

Your annual service charge
invoice 2011

Frequently Asked Questions



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1. How can I speak to someone about my service charges?

Our normal opening hours are weekdays 9.00am to 4.45pm. We are holding extended opening hours from Monday 27 September to Thursday 30 September from 8.00am until 7.00pm and on Friday 1 October from 8.00am until 6.00pm. You can call us with your queries during these times. Please note that if you would like to visit your Leasehold Officer, you must make an appointment. Your service charge invoice tells you which team looks after your account.

Surgeries are being held every Wednesday from 28th September to 19th October 2011. Appointments start from 4pm with the last being held at 6:30pm. Appointments must be made at least twenty four hours in advance in order for the Leasehold Service Officer to prepare.

2. Why do I get billed an estimate and an actual?

We will still send an estimate because we need to collect money in advance to pay for the services we provide.

The estimate is what we think your share of the costs of the services will be. We have to send you an estimate because we do not know what the actual costs will be.

After the end of the financial year we work out your share of the actual costs and send you a summary of the charges showing the actual cost for each service you received. We compare the difference between the estimated charge and the actual charge, and adjust your service charge account accordingly.

3. Why have you sent me a ground rent notice?

By law we have to send this to all leaseholders. The wording and content of the summary are fixed by government. The cost of ground rent is £10.00 and this is included in your annual service charge invoice, so you do not have to make a separate payment.

4. Why didn't you advise me of my annual service charge balance when you sent the annual service charge invoice?

To issue the invoices we send the information to our printers, and the printed statements are then sent to a mailing house. If we had included a balance on your invoice it may have been out of date by the time you received it. If you would like to know your balance please contact your leasehold services officer.

5. What happens if I do not pay my service charge?

We will have to pursue this through our arrears recovery procedure. This means that you may incur additional costs or have to attend court.

6. What if I am having difficulty paying my service charge?

If you are having difficulties paying your service charge you should contact your leasehold services officer to discuss the matter as soon as possible. We will always try to take account of your circumstances.

If you fall behind with your service charge, you will be breaking the conditions of your lease and we may take legal action against you. We would charge you the cost of this legal action and any administration costs and you could lose your home. To avoid this, it is very important that you get in touch with us if you fall behind with your service charge or have difficulty paying it.

We have appointed Broadway to provide our leaseholders with independent and confidential financial advice to help you find the best way to pay your service charge. They can also look at your whole financial situation, including any debts you might have. They can help you to identify which debts you should pay off first and make the most of any benefits you may be entitled to which could help you pay your service charge.

To be referred to Broadway contact your Leasehold Services Officer.

7. What does my management charge cover?

The Management Charge is your share of our costs of managing leasehold properties and freehold properties on estates. This charge forms part of the service charge

It is made up of three elements:

- Home Ownership services costs
- Area Housing Office costs
- Central costs and overheads

Home Ownership element

Home Ownership is responsible for the calculation and collection of service charges and the management and administration of leasehold and freehold properties on estates that are liable to pay service charges. This includes the staff costs and associated overheads (office running costs, printing, postage, stationery etc.) of:

- Issuing annual estimated service charge invoices
- Collating, processing and auditing annual service charge costs
- Calculating and producing annual service charge summaries
- Responding to enquiries and correspondence
- Collecting annual and major works service charges
- Carrying out consultation with leaseholders in advance of major works
- Calculating and collecting buildings insurance
- Responding to enquiries about alterations, selling-on, sub-letting
- Producing handbooks, leaflets and other literature

Area Housing Office element

The Area Housing offices manage or supervise many of the day to day services that are provided to residents in our buildings and estates, such as caretaking, grounds maintenance and repairs to the common parts and communal services. This element of the charge represents your share of the costs of this, including a proportion of the management team. We exclude the costs for services that relate to services that only benefit tenants, such as lettings, collecting rent arrears or managing empty properties. The Area Housing Office costs include:

Estates Services and Quality Assurance:

- Carrying out regular estate inspections
- Monitoring and evaluating the quality of estate services
- Recording and ordering estate repairs
- Meeting with contractors and client officers to discuss and put right any problems

Anti Social Behaviour:

Dedicated Anti Social Behaviour staff at the Area Housing Offices investigate and take action in cases of anti social behaviour (ASB) and provide support and advice to people who experience ASB.

Central Costs and overheads element

Visit our website at

www.homesforislington.org.uk



This covers a proportion of the cost of the other services provided to leaseholders, as well as support and administrative services, including:

- Out of hours antisocial behaviour response team (this is a separate service to the one provided by the ASB staff based at the Area Housing Offices)
- HFID (our call centre)
- Income, accountancy and exchequer services
- Human Resources
- IT
- Performance and service development (monitoring and measuring performance, and reviewing and developing policies and procedures)
- Health and Safety

Your share of the management charge depends on the category of property you live in, according to the extent you benefit from the services described. There are four categories: leasehold estate properties, leasehold street properties, freehold estate properties and Tenant Management Organisation (TMO) or co-op managed properties'.