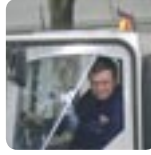
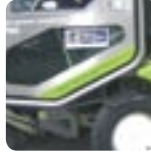


# Service Charges



Homes for Islington

improving housing through partnership



## Your 2009/2010 Estimated Invoice



এই পুস্তকটিতে 2009/2010 সালে আপনার আনুমানিক সার্ভিস চার্জ (পরষিবার খরচ) সমপর্কে তথ্য দ্যো হয়ছে। এতে ব্যাখ্যা করা হয়ছে, যে আমরা কভাবে এটি হিসাব করছেি এবং আপন কভাবে তা জমা করতে পারনে। (Bengali)

Το παρόν φυλλάδιο παρέχει πληροφορίες σχετικά με τις εκτιμώμενες δαπάνες παροχής υπηρεσιών για το έτος 2009/2010. Επεξηγεί τον τρόπο με τον οποίο έχουμε υπολογίσει τις δαπάνες σας και τον τρόπο με τον οποίο μπορείτε να τις καταβάλετε. (Greek)

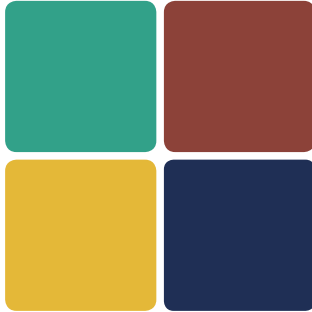
Este folheto informa-o(a) sobre a sua taxa de serviço estimada para o ano de 2009/2010. Explica como calculamos a sua taxa e como a pode pagar. (Portuguese)

Buug-yarahani wuxuu warbixin kaa siinayaa qiyaasta kharashka adeegaaga ee sanadka 2009/2010. Wuxuu sharax ka bixinayaa sida aanu u xisaabinay kharashyadaada iyo sida aad u bixin karto. (Somali)

Este folleto le proporciona información sobre su cargo estimado por servicios para el año 2009/2010. Le explica cómo hemos calculado su cargo y cómo puede usted pagarlo. (Spanish)

Bu kitapçık 2009/2010 yılı için tahmini olarak hesaplanmış hizmet ücretiniz ile ilgili bilgi vermektedir. Ücretinizi nasıl hesaplamış olduğumuzu ve bunu nasıl ödeyebileceğinizi anlatmaktadır. (Turkish)





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Home Ownership  
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[www.homesforislington.org.uk](http://www.homesforislington.org.uk)  
email: [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)



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## Frequently asked questions about the estimate

### What are estimated service charges?

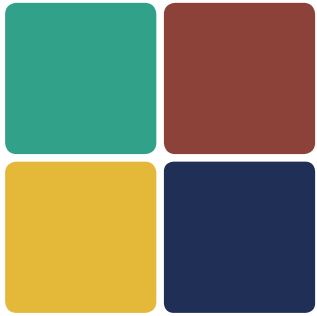
Service charges are your share of the cost of services provided by Homes for Islington to your block and/or your estate on behalf of the council. If you live in a leasehold property, the charges are due under the terms of your lease. If you live in a freehold property on an estate, the charges are due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

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. At the end of the 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. If we have over estimated we will give you a credit. If we have under estimated we will send you an additional invoice to pay.

### How do you calculate my annual service charges?

We divide up the costs of each service by the number of properties 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. Some costs are calculated at a "unit level", where the costs apply to an individual property, for example, landlord controlled heating. Other costs are calculated on a "block" or "estate" basis.



Generally, we have calculated your 2009/2010 estimate by taking the actual service charges for 2007/2008 (the most recent year for which actual costs are available), and then added an allowance for inflation for the two years' difference. For block and estate repairs we have taken the average actual charge from the last five years as the estimate for the coming year.

The estimates for block and estate repairs will not include the cost of any Tenant Compact works. These are works and repairs that benefit all residents in a particular block or estate. The specific nature of Tenant Compact works are decided throughout the year by Area Housing Panels, which are made up of tenants and leaseholders. This means we cannot include an estimate for these works at the time we issue the estimated service charge. You will be billed for any

Tenant Compact works to your block/estate when you receive your actual service charge in September 2010 (if your charge is £250 or less) or we will send you Section 20 consultation notices about the works and send you a major works bill for them (if your charge is more than £250). You can find out which schemes are approved by the Area Housing Panels by reading our Consultative Panel Reports, which are on the Public Meetings section of our website.

### **What if the name or correspondence address on my 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 they can tell you what information we need to change our records.

**Homes for Islington**  
**Home Ownership**  
50 Isledon Road  
London N7 7LP

**www.homesforislington.org.uk**  
**email: homeownership**  
**@homesforislington.org.uk**



### **Why has my buildings insurance premium increased?**

Each year a new premium rate is calculated for buildings insurance. The premium rate for the coming year is based on the total cost of claims from the previous year. The total cost of claims last year was higher than anticipated, so the premium for 2009/2010 has been increased as we expect that there will be a similar level of claims this year.

### **Why has my landlord's controlled heating/bulk gas charge increased?**

There has been an increase in the global price of fuel. This means that our costs have increased and so we have to increase your service charge.

### **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. 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 will still be run across the outside of your property. We will also program 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 yearly 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.

**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 that you are not claiming.

For more information contact Islington Benefits Team on 020 7527 3697, or send them an email at benefitcheck@islington.gov.uk.

**Ways to pay**

There are a number of ways to pay your estimate, including by direct debit or credit/debit card. See the back of the covering letter that came with your invoice for details.

**Can I pay by instalments?**

If you already have an instalment plan the amount and date of each of instalment is stated on the covering letter that came with your invoice. If you would like to create an instalment plan you must contact your leasehold services officer within 14 days of receiving your invoice. If you set up a new direct debit you will receive a reward of £20, which you can either use to pay towards your annual service charge or donate to the council's climate change fund.

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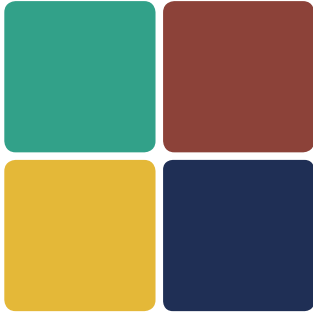


**What happens if I don't pay my annual service charge?**

We will send you reminder letters and ask for 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 we will refer the matter to our solicitors for legal recovery action, and you will be charged a £20 administration fee for this. You will receive a letter from our solicitors before they proceed with recovery action to the County Court. 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.

**Independent financial advice**

We have appointed Catholic Housing Aid Society, Central London (CHAS CL) to provide you with independent and confidential financial advice to help you find the best way to pay your service charges, and any other debts you have. They can 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. If you would like more information regarding CHAS please contact your leasehold services officer.



## What do your annual service charges pay for?

The services you receive vary according to where you live and the type of property you have. For example, if you live in a flat on an estate, you will receive more services than if you lived in a flat or a maisonette in a street property.

The services that apply to your property are shown on your service charge invoice. A list of the services, an explanation of what each charge covers and how it is calculated is given in the table that follows.

**Homes for Islington**  
**Home Ownership**  
**50 Isledon Road**  
**London N7 7LP**

**www.homesforislington.org.uk**  
**email: homeownership**  
**@homesforislington.org.uk**



Service Provided	What your charges cover	How your cost has been calculated
Block repairs	The cost of providing day to day communal repairs to the fabric and main structure of your building	The cost is the average of the last five years' actual block repairs.
Buildings insurance	Covers the building insurance premium.	This cost is based on the rebuild value of your property.
Building insurance survey	See the section about this on page 12.	The total cost is divided by the number of properties that will have the survey.
Bulk gas	Covers the costs of providing gas to your property.	The total fuel cost has been divided up by the number of properties that are provided with bulk gas.
Caretaking	Covers the cost of providing a cleaning service to the communal parts of your block and/or estate. This includes salaries, accommodation, training, materials, stores and other overheads.	If your property is situated on an estate or within a block where a caretaking service is being carried out, your charge reflects the level of service and costs incurred to carry it out.
Communal lighting	Covers the cost of providing lighting to your block and/or estate.	The costs are divided equally amongst the total number of properties in your block and/or estate.
Concierge	Covers the cost of providing security service to your block.	The total costs of providing this service are divided by the number of properties that receive this service.



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Service Provided	What your charges cover	How your cost has been calculated
Entry phone repairs	The cost of repairs to the entry phone of your building.	The total cost is divided by the number of properties that receive this service.
Estate repairs	The cost of providing day to day repairs to your estate grounds and communal areas.	The cost is the average of the last five years' actual estate repairs.
Estate clearance team (formally bulk refuse)	Covers the cost of us removing lumber and rubbish from your block/estate.	Total lumber/rubbish clearance costs are divided equally across your block/estate
Ground rent	The annual rent set down in your lease.	This is a flat fee of £10 per year.
Grounds maintenance	Covers the cost of annual maintenance contract for maintaining the communal grounds on your estate.	The total costs are divided by the total number of properties on your estate.
Landlord's controlled heating	Covers the fuel and other costs for providing heating/hot water to your property.	Your charge is calculated by using the metered fuel costs of the communal boiler(s). The total charge for the period the service is provided for is spread over the whole year.
Lift electricity	Covers the cost of electricity to power the lift(s) within your building.	The total costs are divided by the total number of properties in your building.
Lift maintenance	Covers the cost of the annual maintenance contract for servicing the lifts.	The total costs are divided by the total number of properties in your building.

Service Provided	What your charges cover	How your cost has been calculated
Management fee	This charge covers our costs of managing leasehold and estate freehold properties. It covers the staffing and office costs, for example, the administration, calculation and collection of service charges, and responding to leaseholder and service charge payers' enquiries. The management fee also covers the costs incurred by your Area Housing Office for managing and supervising communal services, for example, arranging repairs, inspecting estates, reception services etc.	We put properties into four different categories, according to the services they receive. These are: leasehold estate properties, leasehold street properties, freehold estate properties and TMO/co-op properties. 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. The cost of the activities that the Area Housing Offices carry out are divided equally amongst the properties that benefit from them. The charge that applies to you is shown on your service charge summary: Leasehold estate (E); leasehold street (S); estate freehold (F) and TMO or co-op managed (C)



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Service Provided	What your charges cover	How your cost has been calculated
Television aerial	Covers the maintenance of the aerials and the equipment associated with them.	The total costs of providing and maintaining the TV aerials across the borough are divided by the number of properties that have the facility.
TMO (M&M) (Tenant Management Organisation management and maintenance)	Covers estate management costs if your home is managed by a Tenant Management Organisation (TMO), a co-op or Estate Management Board. This can include caretaking, grounds maintenance, repairs etc. depending on the management agreement.	Your TMO or co-op administrators work out this cost based on the services they provide and the number of properties the TMO or co-op manage.
TV digital installation	Covers the cost of installing a digital aerial to your block.	The estimated cost for this for all properties is £75.

## Buildings insurance survey for leaseholders

Islington council need to carry out a survey to update the rebuild

values of its leasehold stock. This is because it is prudent to do this on a regular basis, and they have not done so for a number of years. The survey is scheduled to take place during the 2009/2010 financial year and will be carried out on

behalf of the council by a company called Cushman and Wakefield. You are being recharged for this. We will not know the results of the survey until October 2009. If there is a change to the rebuild value of your property this will affect your buildings insurance premium. The changes for 2009/2010 will be made when we issue the actual annual service charge statements in September 2010.

Do not worry about the results of valuation. If the original insured value is lower than the new value, under the terms your lease the council must insure your flat and the building against fire and other risks. So, in the highly unlikely event of your flat being destroyed, the council will still insure your property to the new amount, and it just will mean that we have not charged you as much of a premium as we should have done in the estimate.

## Local surgeries

Surgeries will take place at your local Area Housing Office between 4 pm and 7 pm on the dates listed right. These are a chance for you to talk with an officer from Home Ownership and someone from your Area Housing Office about any queries you have about the services you receive or how they've been calculated. Contact your leasehold services officer to make an appointment. Appointments must be made at least one day in advance of the surgery. The surgeries are not for queries about major works.

See the flyer that was sent with your estimate for details of when we are holding the surgeries.



## Extended opening hours

In addition to the surgeries we will have extended opening hours. See the flyer that was sent with your estimate for details.

## 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 a valuing diversity form. This is available on request from Home Ownership and is also available on online form section of our website.

## Subletting your property

If you want to sublet your property, you must contact your leasehold services officer. There is a registration fee of £30, you will need to supply a copy of your tenancy agreement with your tenants and complete a registration form. If you own a freehold property you do not need to register the sublet, but we will still need to have your new address.

## Carrying out work to your property

If you want to carry out alterations or improvements to your property, for example, putting in new windows, you must get permission from us first. This is very important. Please contact Home Ownership 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.

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email: [homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)



## Reporting a communal repair

To report a repair, please call HFI Direct on **0800 694 3344** between 8am – 8pm Monday to Friday and

8am – 12 noon on Saturday. Only emergencies will be dealt with outside these times. Alternatively, you can text your repair to **07781 472 556** or email [repairs@homesforislington.org.uk](mailto:repairs@homesforislington.org.uk).

## Buildings insurance summary for leaseholders

Insured:	London Borough of Islington
Insurer:	Ocaso SA UK Branch
Period of Insurance:	1 <sup>st</sup> April 2009 to 31 <sup>st</sup> March 2010
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> </ol>



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## Summary of rights and obligations for leaseholders

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

### 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

5. ESCAPE OF OIL (causing damage to building)
  6. THEFT OF FIXTURES AND FITTINGS AND DAMAGE CAUSED BY THIEVES
  7. IMPACT
  8. RIOT
  9. SUBSIDENCE, LANDSLIP or HEAVE
  10. DAMAGE BY FALLING TV/ RADIO AERIALS
  11. FALLING TREES
- ACCIDENTAL DAMAGE

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

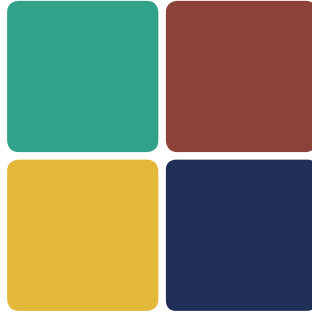
- Subsidence claims over £1000
- Leaks of water over £150
- All other claims over £100

General insurance enquiries/assistance: For general insurance enquiries please contact Home Ownership on 020 7527 6566 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



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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.



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## Your invoice explained

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.

This is your account number. Quote this whenever you make a payment and when contacting Home Ownership.

This is the year the invoice relates to.

### Estimated annual service charge invoice for 1 April 2009 to 31 March 2010



**Account number:** 490000000  
**Property ref:** 004000

**Homes for Islington**  
Home Ownership Service  
50 Isledon Road, London N7 7LP

**Property address:**  
Mr Smith  
Flat 1  
High Street  
London  
N7 0ZZ

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

**Invoice date :** 28 March 2009

**Your service charge account is being managed by:**

Officer Name, Team Name, your officer can be contacted on the number above

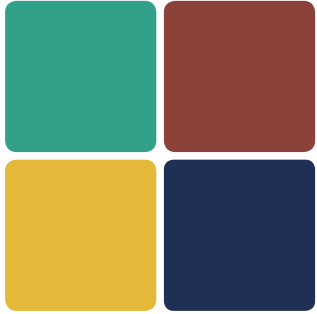
These are the services that apply to your building and/or estate.

Charge items	Charge
Block repairs	£45.00
Buildings insurance	£110.00
Buildings insurance survey	£25.00
Bulk refuse	£40.00
Cleaning	£150.00
Communal lighting	£30.00
Estate repairs	£30.00
Ground Rent	£10.00
Grounds maintenance	£30.00
Management fee	£250.00
<b>Estimated costs of services for this period</b>	<b>£720.00</b>

This shows who to contact if you have any queries about your invoice.

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 Burgess Hall, Upper Street, London, N1 2UD. You must service address.

This is your total 2009/2010 estimated service charge. It doesn't include any invoices for previous years or any major works invoices.



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## How you can contact us

If you would like to discuss your service charges, or make an appointment to see someone from Home Ownership in person, please contact us on the numbers in the

table below. We're open from 9.00 am to 4.45pm Monday to Friday. Our address, email and website are at the top of each page.

Home Ownership Team	Area Housing Offices covered	Telephone numbers
North Team Team leader : Scott Lawrence	Holland Walk and Lyon Street (Holloway and Caledonian wards)	020 7527 7759 020 7527 7725 020 7527 7751 020 7527 7758 020 7527 7810
South Team Team leader : John Scott	Central Street and Lyon Street (Barnsbury and St Mary's wards)	020 7527 7723 020 7527 7718 020 7527 7742 020 7527 7746
East Team Team leader : Nicola Carruthers-Dennis	Upper Street	020 7527 7756 020 7527 7721 020 7527 7739 020 7527 7727
Calculation Team Team leader: Stuart Phillips	Holland Walk and Lyon Street (Holloway and Caledonian wards)	020 7527 7813
	Central Street and Lyon Street (Barnsbury and St Mary's wards)	020 7527 7728
	Upper Street	020 7527 7813

We are always looking to improve the quality of information we provide to our residents, so if you have any suggestions on how this booklet could be improved, please contact Alex Evans, Leasehold Development Officer, in writing or on 020 7527 7752. While it may not be possible to implement every suggestion, all suggestions will be considered.

If you would like this document in another language, LARGE PRINT, audio tape, Compact Disc or in Braille please contact your area office.



This booklet gives you information about your estimated service charge for the year 2009/2010. It explains how we have calculated your charge and how you can pay it. If you need a translation or more information in your own language, please contact Home Ownership on 020 7527 6566. This booklet is available on request in LARGE PRINT, Braille or Tape.

এই পুস্তকটিতে 2009/2010 সালে আপনার আনুমানিক সার্ভিস চার্জ (পরিষেবার খরচ) সম্পর্কে তথ্য দেয়া হয়েছে। এতে ব্যাখ্যা করা হয়েছে যে আমরা কভাবে এটি হিসাব করছি এবং আপনি কভাবে তা জমা করতে পারেন। যদি আপনার অনুবাদে পরয়োজন হয় বা আপনি নিজের ভাষায় আরও তথ্য চান তাহলে অনুগ্রহ করে 020 7527 6566 নম্বরে হোম ওনারশিপ-এর সাথে যোগাযোগ করুন। অনুরোধ করলে এই পুস্তকটিটি রড হরফে, ব্রাইল-এ বা টেপে-এ পাওয়া যায়। (Bengali)

Το παρόν φυλλάδιο παρέχει πληροφορίες σχετικά με τις εκτιμώμενες δαπάνες παροχής υπηρεσιών για το έτος 2009/2010. Επεξηγεί τον τρόπο με τον οποίο έχουμε υπολογίσει τις δαπάνες σας και τον τρόπο με τον οποίο μπορείτε να τις καταβάλετε. Σε περίπτωση που χρειάζεστε μετάφραση ή περισσότερες πληροφορίες στη γλώσσα σας, επικοινωνήστε με το Τμήμα Ιδιοκτησίας Στέγης (Home Ownership) στο 020 7527 6566. Το παρόν φυλλάδιο διατίθεται, κατόπιν αιτήματος, τυπωμένο με ΜΕΓΑΛΑ ΓΡΑΜΜΑΤΑ, σε γραφή Μπράιγ ή σε Κασέτα. (Greek)

Este folheto fornece-lhe a informação sobre a sua taxa de serviço estimada para o ano de 2009/2010. Explica como calculamos a sua taxa e como a pode pagar. Se necessita de uma tradução ou mais informações no seu idioma, por favor contacte a Home Ownership pelo 020 7527 6566. Este folheto está disponível, sob pedido, em IMPRESSÃO GRANDE, Braille ou Cassete de áudio. (Portuguese)

Buug-yarahani wuxuu warbixin kaa siinayaa qiyaasta kharashka adeegaaga ee sanadka 2009/2010. Wuxuu sharax ka bixinayaa sida aanu u xisaabinay kharashyadaada iyo sida aad u bixin karto. Haddii aad u baahan tahay turjumaad qoraal ah ama warbixino dheeraad ah oo luuqaddaada ku qoran, fadlan kala xidhiidh Guri Lahaanshaha (Home Ownership), telefoonka 020 7527 6566. bug-yarahan waxaa haddii la codsado lagu heli karaa DAABACAAD WEYN, Farta ay dadka indhaha la' akhriyaan ama Cajalad ahaan. (Somali)

Este folleto le proporciona información sobre su cargo estimado por servicios para el año 2009/2010. Le explica cómo hemos calculado su cargo y cómo puede usted pagarlo. Si necesita una traducción o más información en su propio idioma, por favor comuníquese con Home Ownership en el 020 7527 6566. Este folleto está disponible a petición en IMPRENTA GRANDE, Braille o cinta de audio. (Spanish)

Bu kitapçık 2009/2010 yılı için tahmini olarak hesaplanmış hizmet ücretiniz ile ilgili bilgi vermektedir. Ücretinizi nasıl hesaplamış olduğumuzu ve bunu nasıl ödeyebileceğinizi anlatmaktadır. Eğer bunun bir tercümesine ya da kendi lisanınızda daha fazla bilgiye ihtiyacınız varsa, lütfen 020 7527 6566 numaralı telefondan Home Ownership'ı (Konut Sahipliğini) arayınız. Bu kitapçık arzu üzerine BÜYÜK BASKI, görme özürlülere mahsus Braille alfabesi ya da Kaset olarak da mevcuttur. (Turkish)

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



Homes for  
Islington