

September 2013



London Borough of Camden
Leaseholder Services
Housing & Adult Social Care
Bidborough House
38-50 Bidborough Street
London WC1H 9DB

www.camden.gov.uk
leaseholderservices@camden.gov.uk

Dear Leaseholder/Freeholder,

Your Service Charge for the period 01 April 2012 to 31 March 2013

Property address: Goldthorpe, Camden Street, London, NW1
Property Ref:
Customer No:

Camden's Leaseholder Services has now calculated the actual service charges for the above property for the period 01 April 2012 to 31 March 2013. The attached invoice or credit note therefore adjusts the estimate you were sent in April 2012.

Payment is due within 28 days. Please call 020 7974 3559 if you would like to discuss payment options.

Please note that the Cashiers office at Camden Town Hall is due to close in Autumn. All current payment options are listed on the back of your invoice.

The following items should be included with this letter:

- Service Charge Invoice or Credit Note
- Summary of Service Costs for 01 April 2012 to 31 March 2013
- Summary of Tenants Rights and Obligations
- Leaseholder Forum letter
- Leaseholder Services Newsletter
- Certificate of Service Charge
- Safety information

A detailed breakdown of the Service Costs for 2012/13, including the repairs and maintenance charges, can be assessed by registering for the Camden account at www.camden.gov.uk/camdenaccount

If you have any queries, including not receiving any of the above listed items, then you can email leaseholderservices@camden.gov.uk, post to the address at the top of this letter, or telephone on 020 7974 3559.

Yours sincerely,

Leaseholder Services

**Camden**

Leaseholder Services

**Actual Service Charges
for the year ending
31 March 2013****Property:**

Flat Goldthorpe, Camden Street, London, NW1

Sections 47 & 48,
Landlord and Tenant Act 1987.The name and address of your landlord is:
The Mayor and Burgesses of the
London Borough of Camden
38-50 Bidborough Street
London WC1H 9DB.

Customer No.

Property Ref:

Block code: B00046

Estate code: E00010

Associated Invoice No:

Any Notices must be served at this address

Reconciliation of Estimated Service Charges with Actual Service Charges for year ending 31 March 2013.

<u>Actual Service Charges and Insurance</u>	<u>Block Cost</u>	<u>Unit Charge</u>
Caretaking Services - Block	8008.79	235.55
Caretaking Services - Estate	36882.43	129.41
Cold Water System	432.02	12.71
Door Entry Systems - Block	416.28	12.24
Electricity Charges - Block	1136.87	33.44
Electricity Charges - Estate	2192.03	7.69
Fire Protection Equipment - Block	43.54	1.28
Grounds and/or Tree Maintenance	15710.22	55.12
Heating/Hot Water/Gas Supply	N/A	1142.23
Insurance Premium	N/A	337.62
Lighting Maintenance - Block	576.37	16.95
Lighting Maintenance - Estate	620.94	2.18
Mobile Security Patrol	10852.31	38.08
Repairs and Maintenance - Block	1354.76	39.85
Repairs and Maintenance - Estate	3777.76	13.26
	Services Total	2077.61
Certification, Accounting & Audit		41.51
	Total Including CA&A	2119.12
Management Cost		211.91
Manual Adjustment		0.00
	Total Actual Service Charges	2331.03
	Less Estimated Service Charges	2376.09
	Total Adjustment	-45.06

An additional Charge of 0.00 for Ground Rent is shown on your invoice. Any Major Works items will be billed separately.



CREDIT NOTE

London Borough of Camden
Housing & Adult Social Care
Leaseholder Services
Bidborough House
38-50 Bidborough Street
London
WC1H 9DB
Phone 020 7974 3559
VAT Reg No. 232 3164 03

Goldthorpe
Camden Street
London
NW1

Customer Number
Credit Reference No.
Date 17 September 2013
SCP Code

DESCRIPTION	VAT CODE	AMOUNT	VAT
In respect of Property Ref: Flat Goldthorpe, Camden Street, London, NW1 Service Charge Adjustment Y/E 31-MAR-2013			
Adjustment in respect of Invoice No.	E	-45.06	0.00
Ground Rent Adjustment for Y/E 31-MAR-2013	E	0.00	0.00
THIS IS NOT A DEMAND FOR PAYMENT			
	Total	£-45.06	0.00
	Total Credit Due	£-45.06	

If you have a query, please call 020 7974 3559 or view your account online at www.camden.gov.uk/camdenaccount

This credit note is issued for Statutory VAT purposes only. It is not negotiable for cash and has been used to reduce the amount owed on the invoice quoted above or any other outstanding invoices on your service charge account. It may not be used to reduce any other debt owed to the London Borough of Camden

Safety in the home

Your lease says that you are responsible for maintaining the fixtures and fittings in your property. This includes gas and electrical fittings and appliances. With winter approaching, we thought now would be a good time to give you some useful safety information.

Gas Safety: Increased usage during the winter can put pressure on gas appliances and could lead to them breaking down when they are needed the most. Make sure you have your gas appliances regularly serviced and have a gas safety check carried out once a year. This includes your gas boiler, gas cooker and gas fire.

Only use a Gas Safe Registered engineer, you can find one by going to www.GasSafeRegister.co.uk or by calling 0800 408 5500.

Smoke alarms do not detect carbon monoxide (CO). CO is invisible and has no smell or taste, so you might not realize it's there. It is advisable to fit a CO alarm in your home.

Electrical Safety: Many electrical jobs in the home, such as alteration work in kitchens and bathrooms or completely rewiring your home must now be approved by your local Council, unless they are carried out by a registered installer.

To find a registered installer, visit www.competentperson.co.uk.

Fire Safety: The easiest way to protect your home and your family from a fire is by fitting smoke alarms. If you have a battery operated smoke alarm you should check the batteries every week and change them once a year. Never remove the batteries.

You could also consider the use of additional fire equipment such as fire blankets and fire extinguishers. Fire extinguishers should be serviced every 12 months.

For more information on safety in the home, check out our website www.camden.gov.uk/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) If you have a query or dispute regarding any of the service charges claimed by your landlord you should take the matter up with your Collections Officer. If you are not satisfied with the outcome you may then escalate this to the Collections Manager or lodge a Formal Complaint.
- (4) You also 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.
- (5) 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.
 - (6) 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.
 - (7) 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 Upper Tribunal has similar powers when hearing an appeal against a decision of a leasehold valuation tribunal.

(Continued overleaf)

(8) 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.

(9) 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.

(10) 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.

(11) 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.

(12) 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.

(13) 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.

what is Camden Leaseholders' Forum?

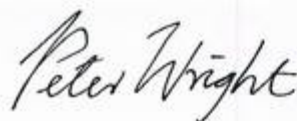
We are an independent group which speaks for people who pay service charges to Camden Council. Camden Leaseholders' Forum represents all the leaseholders and freeholders of Camden Council properties. Elections to the Forum are held every 3 years. We tackle major issues to improve Camden Council Services.

September update: What has the Forum recently been working on?

- **LVT CASE FOR RAISING MANAGEMENT CHARGES.** Protestors strongly disagree with the Council and we have worked hard. All interested leaseholders are invited to a meeting. **6.45pm on Tuesday, 8th October 2013** at Camden Town Hall. Check our website nearer the time for details.
- **COMMUNAL HEATING:** During future upgrade works to central heating systems, you may be able to have an individual boiler. Insist on a full discussion. If problems, contact us.
- **HOW TO COMPLAIN?** Our website now has a step-by-step guide that tells you:
 - How to complain **effectively** to Camden Council.
 - How to deal with new lift proposals for Camden blocks.
 - Lease buy back. How to sell your home to Camden Council if you need cash or face compulsory purchase.
- **REGENERATION:** Slowly we expand your options with Camden Council if – as a leaseholder – your property is at risk of being demolished.
- We have prepared a report on our work since September 2012. This will be published on our website in October 2013.

Do you want to help?

We are happy to welcome volunteers, especially anyone with accountancy experience. Our main focus is on the case against raising management charges.



Dr Peter Wright, Chair
For the Forum

Where can I find out more information?

There are two main sources of information:

Our website. www.wearecamden.org/leaseholders

Our mailing list. To add your name,

email: leaseholdersforum@wearecamden.org Write "subscribe" in the subject line.

How do I contact the Forum?

1. Join the website and send a message on it, or send an email to the above address.
2. Leave a message for us with Richard Stratford (our secretary) on 020 7974 6884.

IMPORTANT INFO ABOUT YOUR UPCOMING LEGAL CASE

You may have noticed that your current estimate instance has an increased Management Charge. This is the money that Camden charges you for managing your account, for instance running their office, sending letters, answering phones, adding up bills, printing and much more etc.

The Management Charge will be the last item, at the bottom of your bill.

Your invoice may list it as a 'fixed charge'. Most fixed charges this year are now listed as £314.00

The current standard industry charge, across the country, for managing a property is 10%.

Camden feel this 10% is not covering their expenses. They want to increase it to an average of 25%

Camden needs the Leasehold Court to OK this increased Management Charge.

But oddly, Camden have already passed this increased charge on to you, before the current court case is decided.

Compare this years Management Charge to last years.

How much has your bill increased by? What percentage has it increased by?

The Legal Case explained

Camden Council are currently taking half of its 10,000 leaseholders to a Leaseholder's Tribunal. They are asking this Tribunal for approval to raise their charges for managing these 4,500 accounts. Half of Camden's leaseholders are referred to as type B leaseholders. Type B leases were issued from 1996 and onward. Before that date, leases issued are called type A leases. Type A leases have a clause that limits Management Charges to 10%. At present, Camden cannot increase Type A Lease Management Charges. This may change. But, Type B leases have no limit on what Camden can charge you.

Action needed

A number of us leaseholders think Camden are wrong to try and increase their Management Charges.

We are attempting to fight this case as defendants at the Tribunal..

We need any help we can get. We need any legal expertise, financial knowledge, or Legal and Court Case experience. We currently have a Pro Bono barrister doing pupillage to act for us. Please email us, or get someone to do it for you. And please remember, we are not talking here about any problems with the general services Camden provides, such as caretaking, rubbish collection, building contractors, lift problems, repairs, anti social behaviour, problems with neighbours etc

If you have any evidence, that we can offer to the Leasehold Tribunal, as to why Camden should not be seeking to charge you more, perhaps examples of money wasted through bad or wasteful management and such, please contact us. We need evidence to fight the case.

Email us at CAMDENLVTCASE@HOTMAIL.CO.UK

For added information you can use GOOGLE.

Simply type "We are Camden" into the search box. The first item on the list that comes up will be the "We Are Camden" site. Click on "Group Directory". Then click on "Leaseholders". It will lead you to current updates where you can see more information concerning Camden leaseholders and our upcoming Legal case. Plus Camden Council's witness statements to the Tribunal.

A shortcut to this information is:

<http://www.wearecamden.org/leaseholders/>

Thank you
K Vaughan
Leaseholders Forum
August 2013

Certificate of Service Charge for Actual Period Ending 31st March 2013

I hereby certify that in my opinion the attached account is a fair summary of the costs incurred by or on behalf of London Borough of Camden during the period 1st April 2012 and 31st March 2013 for which the service charge is payable, and is sufficiently supported by accounts, receipts and other documents. This certificate is produced in accordance with Section 21 (5) of the Landlord and Tenant Act 1985 (as amended) and does not include costs relating to major works which are billed and certified separately.



James Morgan

Accountant

28th August 2013

Register for the Camden Account and WIN!

Register with the Camden Account and take our survey and you could win Marks and Spencer vouchers or a Camden swimming pass.

We are inviting service charge account-holders to give us your feedback on whether you consider the services you receive to be value for money. We will use this feedback to find ways to improve.

We are giving away one **first prize of £50 in Marks and Spencer vouchers**, plus ten prizes of a month-long pass for free swimming at any of Camden's pools (winners can use these themselves or give them to a friend or relative).

Winners will be drawn from all service charge account-holders registered with Camden Account who have completed the survey.

Draw date 2 December; winners to be notified shortly after.



Introducing... The Camden Account

The Camden Account is a new web-based system that lets you view your service charge account balance and statement online.

It also allows you to see detailed annual invoice information, including rechargeable repairs lists; and securely pay your service charges online.

If you're not one of the 1,600 Camden service charge account holders that have got to know The Camden Account, then now is an ideal the time to get acquainted.

The cashiers office at the Town Hall will be closing in Autumn 2013, and we are also no longer sending service charge statements with our invoices.

Instead you can now register and view service charge account information quickly and easily and make payments online with The Camden Account.

We are adding extra features to the Camden Account in the next 12 months, extending access to information about other Council services.

If you have not yet registered, go to www.camden.gov.uk/camdenaccount, where you will be asked for your name as it appears on your service charge account, date of birth, a current email address and your customer reference number (shown on your service charge invoice).

If you do not want to register and would like your account statement, you can request one by contacting us on 020 7974 4444. Alternative methods of payment can also be found on the back of your invoice.



Get involved

As part of our Leaseholder Action Plan we want to get leaseholders and freeholders on estates involved in future plans for the delivery of services. We want to hear what you have to say, and are inviting our customers to take part in surveys, join focus groups, and contribute to representative meetings such as the Leaseholders Forum.

We will provide updates on our progress via future issues of this newsletter and our website. If you are interested in getting involved please contact Leaseholder Services on 020-7974 4444 or by email leaseholderservices@camden.gov.uk

Our Leaseholder Action Plan

We want to improve the service we provide to leaseholders in Camden, as well as the way in which we communicate with you.

That's why we've drawn-up a new Leaseholder Action Plan - which looks at:

- **how we deliver major works where you live** - including the Better Homes programme and how estimates and final accounts are provided;
- **how we consult you** - making our five-year programme available online, and reviewing and improving how we carry out consultations;
- **our repairs service** - increasing

accuracy and transparency on bills and our new right first time repairs service;

- **online access to individual information through the Camden Account**
- **our customer service processes and standards** - including the introduction of regular surveys to monitor how we are doing and how we can improve, plus the introduction of an alternative dispute resolution process.

We're taking on-board the findings of a November 2012 HouseMark survey of Camden leaseholders, which provided some sobering reading. A large proportion

respondents reported a lack of satisfaction with the services we provide.

61% of you were satisfied with the quality of your home, but only 35% were satisfied with the overall services provided by Camden. Just 19% were satisfied with repairs and maintenance, and only 20% of you felt your service charges offered good value.

We are committed to improving these services and will keep you updated.

For more information on the Leaseholder Action Plan, and the improvements we are making, visit www.camden.gov.uk/leaseholders

Receive your caretaking inspection report via email

Property in Camden can vary greatly in shape and size – each with different caretaking needs.

Our Estate Services teams want to work with residents to help move towards a bespoke caretaking service that better fits everybody's needs, and increases standards.

Camden monitors the quality of the caretaking service by carrying out monthly inspections, grading all elements of the blocks from A (excellent) to D (poor).

We welcome your feedback on the service you are receiving and would like to invite leaseholders and freeholders on estates who receive a caretaking service to receive these monthly reports for their blocks/estate.

Feedback received from residents will be used to monitor and improve our service where possible.

If you would like to receive the monthly inspection reports please complete your details using our online form at www.camden.gov.uk/ctinspection

Sub-letting registration fees set to reduce

Great news - From 1 October 2013 the fee payable by leaseholders to register their sub-let property will be cut to £50.

We have scrapped what was an annual charge and replaced it with a one-off fee to be paid each time you let your property to new tenants.

In addition, leaseholders will no longer have to pay for the deed of covenant their tenants are required to sign.

We've made some improvements to our website

We've made some major changes to the information provided for leaseholders, and freeholders receiving service charges, on our website, which we hope you find useful.

We would like to say thank you to the small group of leaseholders who assisted us with the website review. Why not check it out? **Visit www.camden.gov.uk/leaseholders** and tell us what you think.