

10 September 2015

Prop Reference:

Customer Number:

Enquiries to: Leaseholder Services

Mike Edmunds
Leaseholder Services
Housing and Adult Social Care
London Borough of Camden
Town Hall
Judd Street
London
WC1H 9JE

Tel: 020 7974 3559

Email:

leaseholderservices@camden.gov.uk

Goldthorpe
Camden Street
London
NW1

Dear Leaseholder (s)/Freeholder (s)

Re: Certificate of Service Charge Expenditure

Property: - **FLAT GOLDTHORPE, CAMDEN STREET, LONDON, NW1**

Related invoices: Day to day invoice/credit note number

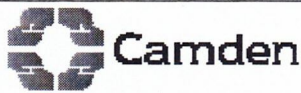
Please find attached for the period 01 April 2014 to 31 March 2015:

- Signed Certificate of Service Charge providing you with details of the costs incurred by Camden in the financial year detailed above and which incorporates:
 - Individual summary of costs incurred for day to day services charges (Part 1 – Day to day charges).
 - Individual summary of costs incurred for major works service charges (Part 2 - Major works charges). Please note there will only be a summary if major works took place on your building or estate.
- Invoice(s) where there is a sum due for the service charge year/credit note where there is a refund for the service charge year.
- Section 20B notice advising the costs incurred for the year. Please note there will only be a section 20B notice if major works took place on your building or estate.
- Account of service charge payable for the year.

Yours sincerely



Mike Edmunds
Head of Leaseholder Services
Leaseholder Services



Leaseholder Services

**Actual Day to Day Service Charges
for the year ending
31 March 2015**

Property:		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 Judd Street London WC1H 9JE. Any Notices must be served at this address
Flat NW1	Goldthorpe, Camden Street, London,	
Customer No. Block code & count: B00046 / 34 Associated Invoice No:	Property Ref: Estate code & count: E00010 / 290	

Reconciliation of Estimated Service Charges with Actual Service Charges for year ending 31 March 2015. Part 1 Day to day service charges.			
Actual service charges and insurance	Estate cost	Block cost	Your cost
Caretaking Services - Block	N/A	8198.54	241.13
Caretaking Services - Estate	41506.44	4866.27	143.13
Cold Water System	N/A	10295.54	302.81
Door Entry Systems - Block	N/A	1728.06	50.83
Electricity Charges - Block	N/A	1157.32	34.04
Electricity Charges - Estate	2840.21	332.99	9.79
Fire Protection Equipment - Block	N/A	41.68	1.23
Grounds and/or Tree Maintenance	15388.34	1804.15	53.06
Heating/Hot Water/Gas Supply	N/A	N/A	1158.32
Insurance Premium	N/A	N/A	275.44
Lighting Maintenance - Block	N/A	454.16	13.36
Lighting Maintenance - Estate	3679.73	431.42	12.69
Mobile Security Patrol	7719.47	905.04	26.62
Repairs and Maintenance - Block	N/A	1724.84	50.73
Repairs and Maintenance - Estate	14766.97	1731.30	50.92
Services total		33671.31	2424.10
Certification Accounting and Audit			37.00
Manual Adjustment			0.00
Total Including CA&A and Manual Adjustment			2461.10
Management Charge (10%)			246.21
Total actual day to day service charges			2707.31
Less estimated day to day service charges			2376.89
		Total adjustment	330.42

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

INVOICE

London Borough of Camden
Housing & Adult Social Care
Leaseholder Services

Town Hall
Judd Street
London
WC1H 9JE

Phone 020 7974 3559

VAT Reg No. 232 3164 03

Goldthorpe
Camden Street
London
NW1

Customer Number

Invoice No.

Date

10 September 2015

**Payment to reach your account by
10 October 2015**

DESCRIPTION	VAT CODE	AMOUNT	VAT
In respect of Property Ref. Flat Goldthorpe, Camden Street, London, NW1			
Day to Day Service Charge Y/E 31-MAR-2015 Adjustment in respect of Invoice	E	330.42	0.00
Ground Rent Adjustment for Y/E 31-MAR-2015	E	0.00	0.00
The Housing (Service Charge Loans) Regulations 1992 SI1708 In the Landlord's opinion the service charges demanded in this Notice do not entitle the tenant to a loan			
Total		£330.42	0.00
Total Amount Due		£330.42	


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

DATE _____

Bank giro credit



Cashier's stamp

 NatWest	NATIONAL WESTMINSTER BANK Hampstead Village Account
LEASEHOLDERS ACCOUNT: LONDON BOROUGH OF CAMDEN	
PAID IN BY	
REF NO:	

Notes £50
Notes £20
Notes £10
Notes £5
Coins £
50p
20p
Silver
Bronze

TOTAL CASH	
Cheques, POs	

Sorting Code Number

Account Number

TOTAL CASH

Cheques, POs

£

Please do not write or mark below this line or fold this voucher

HOW TO PAY YOUR INVOICE

CAMDEN ACCOUNT

Register to view your account and make online payments at www.camden.gov.uk/camdenaccount. Please register using your full name as it appears on your service charge account. You will also need your customer number as shown on the front of your invoice.

STANDING ORDER

You should receive a standing order form with your service charge invoice. Complete this form and return it directly to your bank. Alternatively, you can use the details on the form to set up your standing order using your personal telephone/internet banking.

Standing orders must be set up separately for each individual invoice due. Payment should be made to Camden's Bank Sort Code **503003** and Account Number **24312835**. **To ensure your payments reach your service charge account it is important to quote your invoice number as the reference for each payment.**

PAY ONLINE www.camden.gov.uk/pay

It's easy, quick and secure to make an online payment. You will need to have a copy of the invoice and your payment card details. Payments can be made by Visa, MasterCard, Visa Delta, Switch and Solo.

To make payment online log on to www.camden.gov.uk/pay Under the heading "Residential" select "Leaseholders service charges".

Alternatively you can pay using your personal internet banking. Payment should be made to Camden's Bank Sort Code **503003** and Account Number **24312835**. **To ensure your payments reach your service charge account it is important to quote your invoice number as the reference for each payment.**

TELEPHONE PAYMENT: CREDIT/DEBIT CARD

Telephone Camden's payments line **020 7974 6104**. The automated service is available 24 hours a day, seven days a week. If you wish to pay for other services or you need to speak to an operator you can do so Monday to Friday 8am to 6pm. Payments can be made by Visa, Mastercard, Visa Delta, Maestro, Electron and Solo. Please keep the reference number given as your proof of payment.

Alternatively you can make payment using your personal telephone banking. You can ring your bank regarding the payment and request transfer to Camden's Bank Sort Code **503003** and Account Number **24312835**. **To ensure your payments reach your service charge account it is important to quote your invoice number as the reference for each payment.**

IN PERSON

Pay at the Post Office using the barcode on your invoice/reminder. Please ask for a receipt. Pay up to £999.99 per transaction; by debit card, cash or cheque (payable to 'Post Office Counters Ltd'). Pay at shops with the PayPoint sign using the barcode on your invoice/reminder. Please ask for a receipt. Pay up to £200.00 per transaction; by cash only.

BY BANK GIRO CREDIT

Complete the bank giro credit form below and take the whole invoice with your payment to any bank. Banks may charge if you do not have an account with them.

PAYMENT BY POST

Payments can be made by cheque or postal order and should be made payable to LONDON BOROUGH OF CAMDEN.

Please attach the remittance advice to your payment and write your name, address, customer number and invoice number on the back of your payment. Please note that payments made by post or by bank giro credit may take up to 10 days to process.

Postal payments should be sent to;

Income Management Team,
Town Hall,
Judd Street,
London
WC1H 9JE.

Do not send cash through the post. A receipt will be issued if you send a stamped self-addressed envelope with your payment.

RETURNED CHEQUES

An administration fee of £30 will be charged to all customers whose cheques are returned un-cashed by our bank.

THIS WILL BE INCLUDED IN YOUR SERVICE CHARGE ACCOUNT.

VAT RATES

Explanation of VAT code and rates shown on this bill.

V - VAT at Standard Rate charges at 20%

C - VAT on fuel charged at 5%

D - VAT on fuel charged at 8%

E - VAT Exempt at 0%

B - Zero rated item at 0%

REMITTANCE ADVICE LEASEHOLDER SERVICES

LONDON BOROUGH OF CAMDEN
INCOME MANAGEMENT TEAM,
TOWN HALL, JUDD STREET,
LONDON WC1H 9JE.

Account of service charges payable for service charge year 2014-15

Prop Ref:
 Leaseholders:
 Address: FLAT GOLDTHORPE, CAMDEN STREET, LONDON, NW1
 Customer Number:

10 September 2015

Please note the amount due for payment below relates to invoices in respect of the **2014-15** service charge period only. In addition, there may be invoices payable in respect of prior or subsequent service charge periods. Credit adjustment invoices may have been offset against invoices from previous service charge periods which are not shown here. To view your full service charge account balance you can go online at: www.camden.gov.uk/camdenaccount

	Reference	Original Amount	Transaction Date
Estimated Day to Day Service Charge		2386.89	01-Apr-2014
Adjustment Day to Day Service Charge		330.42	10-Sep-2015
Total Invoices		2717.31	
Credits against Estimate Day to Day service charge invoice		-2386.89	
Total Credits/Payments		-2386.89	
Amount due for payment for the period 2014/15 only		330.42	

	Allocated Date	Amount	Transaction Date
Credits against Invoice			
Payment	11-Apr-2014	-43.49	03-Feb-2014
Payment	17-Apr-2014	-596.72	16-Apr-2014
Payment	18-Jul-2014	-596.72	16-Jul-2014
Payment	17-Oct-2014	-596.72	16-Oct-2014
Payment	02-Jan-2015	-553.24	31-Dec-2014

LONDON BOROUGH OF CAMDEN
CERTIFICATE OF SERVICE CHARGE FOR ACCOUNTING PERIOD
1 APRIL 2014 to 31 MARCH 2015

1-34 GOLDTHORPE (CONS)
FLAT GOLDTHORPE, CAMDEN STREET, LONDON, NW1

Customer No. _____

Property Ref : _____

Certificate Date: 10-Sep-2015

£

1-34 GOLDTHORPE (CONS)

Expenditure

TOTAL DAY TO DAY SERVICE CHARGE EXPENDITURE APPORTIONED TO BLOCK
(Excluding Ground Rent)

33,671.31

These costs relate to costs incurred to date and represent your block rechargeable costs. Your individual apportionment of cost is detailed in the documents attached. *Variation of £0.01p is possible due to roundings

FLAT GOLDTHORPE, CAMDEN STREET, LONDON, NW1

TOTAL DAY TO DAY SERVICE CHARGE EXPENDITURE*
SERVICE CHARGE FOR THE YEAR

2,707.31

2,707.31

*Your individual apportionment of cost is detailed in the documents attached. Variation of £0.01p is possible due to roundings
Total Day to Day Service Charge Expenditure excludes any ground rent which you may have been charged

NB: Costs may include an apportionment of estate charges

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 01 April 2014 and 31 March 2015 for which the service charge is payable, and is sufficiently supported by accounts, receipts and other documents. This certificate, for accounting period 01 April 2014 to 31 March 2015, is produced in accordance with Section 21 (5) of the Landlord and Tenant Act 1985 (as amended).

I hereby certify in accordance with the lease of the property identified above that the Service Charge for the period 01 April 2014 to 31 March 2015 is as set out in this certificate.



Mike O'Donnell
Director Of Finance

Date 10-Sep-2015

Camden Leaseholders' Forum

We are an independent group speaking for those paying service charges to Camden Council. We tackle major issues to improve Council services, and advise individuals through our website.

September '15 update

- Major Works causing headaches? If you are suffering (and we know many feel that you are, particularly with the consultation process) do let us know as we are now liaising with Councillor Pat Callaghan to see what can be done to improve the situation. It is a major item for our meeting on Tuesday, 15th September so we can review progress. The more evidence we have the better!
- Procurement of the new major works contract There will be more consultation bundles in the post – these are a legal requirement but the aim is that more companies will become suppliers to Camden and reduce cost and, at the same time, offer more choice for repairs and major works. This process is likely to continue for another 6 months before the first changes will be seen on the ground. Our sub-group is working closely with the contracting team; feed in any comments you have to add.
- Service charges Leaseholder Services are now working on improving how they explain their service charge bills and we are collaborating with them on this.
- Parking A recent win was overturning the decision to limit properties to having a maximum of two car park spaces on estates, regardless of the size of property or needs of those living there; Camden are intending to consult about estate parking later this year; we look forward to making our voice heard as and when that consultation happens.

New website

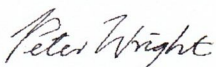
See www.leaseholdersforum.org.uk for our new website, join in with our active discussion board and read our guides on: complaining effectively; how to form a leaseholders association; enfranchisement (buying the freehold of your property with other leaseholders); dealing with major works; and many more.

New Forum!

Our election is under way and we expect to have ballots in at least some districts. The new Forum will have a preliminary session in October, and begin its three-year term in November with the meeting below. Thanks to all who have stood, and please let us know if you have any time or skills to offer to help the new members; volunteers are always welcome.

Forthcoming Meetings

Come to our **OPEN MEETING on 24th November** to let the newly elected Leaseholders' Forum members know what concerns you the most in relation to being a leaseholder/freeholder. Other meetings are scheduled for 19th January and 22nd March 2016. All dates are provisional – check website for more details nearer the time.



**Dr Peter Wright, Chair,
For the Forum**

Where can I find out more information?

Our website: www.leaseholdersforum.org.uk

Our mailing list: Email: camden@leaseholdersforum.org.uk with "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 Hannah Hutter (our secretary) on 020 7974 6065.

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 the First-tier 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 the First-tier Tribunal, you will have to pay an application fee and, where the matter proceeds to an oral hearing, a hearing fee, unless you qualify for fee remission or exemption.. Making such an application may incur additional costs, such as professional fees, which you may have to pay.*
 6. *The First-tier Tribunal and the Upper Tribunal (in determining an appeal against a decision of the First-tier Tribunal) have the power to award costs in accordance with Section 29 of the Tribunals, Courts and Enforcement Act 2007.*
 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 the First-tier Tribunal has agreed that consultation is not required.*
 8. *You have the right to apply to the First-tier 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.