

April 2012



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

Goldthorpe
Camden Street
London
NW1

www.camden.gov.uk
Email: leaseholderservices@camden.gov.uk

Dear Leaseholder/Freeholder,

Estimated Revenue Service Charges 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 estimated service charges for your property for the period 01 April 2012 to 31 March 2013.

The following items should be included with this letter:

- Service Charge Invoice
- Ground Rent Notice
- Summary of Service Costs for 01 April 2012 to 31 March 2013
- Statement of Account
- Summary of Tenants Rights and Obligations
- Standing Order Mandate (completed with invoice number)
- Important Insurance Notice

If you have not received any of the above items, or you have any other queries, please call Contact Camden on 020 7974 3559, or write to the address above or e-mail leaseholderservices@camden.gov.uk

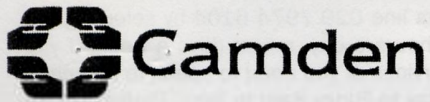
Please note this invoice is due to be paid within 30 days. **However provided you contact us to agree the terms, you may pay in 10 equal monthly instalments from May 2012 to February 2013.**

A charge for the certification, accounting and auditing of service charges has been applied to your 2012/13 estimated service charge invoice under the heading 'Certification, Accounting & Audit'.

For further information about this cost and how your service charges are calculated, please visit www.camden.gov.uk and following the links 'Housing' > 'Council Tenants and Leaseholders'.

Yours sincerely,

Leaseholder Services



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

Customer Number
 Invoice No.
 Date 03-APR-2012

Payment to reach your account by
 30-APR-2012

DESCRIPTION	VAT CODE	AMOUNT	VAT
In respect of Property Ref: Goldthorpe, Camden Street, London, NW1			
Service Charge Y/E 31-MAR-2013	E	2376.09	0.00
Ground Rent	E	10.00	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		£2386.09	0.00
Total Amount Due		£2386.09	

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 61543946
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

**Camden**

Leaseholder Services

Estimated charges for the year ending 31st March 2013**Property:****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:

Estate code: **E00010**

Associated Invoice No:

Any Notices must be served at this address

Estimated Service Charges & Insurance for period ending 31st March 2013

<u>Service Charges and Insurance</u>	<u>Estate / Block Cost</u>	<u>Unit Charge</u>
Caretaking Services - Block	7583.08	223.03
Caretaking Services - Estate	36400.23	127.72
Cold Water System	283.86	8.35
Door Entry Systems - Block	392.72	11.55
Electricity Charges - Block	1154.58	33.96
Electricity Charges - Estate	1883.09	6.61
Fire Protection Equipment - Block	40.56	1.19
Grounds Maintenance	4427.84	15.54
Heating/Hot Water/Gas Supply	N/A	1187.16
Insurance Premium	N/A	337.72
Lighting Maintenance - Block	463.39	13.63
Lighting Maintenance - Estate	587.88	2.06
Mobile Security Patrol	6186.00	21.71
Repairs and Maintenance - Block	3400.00	100.00
Repairs and Maintenance - Estate	8418.31	29.54
	Services Total	2119.77
Certification, Accounting & Audit		40.31
	Total Including CA&A	2160.08
HOS Management Cost		216.01
Manual Adjustment		0.00
	Total Service Charges & Insurance	2376.09

An additional Charge of 10.00 for Ground Rent is shown on your invoice. Any Major Works items will be billed separately.

Printed Date: 3rd April 2012

COMMONHOLD & LEASEHOLD REFORM ACT 2002. SECTION 166

NOTICE TO LONG LEASEHOLDERS OF RENT DUE

To:

Goldthorpe
Camden Street
London
NW1

This notice is given in respect of:

Goldthorpe, Camden Street, London, NW1

It requires you to pay rent of £10.00 on 18th-May-2012

This rent is payable in respect of the period 1st-April-2012 to 31st-March-2013

Payment should be made to:

**London Borough of Camden
Finance Department
Argyle Street
London WC1H 8NG**

This notice is given by:

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

Date of Service: 3rd-April-2012

NOTES FOR LEASEHOLDERS

Read this notice carefully. It sets out the amount of rent due from you and the date by which you must pay it. You are advised to seek help immediately if you cannot pay, or if you dispute the amount. Those who can help you include a Citizens' Advice Bureau, a Housing Advice Centre, a Law Centre and a Solicitor. Show this notice and a copy of your lease to whoever helps you.

The landlord may be able to claim additional sums from you if you do not pay by the date specified in this notice. You have the right to challenge the reasonableness of any additional sums at a Leasehold Valuation Tribunal.

Section 167 of the Commonhold and Leasehold Reform Act 2002 and regulations made under it prevent your landlord from forfeiting your lease for non-payment of rent, service charges or administration charges (or a combination of them) unless the unpaid amount is more than £350 or consists of, or includes, an amount that has been outstanding for more than three years.

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.
Islington Branch**
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: ____/____/____

Paying your service charges

You may pay the enclosed invoice in 10 monthly instalments provided you set up your standing order within 28 days of the invoice date. Your final instalment should be received no later than 1st May 2012.

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 10.

You may find that your payments do not divide equally into 10 monthly instalments. In this case your first payment should be slightly more followed by 9 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 9 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. This should be 10 months after your first 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.

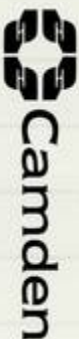
In person at the Cashiers, Camden Town Hall. Please remember to take your invoice with you when you make your payment.

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 (0890033). 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 Town Hall

Judd Street

London WC1H 9JE

Phone: 020 7278 4444

Textphone: 020 7974 6866

Email: info@camden.gov.uk

Leaseholder 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: leaseholderservices@camden.gov.uk

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.



Important notice



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You must inform Camden Council of any changes in circumstances since the last renewal or inception of your policy, even if you are in doubt about any changes.

For example:

- if you have had an extension built;
- if your home is used for any business purposes (other than clerical);
- if you have let your property to tenants;
- if you or any other person permanently living in your home, has ever been convicted or has any prosecution pending for any criminal offence involving arson, fraud or theft;
- if the internal structure, fixtures and fittings or decorations within your flat or maisonette are no longer in a good state of repair. *Please note necessary repairs concerning communal parts of the building should be reported to Camden Council.*

Failure to inform us of any changed circumstances could affect the validity of your insurance cover. If your policy is amended as a result of any change, it may be necessary for us to vary the premium and terms for the remaining period of insurance.

You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

If you would like to request a Statement of Policy Cover, please contact Leaseholder Services at Camden Council.

Unoccupied properties

In your policy a number of general and specific exclusions apply to your insurance cover. In particular, we would take this opportunity to remind you that if your property is left unoccupied for more than 30 consecutive days, the following Insured Risks (as detailed in the Statement of Policy Cover) will be excluded:

- (4) Malicious damage;
- (7) Escape of water from any fixed tank, fishtank, pipe or appliance and damage caused to such by bursting or freezing;
- (9) Theft or attempted theft.

Please refer to your Statement of Policy Cover for full details. You should consider what precautions you could take to minimise the risk of loss or damage to your property if it is unoccupied.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims history

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or any accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

It is a condition of renewing your policy that you agree to the information held on the computer and that any incidents you tell us about being passed to the relevant organisation to be included on their database. It is also a condition of renewing your policy that you agree that these organisations may pass to us information that they have received from other insurers about other incidents involving anyone insured under the policy. You can ask for more information about this.

You should show this notice to anyone who has an interest in the property insured under the policy.

Policy administration

Zurich Insurance plc holds your details in accordance with the Data Protection Act 1998. In order to administer your insurance policy and any claims made against the policy, Zurich Insurance plc may share personal data provided to us with other companies within the Zurich Financial Services Group and with business partners, including overseas companies. If we do transfer your information, we make sure that it has the same level of protection that it has with us under all relevant legislation within the UK.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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