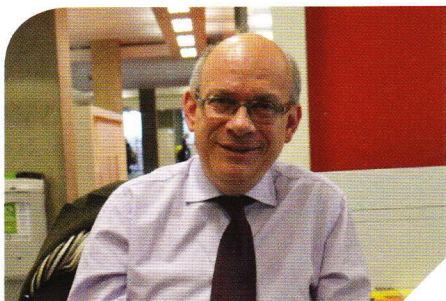


HomeOwnerNews



- Keeping you informed -

September 2015



Welcome

This newsletter is to keep you informed about issues that affect you as a leaseholder, and to

show how we're acting on your feedback to improve our services.

We've calculated the actual adjustment of service charges for 1 April 2014 to 31 March 2015 and all the documents are included with this newsletter.

If you've received an invoice for your actual adjustment, and have been asked to pay an additional amount, your payment should be made within 28 days of the invoice date.

I hope you find the newsletter informative. We welcome your feedback: please send your suggestions for improvement or for topics you would like to see in future editions by email to leaseholderservices@camden.gov.uk

Mike Edmunds, Head of Leaseholder Services

Major works charges: better information

We've listened to your views about billing of planned works like window or roof replacement, and external refurbishment.

What you said

- You would like to know what's being spent on projects as they progress.
- You'd like information about

major works to be available through the online Camden Account.

- You'd like better information about planned major works when a property is sold or purchased.
- You'd like information sooner, so disputes can be clarified.

What we're doing

- From April 2016 we will provide estimates of planned major works for the year ahead.

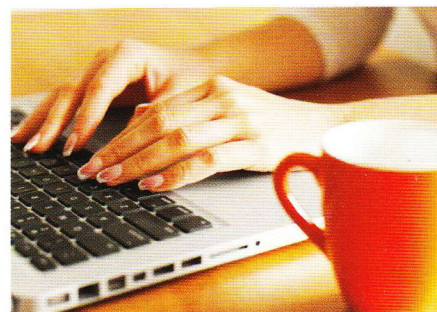
- We will provide more detailed cost estimates for programmed works.
- We will bill in September each year for the major works carried out in the previous year. We have started to introduce this for some schemes which started in 2014/15.
- Major works information will be added to the Camden Account. We'll let account users know when this has been added.

Camden Leaseholders' Forum: new website

The Camden Leaseholders' Forum has a new website which includes useful information for Camden leaseholders including details of the forum's current objectives, guides to issues that impact leaseholders, and a leaseholders' discussion board.

Ms Mughal, a leaseholder at Bridge House, Chalk Farm, says, "I love the new website. It helps me stay up to date with leaseholder matters that affect me and the guides have already proved useful. My next plan is to subscribe to the discussion board as I can see it's a good way to network with other leaseholders facing similar issues."

Find out more:
leaseholdersforum.org.uk



Changing our contractors

We're changing the way we hire contractors to work on our buildings. Our current contracts with Apollo and Lakehouse will end in March next year, and we've decided to break the contracts down into smaller specialist areas, for example lifts, electrical work and external work.

Your views have been an important part of this change – we've met with residents, and had feedback from the Leaseholders' Forum and District Management Committees. You told us that you'd like to see a greater number of contractors involved in working on our buildings, and that you supported the idea of breaking contracts down into smaller parcels of work.

The new contractors will start work in April 2016.

We'll keep the Leaseholders' Forum informed with progress. If you have any queries, please contact shane.sorour@camden.gov.uk



Have you signed up for the Camden Account?

Almost 50% of leaseholders are now using the online Camden Account. By registering you can:

- view a statement of your account online
- view a summary of your estimated annual service charges
- view a detailed breakdown of your actual service charges from 2011/12 onwards
- make a one off payment or set up an instalment plan
- update your contact details and correspondence address
- register your sublet details and pay subletting fees
- report or track a repair
- register to manage other council services such as council tax, parking, and rubbish and recycling.
- electronic invoicing, correspondence and consultation
- email notifications when a new invoice has been issued or payments are overdue
- show lease start and end dates and details of how to extend your lease
- show planned works for your block over the next one to five years
- details of who to contact and how for different types of queries
- frequently asked questions regarding leaseholders' rights and responsibilities
- a web chat function enabling users to discuss issues with the Council while they're logged in
- meeting minutes and agendas.

All of your suggestions and comments will be carefully considered during the next phase of development and we'll keep you up to date with progress.

Your suggestions

In June 2015 we asked current users what else they would like to see on the Camden Account. Some of the most popular suggestions were:



To register

camden.gov.uk/camdenaccount



What is the service charge for?

We know that a key concern for leaseholders is understanding how service charges are calculated, so we're developing a guide to explain for each service area:

- what works or tasks are generally undertaken
- the costs included in the charge
- how we calculate your share of the cost.

Members of our Key Leaseholder Scheme are reviewing the proposed content and providing feedback on the usefulness and clarity of the information included in each chapter. The following chapters are already available on our website: repairs, caretaking, management charge and heating, hot water and gas supply.

Go to **camden.gov.uk/leaseholders** and click on **service charge**.

Help and advice with money issues

Are you having problems with money? Or would you like some general financial advice? There are lots of local agencies that can provide information and support to help you with money, debt or benefit issues. You can contact these organisations direct – but your collections officer will usually be able to get you an appointment more quickly.

Problems paying your service charge?

If you are having a problem paying your service charges please let your collections officer know – they will help you to find advice, and can ensure that we take your circumstances into account when chasing payments. Their contact details are on your service charge statement, or you can call **020 7974 3559** or email **leaseholderservices@camden.gov.uk**

Wish+

The WISH+ referral hub is a way for Camden residents to get access to a range of warmth, income, safety and health services. WISH+ puts people in touch with the services they need. Some services have eligibility criteria so are not available to all.

camden.gov.uk/wish



Welfare benefits advice

Camden's income maximisation team provide specialist information and advice to older and vulnerable Camden residents. They can increase benefit income by helping residents to identify and claim benefits, tax credits and grants. To book an appointment contact your collections officer.

Camden Advice

Camden Advice is a group of independent advice agencies in Camden providing free, confidential, unbiased advice and information on a range of issues such as benefits, housing, employment, debt and money management. The website has lots of information and links to local sources of advice. **camdenadvice.org**



London Mutual Credit Union

Ethical financial services for people who live or work in Camden. Current and savings accounts as well as affordable loans are available from their branch at 347 Royal College Street, Kentish Town. **creditunion.co.uk** or call **020 7787 0770**.



London Mutual
Credit Union

Money Advice Service

The Money Advice Service offer appointments at Camden's building at 5 Pancras Square and give advice and information on financial issues, including:

- budgeting and saving money – helping you to make the most of your money
- managing your money following a change in circumstances, like separation, bereavement or unemployment
- help with pension planning including NEST Pensions
- mortgages, home ownership, and insurance.

The Money Advice Service doesn't give debt advice.

moneyadviceservice.org.uk



Problems with debts?

If you have debts (including mortgage or service charge arrears) we can help you to make an appointment to see a specialist adviser at Camden Citizens Advice Bureau or the Mary Ward Legal Centre. The advisor will look at your circumstances and advise on how to deal with your debts. To make an appointment contact your collections officer. Find out more: **camdencabservice.org.uk** and **marywardlegal.co.uk**

Are you renting out your property for holiday lets?

We've had several enquiries from leaseholders, asking whether their Camden lease allows them to rent out their property for short holiday lets.

There have been some recent changes in the London planning regulations, which may have led some leaseholders to think that they can now rent out their Camden property through websites such as Airbnb.

However, any short letting of your property for 90 days or less is not allowed and would be a breach of your lease. Breaching the lease could also invalidate your buildings insurance.

Find out more:

leaseholderservices@camden.gov.uk



Or planning to let your property long-term?

Renting your property for six months or more is within the terms of your lease, though you need to let us know



that you are planning to do this - for details see **camden.gov.uk/leaseholders**

CamdenHomes is the Council's local lettings and property management agency. It's a service for landlords who want to let a property in Camden, and would like to find a good tenant quickly and have the rent guaranteed.

CamdenHomes offers:

- guaranteed rent up to six months in advance
- no sign up or rental management fees
- fully vetted tenants
- a hassle-free letting experience.

More information:

camden.gov.uk/camdenhomes



Be a gas safety hero

Make sure your gas appliances are working properly. Under the terms of your lease, you are responsible for maintaining the fixtures and fittings in your property. This includes gas and electrical fittings and appliances.

It's easy to take it for granted that your appliances are safe, but if they're badly fitted and poorly serviced, you, your family, and neighbours could be at risk of carbon monoxide poisoning, gas leaks, fire and even explosions.

What next?

Get a gas safe registered engineer to check and service your appliances, including your gas boiler, cooker and fire. Visit **gassaferegister.co.uk** or call **0800 408 5500**.

Wates Living Space provides gas safety certificates for £62.50 or a gas safety certificate and full boiler service for £91. For more information call **0800 652 0904** or visit **wates.co.uk**



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Website: camden.gov.uk/leaseholders