

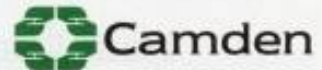
Date: 14-Feb-2011

Property Reference:

Contract Code: **MWP09_303**

Contact: Irene Moses

Phone: 020 7974 1998



Home Ownership Service

Housing and Adult Social Care
Department
London Borough of Camden
Bidborough House
38-50 Bidborough Street
London WC1H 9DB

Tel: 020 7974 4444
Fax: 020 7974 6327

hos@camden.gov.uk
camden.gov.uk

Goldthorpe
Camden Street
London
NW1 0HH

Dear

Re: DH - Externals

Unit Address: Goldthorpe, Camden Street, London, NW1 0HH

I write in reference to the works outlined above. On 5th March 2010 we issued a notice to you detailing your estimated contribution towards the cost of these works. Please find attached an invoice for the estimated service charge and a standing order form for you to make payments. Once completed, please return the standing order form to your bank or building society.

This invoice is for your estimated contribution toward the works. This invoice does not take into account any additional costs which may have arisen since the contractors were on site; any adjustments will be reflected when the final account is calculated.

The Council recognises that it can be difficult for some leaseholders to meet the costs of repair bills, we therefore offer a number of different payment options. If you wish to discuss these options, please contact your Collections Officer using the telephone number above, email Home Ownership at HOS@Camden.gov.uk, or write to us at the above address.

Also enclosed is a booklet, *Paying For Major Works-What Are The Options?* which we recommend you read as it describes the methods of payment available to you in greater detail.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'JL' followed by a long horizontal stroke.

Consultation and Final Account Team

Enclosures:

1. Invoice
2. Summary of rights and obligations
3. Paying For Major Works-What Are The Options? pamphlet
4. Standing Order Form

Service Charges – Summary of tenants' rights and obligations

- 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.

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.

- 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.
- 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.
 - 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.
 - 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.

- 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.

- 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.
- 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.

- 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.
- 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.
- 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 do I do if I have a dispute or complaint regarding my service charges?

In accordance with the terms of your lease and legislation we have a duty to do the following:

- Calculate your charges
- Notify you of those charges
- Give you access to information in relation to the charges incurred

However, you may not be happy with the amount you have to pay or what you have to pay towards. In the first instance you should contact the Collections Team if you have a dispute or a complaint. They will try to resolve the issue for you. If you are unhappy with how this process was handled you can make a formal complaint. The formal complaints procedure is set out in the Camden leaflet "How do I complain about a council service?" You can request this from the manager concerned or from the complaints information line on 0207 974 5644. You can also get details from our website at:

www.camden.gov.uk/complaints.

There may still be occasions where you are not happy with the amount you have to pay and Camden does not accept your reasons for not paying. If this is the case you have the right to apply to the Leasehold Valuation Tribunal (LVT), an independent arbitrator, for a decision as to whether the charges are reasonable.

INVOICE

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

Goldthorpe
Camden Street
London
NW1 0HH

Customer Number
Invoice No.
Date 09-FEB-2011

In respect of : Property Ref

Goldthorpe, Camden Street, London, NW1

**Payment to reach your account by
09-MAR-2011**

Major Works Ref: MWP09_303

DESCRIPTION	VAT CODE	AMOUNT	VAT
Works	E	6289.57	0.00
Block Works	E	0.00	0.00
Management Fee	E	628.96	0.00
Supervision Fee	E	0.00	0.00
Total		£6918.53	0.00
Total Amount Due		£6918.53	
The Landlord and Tenant Act 1987 Sections 47 & 48 The name of your Landlord is: The Mayor and Burgesses of the London Borough of Camden. The address and the address at which the Notices may be served is: 20 Mabledon Place, London, WC1H 9BF			

If you have any queries regarding payment or content of this invoice please call us now on 020 7974 3559.

DATE _____

bank giro credit



Cashier's stamp

CO-OPERATIVE BANK PLC Islington Branch Account	
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

08-90-33

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

<1100728090< 089033+ 61543946< 73 X

HOW TO PAY YOUR INVOICE

All Cheques and postal orders should be made payable to LONDON BOROUGH OF CAMDEN (AR).

Please attach the remittance advice to your payment and write your name, address, Customer No, and Invoice No. 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. Should you require a receipt, please ensure that you attach a Stamped Addressed Envelope to your payment, together with the whole invoice.

POSTAL PAYMENTS ONLY

Postal payments should be sent to Cashiers Office, Town Hall, Judd Street, London WC1H 9JE. Payments can be made by cheque or postal order. Do not send cash through the post. A receipt will be issued if you send a stamped addressed envelope with your payment.

IN PERSON

Address as above.
Opening hours: Monday, Tuesday, Thursday and Friday 8am-5pm, Wednesday 8am-2.30pm
Payments can be made by cash, cheque, postal order, Visa, MasterCard, Visa Delta, Maestro, Electron and Solo.

Environmental Local 100 St Pancras Way NW1 9GL Mon-Fri 8am-6pm Sat 8.30-2pm	Environmental Local 45 Heath Street NW3 6UA Mon-Fri 8am-6pm Sat 8.30-2pm
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STANDING ORDER

You should receive a standing order form with each of your service charge invoices alternatively you can contact your bank.

Standing orders must be set up for each individual invoice due. Payment should be made to Camden's Bank Sort Code 089033 & Account Number 61543946. Please quote Invoice Numbers with each payment.

RETURNED CHEQUES

An administration fee of £30 will be charged to all customers whose cheques are returned by our Bankers.

THIS WILL BE INCLUDED IN YOUR SERVICE CHARGE ACCOUNT Changes from Tuesday 4th January 2011 20%

TELEPHONE BANKING: CREDIT/DEBIT CARD

Telephone the payments line 020 7974 6104 by selecting the automated service 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 8pm. Payments can be made by Visa, Mastercard, Visa Delta, Maestro, Electron and Solo. Please keep reference number given as proof of payment.

Alternatively you can make payment using your own personal telephone banking. You can ring your bank regarding the payment and request transfer to Camden's Bank Sort Code 089033 & Account Number 61543946. Please quote your Invoice Number as the reference on your payment.

Please note that there is an administration charge for all credit card payments.

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.

BY CAMDEN INTERNET PAYMENTS

It's easy, quick and secure to make an online payment. You will need to have a copy of the bill and your payment 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 'Which Payment Would You Like to Make' select 'I would like to pay: Leaseholders service charges or Sales Invoices'.

Alternatively you can make a bank transfer using your own personal internet banking. Payment should be made to Camden's Bank Sort Code 089033 & Account Number 61543946. Please quote your **Invoice Number** as the reference on your payment.

VAT RATES

Explanation of VAT code and rates shown on this bill.

V - VAT at Standard Rate charges at 17.5%

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 HOME OWNERSHIP

LONDON BOROUGH OF CAMDEN
CASHIERS OFFICE,
TOWN HALL, JUDD STREET,
LONDON WC1H 9JE.

STANDING ORDER INSTRUCTION

Please complete this form and return it directly to your bank

1) Account Details

Bank Name: _____

Bank Address: _____

Account Name: _____

Account No: _____

Sort Code No: _____

2) Payee Details

Please Pay To: **London Borough of Camden**

Bank Name: **The Co-Operative Bank PLC.**

Bank Account: **61543946**

Sort Code: **08-90-33**

3) Payment Details

Amount of first payment: £ _____

Date of first payment: ____/____/____

Amount of continued payments: £ _____

Frequency of payments: **Monthly**

Amount of last payment: £ _____

Date of last payment: ____/____/____

Reference for each payment: _____

Total of all payments: £ _____

4) Confirmation

Customer Signature(s): _____

Date: ____/____/____

COMPLETING YOUR STANDING ORDER INSTRUCTION

Section 1 – Account Details

Complete the details of your bank account from which you will be making payment.

Section 2 – Payee Details

This section has already been completed with details of the Camden Bank account to which you must make payment for your Service Charges.

Section 3 – Payment Details

To calculate the amount you should be paying each month divide the total amount of your invoice by total amount of months.

You may find that your payments do not divide equally into instalments. In this case your first payment should be slightly more followed by equal monthly instalments. The total of all instalments should equal the full value of the invoice. e.g. for an invoice of £536.02 your first payment would be £53.62 followed by equal payments of £53.60 each.

If you are still not sure of how much you should pay each month please contact your Collections Officer on 020 7974 3559 to confirm.

Amount of first payment: Complete the amount of your first instalment, this may be slightly more than the remaining instalments as mentioned above.

Date of first payment: Choose a day of the month that is suitable for payment each month. Please ensure your first payment is made before the Due Date on your Invoice.

Amount of continued payments: Complete the amount to be paid each month following your first instalment.

Frequency of payments: Payments should be made on a monthly basis.

Amount of last payment: Complete the amount to be paid on your last instalment.

Date of last payment: Complete the date of your last instalment.

Reference for each payment: This has been completed for you. Please ensure this reference is quoted for your standing order payment for the enclosed invoice.

Total of all payments: This is the total amount of all instalments and should equal the invoice amount.

Section 4 – Confirmation

Sign and date the Standing Order Instruction and kindly return it directly to your bank.

OTHER PAYMENT METHODS

By cheque or postal order made payable to the London Borough of Camden. Please quote your name, property address and invoice number on the reverse of the cheque and post it directly to Cashiers, Camden Town Hall.

In person at the Cashiers, Camden Town Hall. Please remember to take your invoice with you when you make your payment.

By Credit/Debit card at the cashiers office or by telephoning 020 7974 6104 and quoting your invoice number.

By Bank Giro Credit. Complete the bank giro credit form at the bottom of your invoice and take the whole invoice with your payment to any bank. Banks charges may apply if you do not have an account with them.

Telephone/Internet Banking.

If you use Telephone/Internet banking you can make payment this way. Payment should be made to London Borough of Camden, Account Number (61543946) and Sort Code (089033). Please quote your invoice number as the reference for payment.

Pay Online at www.camden.gov.uk/pay

You will need your Debit/Credit card details as well as the customer number and invoice number from the front of your invoice.



Camden

HOUSING

Camden Town Hall

Judd Street

London WC1H 9JE

Phone: 020 7278 4444

Textphone: 020 7974 6866

Email: info@camden.gov.uk

Home Ownership Services

London Borough of Camden

Bidborough House

38-50 Bidborough Street

London WC1H 9DB

Phone: 020 7974 3559

Fax: 020 7974 6330

Textphone: 020 7974 6311

Email: hos@camden.gov.uk