have mobility problems we will be happy to visit you in your home.

Tel: 020 8489 5611 (Option 7)

Email: leaseholdservices@homesforharingey.org

Recovery and Litigation team:

Deals with recovery of service charges and setting up payment arrangements.

Tel: 020 8489 5611 (Option 7)

Email: leaseholdaccountenquiries@homesforharingey.org

Home Sales and Lease Enquiries team:

For resale enquiries, registration of sublet, alterations applications (but not planning permission), the monitoring of lease compliance.

Tel: 020 8489 5994 or 020 8489 3042

Email: homesales@homesforharingey.org

Getting involved:

To become a key leaseholder call 020 8489 5611 (Option 7) or email leaseholdservices@homesforharingey.org