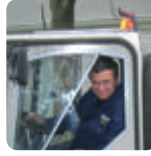


# Service Charges



## Your annual service charge invoice 2010



অপনার বাৎসরিক সার্ভিস চার্জের ইন্ভয়েস  
(চালান) ২০১০ (Bengali)

O λογαριασμός σας ετησίων κοινοχρήστων χρεώσεων  
για το 2010 (Greek)

A sua factura de taxas de serviço anuais de 2010  
(Portuguese)

Shatigii lacag dalabka ee kharashyadaada adeeg  
ee sannadka 2010 (Somali)

Su factura del cargo anual de servicio 2010 (Spanish)

2010'a ait yıllık hizmet ücreti faturanız (Turkish)





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Homes for Islington  
Home Ownership  
Highbury House  
4-5 Highbury Crescent  
London N5 1RN

[www.homesforislington.org.uk](http://www.homesforislington.org.uk)



This booklet is about your annual service charge invoice 2010. It explains how we have worked out your charges, how they affect your service charge account, how to understand the figures on your statements and invoice, and how to pay.

We have asked our residents what they think of our booklet and have tried to incorporate their feedback in this publication; we hope you find this booklet useful.

*If you have any queries regarding any aspect of your statement, invoice or the contents of this booklet please contact your Leasehold Services Officer. The contact details for your Leasehold Services Officer can be found on your covering letter. Contact details for your Area Housing Office are available on page 19 of this booklet.*



## What are service charges?

Service charges are your share of the cost of services provided by Homes for Islington to your block and/or your estate on behalf of the council. If you live in a leasehold property, the charges are due under the terms of your lease. If you live in a freehold property on an estate, the charges are due under the terms of the transfer document. The services you pay for depend on the location of the property and the different services provided to the building and/or estate where you live.

## What are estimated service charges?

You pay your annual service charge each year in advance on an estimated basis. The estimate is what we think your share of the costs of the services will be. We have to send you an estimate because until the year has ended, we do not know what the actual costs will be. At the end of the year we work out your share of the actual costs and send you a statement summarising the charges, showing the actual cost for each service you received. We compare the difference between the estimated charge and the actual charge. If we have overestimated we will give you a credit. If we have underestimated you will have to pay the difference.



## Your annual service charge invoice 2010

To make paying service charges simpler we have introduced a new way of billing. We have sent the actual service charges for last year and the estimated service charges for this year **at the same time**. You still know what the costs are for each year, and overall you are still being charged the same amount.

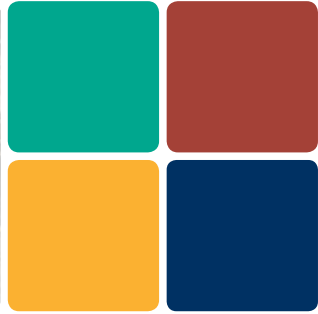
However, you are now able to pay fixed instalments for a 12 month period, or make just one payment, for the combined costs. If you already have a direct debit set up then we will automatically calculate your monthly instalments. If your actual charge for 2009/2010 was higher than your estimate for 2009/2010 you will have to pay this difference. If your actual charge for 2009/2010 was lower than your estimate for 2009/2010 then we will credit the difference to your account.

### Example 1

- The actual charge for 2009/2010 is **less** than the estimate charge for 2009/2010 by **£100**
- The estimate charge for 2010/2011 is **£1000**
- The total amount to pay between October 2010 and September 2011 is **£900** (£1000 - £100). If you pay by monthly instalments you will pay £75 each month for 12 months.

### Example 2

- The actual charge for 2009/2010 is **more** than the estimate charge for 2009/2010 by **£200**
- The estimate charge for 2010/2011 is **£1000**
- The total amount to pay between October 2010 and September 2011 is **£1200** (£1000 + £200). If you pay by monthly instalments you will pay £100 each month for 12 months.



## Methods of Payment

The following methods of payment are available:

Please ensure you quote your service charge payment reference number (beginning with 49) when making any payments.

**By direct debit** If you have a current account with a bank or building society you can set up a direct debit to pay the service charge each month. Payments are made for you by your bank or building society. Return a completed direct debit mandate form to Home Ownership. If you set up a direct debit you may be eligible for a £20 reward which will be credited to your account.

If you already pay by direct debit you do not need to fill in a new form.

**Payment Card** With your annual service charge payment card you can pay by cash, cheque or debit card at the Post Office. Cheques paid at the Post Office are to be made payable to 'Post Office Ltd'. PayPoint shops

only accept cash payments. If you would like a payment card or if you have lost or misplaced your card, you can contact your Leasehold Services Officer.

**By credit/debit card** Please call the following freephone number if you wish to pay by credit or debit card: 0800 694 3344. You can call between 8.00am and 8.00pm Monday to Friday and 8.00am to 12 noon Saturday.

**On-line (iPay)** You can make an on-line payment by entering the Rents and Service Charge section of the Homes for Islington website, [www.homesforislington.org.uk](http://www.homesforislington.org.uk).

**By standing order** Please contact your Leasehold Services Officer to request a standing order mandate. This should be completed and returned to Home Ownership.



## **Can I pay by instalments?**

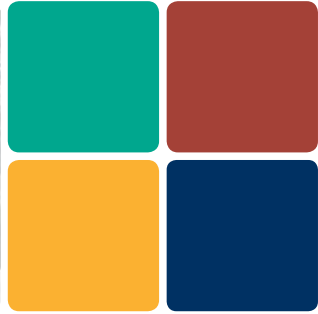
If you already have an instalment plan the amount and date of each instalment is stated on covering letter that came with your invoice. If you would like to create an instalment plan you must contact your Leasehold Services Officer (the name and contact details of your Leasehold Services Officer can be found on your covering letter) within 14 days of receiving your statement and invoice.

## **What happens if I don't pay my annual service charges?**

If you are finding it difficult to pay, please contact your Leasehold Services Officer as soon as you can to discuss the options and ways we can help you.

If you don't pay we will send you reminder letters and ask you to either pay the amount outstanding in one payment or make an arrangement with us to pay by monthly instalments.

If you still don't pay or do not keep to an agreed arrangement we will refer the matter to our solicitors for legal recovery action. You will receive a letter before we proceed with recovery action to the County Court and you will be charged a £20 administration fee for this. If you don't want us to take you to Court you will have to pay the amount shown in the letter within seven days from the date of the letter. If you do not respond to the letter we will seek a County Court Judgment against you and in addition to paying the service charges you owe will have to pay legal costs and interest. We may also advise your mortgage lender if you have any outstanding arrears.



## Help with paying your service charges

We have appointed a charity called Broadway to provide home owners with independent specialist financial advice to help them identify the best way to arrange to pay annual service charges and major works service charges. They can also look at your whole financial situation, including any debts. They can then help you to identify priority debts and to maximise any benefits you may be entitled to, to help you pay your annual service charges and major works service charges.

To be referred to Broadway contact your Leasehold Services Officer.

For further general information and advice contact Broadway by email at [moneyadvice@broadwaylondon.org](mailto:moneyadvice@broadwaylondon.org) or by telephone on 020 7710 0561, from 10.00 am to 4.00 pm Monday to Friday.

## Queries about your service charges

If you would like to discuss your service charges, or make an appointment to see someone from Home Ownership in person, please see the covering letter for our contact details. Our normal opening hours are 9.00 am to 4.45pm Monday to Friday. We are not able to offer a drop in service, so please phone ahead so we can make an appointment and book a room. You might also be interested in coming to one of the service charge surgeries we are holding at the Area Housing Offices. These are a chance for you to talk face to face with someone from Home Ownership and someone from your Area Housing Office about any queries you have about the services you receive or how the service charges have been calculated.



Contact your Leasehold Services Officer to make an appointment. Appointments must be made at least one day in advance of the surgery. Unfortunately we won't be able to deal with any major works queries at these surgeries.

In addition to the surgeries, Home Ownership will have extended opening hours.

*See the enclosed flyer for details of when we are holding the surgeries and extended hours.*



## How do you calculate my annual service charges and what are the charges for?

The services you receive depend on where you live and the type of property you have. For example, if you live in a flat or a maisonette on an estate, you will receive more services than if you lived in a flat or a maisonette in a street property. Your service charges are your share of what it costs us to provide these services.

To calculate the actual charges we divide up the cost of each service by the total number of properties, both tenanted and owned, that use or benefit from it. For example, grounds maintenance costs on an estate are divided equally amongst the total number of properties on the estate.

Other costs are calculated on a “block” basis, such as block repairs.

Generally, we used your 2008/2009 actual service charge, which was the most recent year we had actual costs for, when calculating your estimate for 2010/2011. We then added an allowance for inflation to allow for the increase in prices between 2008/09 and 2010/11.

For repairs we used the average actual charge from the last five years.

For the building insurance premium we used the actual cost from 2009/2010 as our estimate.



The services that apply to your property are shown on your service charge statements. A list of the services, what each covers and an explanation of how the costs have been calculated are given in the table below.

<b>Service Provided</b>	<b>What your charges cover</b>	<b>How your cost has been calculated</b>
Block jet washing	The cost of using jet washing where it is necessary to clean your building. This is usually to clean areas, such as dustbin chambers, or to remove graffiti or spilled paint.	Actual and Estimate: The total costs are divided by the number of properties in the building.
Block mechanised caretaking	The cost of using mechanical sweepers to clean and wash communal block areas.	Actual and Estimate: The total costs are divided equally across your building.
Block repairs	The cost of providing day-to-day repairs and maintenance to the building your property is in, including the structure, external, communal (or shared) parts and facilities.	Actual: The total cost is divided by the number of properties in the building. Estimate: The cost is the average of the last five years' actual block repairs
Building insurance	The cost of the building insurance premium for your property.	Actual and Estimate: The rebuild value of your property is multiplied by the yearly premium rate to calculate the building insurance premium.
Building Insurance Survey	Survey to establish the rebuild value of your property, see page 16 for more details.	Actual: The total cost is divided by the number of properties that had the survey.
Bulk gas	The cost of providing gas to your property. (Crouch Hall Court only)	Actual and Estimate: The total fuel cost is divided by the number of properties that are provided with bulk gas.



Service Provided	What your charges cover	How your cost has been calculated
Caretaking	The cost of the caretaking service, for example, cleaning communal corridors and staircases, picking up litter, reporting damage to communal areas and dealing with blocked rubbish chutes. Your charge also includes the cost of materials and management costs relating to the caretaking service.	Actual and Estimate: If your property is situated on an estate or within a building where a caretaking service is being carried out, your charge reflects the level of service and costs incurred to carry it out.
Communal lighting	The cost of electricity to power the lighting to your building and/or estate.	Actual and Estimate: The electricity costs are divided by the number of properties in the building and/or estate.
Concierge	The cost of providing a security service to your building.	Actual and Estimate: The total cost of providing this service is divided by the number of properties that receive this service.
Digital TV installation	Covers the cost of installing a digital aerial to your building.	Actual and Estimate: The cost for this for all properties is £75. The installation charge is only payable once.
Entry phone repairs	The cost of repairs to the entry phone of your building.	Actual: The cost is divided by the number of properties in the building. Estimate: The cost is the average of the last five years' actual entry phone repairs
Estate clearance team	Covers the cost of us removing lumber and rubbish from your building/estate.	Actual and Estimate: The total costs are divided equally across the estate.



<b>Service Provided</b>	<b>What your charges cover</b>	<b>How your cost has been calculated</b>
Estate Jet Washing	The cost of using jet washing where it is necessary to clean an area of your estate. This is usually to clean areas such as dustbin chambers, or to remove graffiti or spilled paint.	Actual and Estimate: The total costs are divided by the number of properties on the estate.
Estate mechanised caretaking	The cost of using mechanical sweepers to clean and wash communal areas on your estate.	Actual and Estimate: The total costs are divided equally across your estate.
Estate repairs	The cost of repairing and maintaining your estate.	Actual: The total cost is divided by the number of properties on the estate. Estimate: The cost is the average of the last five years actual estate repairs
Ground rent	The annual rent set down in your lease.	Actual and Estimate: This is a flat fee of £10 per year, set in the lease.
Grounds maintenance	The cost of maintaining communal grassed and planted areas of your building and/or the estate.	Actual and Estimate: The total cost is divided by the total number of properties on the estate.
Heating	The cost of heating or hot water (or both) to your home from a communal heating system.	Actual and Estimate: The charge is calculated by using the metered fuel costs of the communal boiler(s), divided by the total number of properties connected to the boiler. The total charge for the period the service is provided for is spread over the whole year.



Service Provided	What your charges cover	How your cost has been calculated
Heating repairs	The cost of repairing the communal heating system.	Actual and Estimate: The total cost of providing this service is divided by the number of properties that receive this service.
Lift electricity	The cost of electricity to power the lift(s) within your building.	Actual and Estimate: The total cost is divided by the total number of properties in the building.
Lift maintenance	The cost related to repairing lifts but does not include providing electricity to lifts.	Actual and Estimate: The total cost is divided by the total number of properties in the building.
Management fee	Homes for Islington's cost of managing leasehold and freehold properties. It covers the staffing and office costs, for example, the administration, calculation and collection of service charges, and responding to home owners' enquiries. The management fee also covers the costs incurred by your area housing office for managing and supervising communal services, for example, arranging repairs and inspecting estates.	<p>Actual and Estimate: We put properties into four different categories, according to the services they receive. These are: leasehold estate properties (E); leasehold street properties (S); estate freehold properties (F) and TMO/co-op properties (C). Your management charge depends on what type your property is. For example, the cost of supervising estate services would not be included within a leasehold street property's management charge.</p> <p>The cost of the activities that the area housing offices carry out are divided equally amongst the properties that benefit from them.</p>



Service Provided	What your charges cover	How your cost has been calculated
TMO (M and M)	<p>The cost of your local management organisation for managing your building and/or estate maintenance. This will apply if your building or estate is managed by a tenant management organisation (TMO), a co-operative, an estate management board or a Tenants and Residents Association. If your property is managed by a TMO or similar organisation you will be liable to pay HFI's management fee and the TMO's management fee. If you are not sure if your property is managed by one of these organisations or you would like more information, please visit <a href="http://www.homesforislington.org.uk/Your%20Housing%20Area/TMO%20Offices/index.asp">http://www.homesforislington.org.uk/Your%20Housing%20Area/TMO%20Offices/index.asp</a></p>	<p>Actual and Estimate: Your TMO or co-operative administrators work out this cost based on the services they provide and the number of properties they manage.</p>
Tree survey	<p>Survey of trees in gardens of street properties, see page 16 for more details</p>	<p>Estimate: The total cost is divided by the number of properties that will have the survey.</p>
TV aerial	<p>The cost of maintaining and repairing the shared or communal TV aerial system to your building.</p>	<p>Actual and Estimate: The total costs of providing and maintaining the TV aerials across the borough are divided by the number of properties that have the facility.</p>



## Building insurance survey for leaseholders

Last year the council hired a company to survey and update the rebuild values of the leasehold properties that Homes for Islington manage. This is because it is prudent to do this on a regular basis, and they had not done so for a number of years. You were charged for the survey in your 2009/2010 estimated service charge.

The company have completed the survey but they have not yet finalised all the new rebuild values. We will be writing to you in the coming months to tell you the new rebuild value of your property. We have used the 2009/2010 rebuild value for your estimated building insurance premium for 2010/2011. We will use the results of the survey when we calculate the actual service charges for 2010/2011.

## Tree survey

This year the council is arranging a tree survey of all trees in the gardens of street properties that Homes for Islington manage. The purpose of this survey is to identify any trees that are damaging buildings, and where there is a risk that a tree may damage a building in the future. Works to trees in gardens are currently carried out on an ad hoc basis. We will also be using the survey to assess whether it would be more effective to begin a programme of cyclical tree maintenance. This would mean that every tree would be maintained every four to eight years. If your property is included in the tree survey it will show on your invoice.



## Estate clearance, jet washing and mechanised caretaking

These services are all provided by the estate clearance team. We have been providing the jet washing and mechanised caretaking services for a number of years, but this is the first year that we have been able to capture the costs to be able to recharge home owners for them. The estate clearance and jet washing services are carried out on a responsive basis as and when they are needed. The mechanised caretaking service is carried out on a planned and regular basis.

The estate clearance service (lumber and rubbish removal) is not the same as the bulky waste service. The former is the collection of dumped rubbish, paid through your service charges, whereas the latter is the collection of unwanted household items by appointment paid through your Council Tax.



## Frequently asked questions

### **Can I get a list of repairs that were carried out to my block and estate in 2009/2010?**

Yes. Contact your Leasehold Services Officer for a list.

### **What is TV Digital installation?**

Starting in 2008 and ending in 2012, TV services in the UK will go completely digital, TV region by TV region. This process is called digital switchover. The UK's old television broadcast signal (known as "analogue") is being switched off and replaced with a "digital" signal. For more information you can visit [www.digitaluk.co.uk/find\\_help](http://www.digitaluk.co.uk/find_help). Any TV set that's not converted to digital when the switchover takes place will no longer receive TV programmes. In preparation for this, we are installing digital aerials to the blocks that we manage. If your block is scheduled to have a digital aerial installed this

financial year you have been charged for this in your estimated service charge, under the head of charge "TV Digital Installation". This will be a one-off charge.

You can choose to opt out of having the internal wall socket installed. However, we retain the right to install the associated cabling to the outside of our building, which would mean that cables may still be run across the outside of your property.

We will include your property into the work schedule unless you specifically contact us to opt out of this service. If you choose to opt out of having the internal wall socket installed, the full £75 which would automatically be added to your estimated service charge will be removed. If you do want to opt out you should write to Martin Dennis at Homes for Islington, 4-5 Highbury Crescent, London, N5 1RN or email [martin.dennis@homesforislington.org.uk](mailto:martin.dennis@homesforislington.org.uk).



**I am an elderly home owner. Am I entitled to any benefits?**

If you or the joint owner of your property is aged over 60 you may be entitled to benefits. For more information contact Islington Benefits Team on 020 7527 3697, or send them an email at [benefitcheck@islington.gov.uk](mailto:benefitcheck@islington.gov.uk).

**The Department of Work and Pensions (DWP) contribute towards my service charges. What should I do now my actual and estimated bills come together?**

Now you have received your estimate you should contact the DWP like you usually do.

If you have any problems when explaining the changes to the DWP,

please let us know and we may be able to contact them on your behalf, or provide you with a letter you can give them which sets out the changes.

**What if I am not happy with my annual service charge invoice 2010?**

If you have any queries about the charges themselves or the services you have been charged for, you should contact your Leasehold Services Officer and we will investigate your query.

If you are not happy with the current services you are receiving, you should contact your Area Housing Office.

Area housing office	Telephone	Email
<b>Old Street</b>	020 7527 6250	<a href="mailto:old.street@homesforislington.org.uk">old.street@homesforislington.org.uk</a>
<b>Holland Walk</b>	020 7527 7480	<a href="mailto:holland.walk@homesforislington.org.uk">holland.walk@homesforislington.org.uk</a>
<b>Lyon Street</b>	020 7527 6880	<a href="mailto:lyon.street@homesforislington.org.uk">lyon.street@homesforislington.org.uk</a>
<b>Upper Street</b>	020 7527 5300	<a href="mailto:upperstreet.AHO@homesforislington.org.uk">upperstreet.AHO@homesforislington.org.uk</a>



## 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 only recently bought your property, please contact your Leasehold Services Officer so we can tell you what information we need to change our records.

### **If you are renting out your home**

If you own a leasehold property and sublet it, you must contact your Leasehold Services Officer. To register your sublet you need to pay a fee of £30. You will also need to supply a copy of your tenancy agreement with your tenants' contact details and your new address, so we can make sure you get any correspondence we send and we can contact you in an emergency.

If you own a freehold property that you sublet please provide your contact details, so we can make sure you get any correspondence we send and we can contact you in an emergency.

### **If you want to carry out work to your property**

If you live in a leasehold property and want to carry out alterations or improvements to your home, for example, putting in new windows, you must get Homes for Islington's permission first. This is very important. Please contact your Leasehold Services Officer and we'll explain what you need to do. You may be in breach of your lease if you carry out works without permission and this may cause a problem if you decide to sell your property later on.



## If you want to change the way you pay

If you change to pay by direct debit, you may be eligible for a £20.00 reward which will be credited to your account

## If you want to report a repair

If your home is managed by Homes for Islington you want to report a repair, please call HFI Direct on **0800 694 3344** between 8am – 8pm Monday to Friday and 8am – 12 noon on Saturday. Emergencies only will be dealt with outside these times. Alternatively, you can text your repair to **07781 472 556** or email **repairs@homesforislington.org.uk**. If your home is part of a TMO or co-op, you receive repairs services from that organisation. Arrangements vary from one to another and you are advised to contact them for details on how, when and where you should report repairs.


## Valuing Diversity

We are committed to improving our services, and we are working hard to ensure that the services we provide are accessible to all our home owners. In order to help us achieve this you can fill out the valuing diversity form we have sent with your invoice. Alternatively, you can fill out the form online. The form is in the “More online forms” section on the right hand side of [www.homesforislington.org.uk](http://www.homesforislington.org.uk). All completed forms are entered into a quarterly prize draw.



# What your annual service charge invoice 2010 shows you

**Annual service charge invoice 2010**

  
improving housing through partnership

**Pay ref:** 490000000      **Homes for Islington**  
**Property ref:** 012345      Home Ownership Services  
4-5 Highbury Crescent  
London N5 1RN

**Property address:**  
Mr Smith  
1 Estate House  
Islington  
London  
N1 0RN

**Telephone:** 020 7527 7715  
**Fax:** 020 7527 7733  
**e-mail:** homeownership@homesforislington.org.uk

**Invoice date:** 23 September 2010

**Your service charge account is being managed by: X**  
Your officer can be contacted on the number above.

Charge Items	Charge
Estimated costs of services for 2010/11 <i>(see enclosed statement of estimated charge for further details)</i>	£836.28
Actual service charge adjustment for 2009/10 <i>(see enclosed statement of actual charge for further details)</i>	£-115.25
Credits on annual service charge account as at xx/09/10 applied to this invoice	£-100.00
<b>Total due for payment</b>	<b>£721.03</b>

I am required under Section 48 of the Landlord & Tenant Act 1987 to provide you with the name and address of your landlord. This is the Mayor and Burgesses of the London Borough of Islington, Town Hall, Upper Street, London, N1 2UD. You must service notice (including notices in proceedings) at this address.

This is your total 2010/2011 estimated service charge. It does not include any invoices for previous years or any major works.

This shows the amount of credit (if any) on your service charge account before the annual service charge invoice 2010 was issued.

If this is a credit it will be reflected in the "Total due for payment". This does not include any major works charges.

This is the total amount due for your annual service charge invoice 2010. This does not include any invoices for previous years or any major works.



# What your 2010/2011 estimated service charge statement shows you

**Statement of estimated annual service charge for 1 April 2010 to 31 March 2011**

**Account ref:** 490000000  
**Property ref:** 012345

**Property address:**  
Mr Smith  
1 Estate House  
Islington  
London  
N1 0RN

**Homes for Islington**  
Home Ownership Services  
4-5 Highbury Crescent  
London N5 1RN

**Telephone:** 020 7527 7715  
**Fax:** 020 7527 7733  
**e-mail:** [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)

**Invoice date:** 23 September 2010

**Your service charge account is being managed by: X**  
Your officer can be contacted on the number above.

Charge Items	Charge
Block Repairs	£49.10
Ground Rent	£10.00
Management fee E	£250.58
Tv Aerial	£6.67
Buildings insurance	£219.34
Caretaking	£265.69
Communal Lighting	£35.00
<b>Estimated costs of services for 2010/11</b>	<b>£836.28</b>

This is your annual service charge pay reference. Quote this when you make a payment.

This is the year the statement relates to.

This shows who to contact if you have any queries about your statement or account.

This shows the property the charges are for.

These are the services that apply to your building or estate.


This is your total 2010/2011 estimated service charge. It doesn't include any invoices for previous years or any major works.



# What your 2009/2010 actual annual service charge statement shows you

This is your annual service charge pay reference. Quote this when you make a payment.

**Statement of actual annual service charge for 01 April 2009 to 31 March 2010**

 **Homes for Islington**  
improving housing through partnership

This is the year the statement relates to.

**Pay ref:** 490000000  
**Property ref:** 012345

**Homes for Islington**  
Home Ownership Services  
4-5 Highbury Crescent  
London N5 1RN

This shows the property the charges are for.

**Property address:**  
Mr Smith  
1 Estate House  
Islington  
London  
N1 0RN

**Telephone:** 020 7527 7715  
**Fax:** 020 7527 7733  
**e-mail:** homeownership@homesforislington.org.uk

This shows who to contact if you have any queries about your statement or account.

**Invoice date:** 23 September 2010

**Your service charge account is being managed by: X**  
Your officer can be contacted on the number above.

Charge Items	Charge
Block Repairs	£49.10
Ground Rent	£10.00
Management fee E	£252.53
Tv Aerial	£5.53
Buildings insurance	£219.00
Caretaking	£296.66
Communal Lighting	£45.12

These are your share of the actual costs you have been charged for each service to your building or estate.

This is your 2009/2010 actual service charge total.

<b>Actual costs of services 2009/10</b>	<b>£878.28</b>
<b>Less estimated 2009/10 costs already billed</b>	<b>£893.53</b>
<b>Actual service charge adjustment for 2009/10</b>	<b>-£15.25</b>

This is the total of the 2009/2010 estimate we sent you in March 2009.

If this is a debit you will be required to pay this. If it is a credit it will reduce any outstanding invoices you have. This does not include any major works charges.



## Buildings insurance summary for leaseholders

Insured:	London Borough of Islington
Insurer:	Ocaso SA UK Branch
Period of Insurance:	1st April 2010 to 31st March 2011
Policy Number:	124848
Insured Property:	Private dwellings sold under Lease by the Council, including Leaseholders responsibilities for common parts, and as periodically declared to Insurers by the Council.
Noted Interests	The policy contains a General Interest Clause that automatically notes the interested parties including Mortgage Companies.
Principle Perils	The policy provides cover in respect of Loss or Damage caused to the buildings by the following: <ol style="list-style-type: none"><li>1. FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE</li><li>2. AIRCRAFT</li><li>3. STORM, TEMPEST or FLOOD</li><li>4. ESCAPE OF WATER (causing damage to buildings)</li><li>5. ESCAPE OF OIL (causing damage to building)</li><li>6. THEFT OF FIXTURES AND FITTINGS AND DAMAGE CAUSED BY THIEVES</li><li>7. IMPACT</li><li>8. RIOT</li><li>9. SUBSIDENCE, LANDSLIP or HEAVE</li><li>10. DAMAGE BY FALLING TV/ RADIO AERIALS</li></ol>



- 11. FALLING TREES
- 12. ACCIDENTAL DAMAGE

Terms and Conditions: You are responsible for the first amount of each claim as follows:

- Subsidence claims over £1000
- Leaks of water over £150
- All other claims over £100

General insurance enquiries/assistance

For general insurance enquiries please contact Home Ownership on 020 7527 7715 and ask to speak to your leasehold services officer.

Subletting:

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

Making a claim:

To make a claim please contact the following as soon as possible, and in any event within 90 days:

Davies Managed Systems (Ocaso's claims department), 24 hour telephone 0870 420 1168.

You can write to them at:

Davies Managed Systems  
Ocaso CHU  
PO Box 2801  
East Court,  
Stoke on Trent,  
Staffordshire ST4 9DN

Please remember that each individual occurrence of damage is deemed to be one claim. If you report multiple incidents of damage at the same time, these will be treated as separate claims and more than one excess will be deducted from the value.



# Summary of rights and obligations for leaseholders

**To comply with legislation we have to include the following text with demands for service charges to leaseholders. The wording is fixed by law, and so we are not allowed to change it. By "tenants" we mean leaseholders. This requirement does not apply to freeholders.**

## **Service Charges – Summary of tenants' rights and obligations**

1. This summary, which briefly sets out your rights and obligations in relation to variable service charges, must by law accompany a demand for service charges. Unless a summary is sent to you with a demand, you may withhold the service charge. The summary does not give a full interpretation of the law and if you are in any doubt about your rights and obligations you should seek independent advice.
2. Your lease sets out your obligations to pay service charges to your landlord in addition to your rent. Service charges are amounts payable for services, repairs, maintenance, improvements, insurance or the landlord's costs of management, to the extent that the costs have been reasonably incurred.
3. You have the right to ask a leasehold valuation tribunal to determine whether you are liable to pay service charges for services, repairs, maintenance, improvements, insurance or management. You may make a request before or after you



have paid the service charge. If the tribunal determines that the service charge is payable, the tribunal may also determine-

- who should pay the service charge and who it should be paid to;
- the amount;
- the date it should be paid by; and
- how it should be paid.

However, you do not have these rights where-

- a matter has been agreed or admitted by you;
  - a matter has already been, or is to be, referred to arbitration or has been determined by arbitration and you agreed to go to arbitration after the disagreement about the service charge or costs arose; or
  - a matter has been decided by a court.
4. If your lease allows your landlord to recover costs incurred or that may be incurred in legal proceedings as service charges, you may ask the court or tribunal, before which those proceedings were brought, to rule that your landlord may not do so.

5. Where you seek a determination from a leasehold valuation tribunal, you will have to pay an application fee and, where the matter proceeds to a hearing, a hearing fee, unless you qualify for a waiver or reduction. The total fees payable will not exceed £500, but making an application may incur additional costs, such as professional fees, which you may also have to pay.
6. A leasehold valuation tribunal has the power to award costs, not exceeding £500, against a party to any proceedings where-
- it dismisses a matter because it is frivolous, vexatious or an abuse of process; or
  - it considers a party has acted frivolously, vexatiously, abusively, disruptively or unreasonably.

The Lands Tribunal has similar powers when hearing an appeal against a decision of a leasehold valuation tribunal.



7. If your landlord-

- proposes works on a building or any other premises that will cost you or any other tenant more than £250, or
- proposes to enter into an agreement for works or services which will last for more than 12 months and will cost you or any other tenant more than £100 in any 12 month accounting period,
- your contribution will be limited to these amounts unless your landlord has properly consulted on the proposed works or agreement or a leasehold valuation tribunal has agreed that consultation is not required.

8. You have the right to apply to a leasehold valuation tribunal to ask it to determine whether your lease should be varied on the grounds that it does not make satisfactory provision in respect of the calculation of a service charge payable under the lease.

9. You have the right to write to your landlord to request a written summary of the costs which make up the service charges. The summary must-

- cover the last 12 month period used for making up the accounts relating to the service charge ending no later than the date of your request, where the accounts are made up for 12 month periods; or
- cover the 12 month period ending with the date of your request, where the accounts are not made up for 12 month periods.

The summary must be given to you within 1 month of your request or 6 months of the end of the period to which the summary relates whichever is the later.

10. You have the right, within 6 months of receiving a written summary of costs, to require the landlord to provide you with reasonable facilities to inspect the accounts, receipts and other documents supporting the summary and for taking copies or extracts from them.



11. You have the right to ask an accountant or surveyor to carry out an audit of the financial management of the premises containing your dwelling, to establish the obligations of your landlord and the extent to which the service charges you pay are being used efficiently. It will depend on your circumstances whether you can exercise this right alone or only with the support of others living in the premises. You are strongly advised to seek independent advice before exercising this right.

12. Your lease may give your landlord a right of re-entry or forfeiture where you have failed to pay charges which are properly due under the lease. However, to exercise this right, the landlord must meet all the legal requirements and obtain a court order. A court order will only be granted if you have admitted you are liable to pay the amount or it is finally determined by a court, tribunal or by arbitration that the amount is due. The court has a wide discretion in granting such an order and it will take into account all the circumstances of the case.

**Homes for Islington  
Home Ownership  
Highbury House  
4-5 Highbury Crescent  
London N5 1RN  
020 7527 7715**

You can email us on: [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)  
[www.homesforislington.org.uk](http://www.homesforislington.org.uk)



improving housing through partnership



## Notes



This booklet is about your statement of annual service charges for 2009/2010 and your estimated service charges invoice for 2010/2011. It explains how we have worked out your charges, how they affect your service charge account, how to understand the figures on your statement and invoice, and how to pay. If you need a translation or more information in your own language, please contact Home Ownership on 020 7527 7715.

এই পুস্তিকাটি আপনার 2009/2010 সালের বাৎসরিক সার্ভিস চার্জগুলির স্টেটমেন্ট (বিবরণী) এবং 2010/2011 সালের আনুমানিক সার্ভিস চার্জ সম্পর্কে। এটিতে ব্যাখ্যা করা হয়েছে যে আমরা কীভাবে আপনার চার্জ হিসাব করেছি, সেগুলি আপনার সার্ভিস চার্জ আমানতটিকে কীভাবে প্রভাবিত করে, আপনার বিবরণীতে এবং ইনভয়েন্স-এ দেয়া সংখ্যাগুলি কীভাবে বুঝতে হবে এবং কীভাবে অর্থ জমা করতে হয়। যদি আপনার অনুবাদের অথবা আপনার ভাষার আরও তথ্যের প্রয়োজন হয় তাহলে অনুগ্রহ করে 020 7527 7715 নম্বরে Home Ownership (হোম ওনারশিপ)-এর সাথে যোগাযোগ করুন। (Bengali)

Αυτό το φυλλάδιο αφορά την ετήσια ενημερωτική κατάσταση του λογαριασμού σας κοινόχρηστων χρεώσεων για το έτος 2009/10 και το τιμολόγιο για τις προβλεπόμενες χρεώσεις για κοινόχρηστα έξοδα για το έτος 2010/2011. Εξηγεί τον τρόπο με τον οποίο υπολογίστηκαν οι χρεώσεις που σας αναλογούν, πως επηρεάζουν τον λογαριασμό σας κοινόχρηστων χρεώσεων, τι σημαίνουν τα ποσά που αναγράφονται στην κατάσταση και στο τιμολόγιο, και πώς να πληρώσετε. Αν χρειάζεστε την μετάφραση του κειμένου ή περισσότερες πληροφορίες στην γλώσσα σας, παρακαλούμε επικοινωνήστε με την Home Ownership στον αριθμό 020 7527 7715 (Greek)

Este folheto refere-se ao seu extracto de taxas de serviço anuais para 2009/2010 e à sua factura da estimativa de taxas anuais para 2010/2011. Explica como calculámos as suas taxas, como estas afectam a sua conta de taxas de serviço, como interpretar os valores do seu extracto e da sua factura e como efectuar o seu pagamento. Se necessitar de uma tradução ou de mais informações no seu próprio idioma, por favor contacte a Home Ownership através do 020 7527 7715. (Portuguese)

If you require this information in English recorded on tape or compact disc or in large print or braille please contact Home Ownership.

**Home Ownership 020 7527 7715**

Buug-yarahanu waxa uu ku saabsan yahay xogta kharashyada addeega sanadkiiba ee sanadkan 2009/2010, iyo weliba qiyaas ahaan kharashyada addeega ee sanadka 2010/2011. Waxana halkan ku sharaxan sida kharashyadan loo xisaabiyay, sida ay u khuseeyaan koontadaada kharashyada addeega, sida aad u fahmi karto xisaabta xogtan iyo warqada xisaabta, iyo sida aad kharashka addeega u bixin karto. Hadii aad u baahato in lagu soo turjubaano ama u baahato macluumaad dheeraad ah oo ku qoran luqadaada, fadlan waxa aad lasoo xiriirtaa 'Home Ownership' Tel: 020 7527 7715. (Somali)

Este folleto trata sobre su estado de cuenta de gastos de comunidad anuales para el periodo 2009/2010 y la factura de gastos de comunidad estimados para 2010/2011. En él se explica cómo hemos calculado los gastos, cómo estos afectan a su cuenta de gastos de comunidad, cómo interpretar las cantidades que aparecen en el estado de cuenta y en la factura, y cómo pagar. Si necesita una traducción o más información en su lengua nativa, póngase en contacto con Home Ownership (Propiedad de la Vivienda) en el número 020 7527 7715. (Spanish)

Bu kitapçık, 2009/2010 döneminde ait yıllık hizmet aidatlarına ilişkin hesap ekstreniz ve 2010/2011 döneminde ait hizmet aidatlarına ilişkin tahmini faturanız hakkındadır. Aidatlarınızı nasıl hesaplamış olduğumuzu, bunların sizin hizmet aidatı hesabınızı nasıl etkilediğini, hesap ekstrenizde belirtilen rakamları nasıl anlayabileceğinizi ve faturanızı, ve de bunu nasıl ödeyebileceğinizi izah etmektedir. Eğer bunun bir tercümesine ya da kendi dilinizde daha fazla bilgiye ihtiyacınız varsa, lütfen Home Ownership ile 020 7527 7715 numaralı telefon yoluyla temasa geçiniz. (Turkish)



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