

Service	What your charge covers	How your charges are calculated
Insurance premium	<p>This is the cost of insuring the building in which you live. The premium covers repair and rebuild costs in the event of damage.</p> <p>Most properties are insured through Camden's 3 year contract with Zurich Municipal. As standard, this contract will include accidental cover for all leaseholders.</p> <p>Other properties, where Camden is not the Freeholder, will be covered by the insurance that has been taken out by the superior landlord.</p>	<p>Premiums are based on the rebuild value of your dwelling and the rate provided by the Insurers annually.</p> <p>Landlord Block Insurance is divided between the units in the block according to the Rateable Value of your property.</p>
Heating / Hot Water / Gas Supply	<p>This charge is for the provision of heating, hot water and gas, or separate heating or hot water or gas. It covers fuel usage, system maintenance, electricity usage and insurance.</p> <p>Some properties are not attached to a central boiler system but have their own boilers powered from Camden's central gas supply system (Bulk Gas).</p> <p>There may also be additional repairs not covered by the contract.</p>	<p>Your charge is based on the total cost of fuel and maintenance being divided among all the properties connected to the system.</p> <p>This is done using a value based on the number of bedrooms and type of supply in your home.</p>
Caretaking	<p>This charge represents the cost of cleaning the communal areas of the block and/or estate in which your property is situated.</p> <p>Costs include salaries, cleaning materials, and transport.</p> <p>Freehold properties on estates pay towards estate cleaning costs only.</p>	<p>Your charges are based on the time spent on cleaning each block and/or estate, which is provided by the District Housing Office.</p> <p>Costs are divided by the total hours to determine the average hourly cost of caretaking in your district.</p> <p>The cost to your block is worked out by using this figure and the original assessment of required cleaning time for your block and/or estate.</p>
Concierge/CCTV	<p>This charge is for the maintenance of the CCTV equipment and the cost of Concierge monitoring where provided.</p> <p>There may also be additional repairs not covered by the contract.</p>	<p>Your charge is worked out by dividing the cost by the total number of units in the block or blocks covered by the service.</p>
Door Entry System	<p>This covers the cost of the maintenance for the door entry systems provided to your block and/or estate. The contract covers planned maintenance checks and minor repairs.</p> <p>There may also be additional repairs not covered by the contract.</p>	<p>Your charge is worked out by dividing the cost by the total number of units in your block and/or estate.</p>
Drainage	<p>This service covers the cost of cleaning of above and below ground drainage (including roof gutters, rainwater pipes, gulleys, drains etc) and carrying out routine repairs to drainage systems.</p>	<p>Your charge is worked out by dividing the cost by the total number of units in your block.</p>

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Electricity Charges	<p>This charge is for the electrical energy used in the common parts of the block and/or estate for services such as lighting, water pumps, and door entry systems.</p> <p>Freehold properties on estates pay towards the cost of electricity used by the estate lighting only.</p>	Your charge is worked out by dividing the cost by the total number of units in your block and/or estate.
Fire Protection Equipment	This service covers the cost of maintaining any fire safety equipment, such as dry risers, sprinkler systems and alarms, in your block.	Your charge is worked out by dividing the cost by the total number of units in your block.
Grounds Maintenance	This charge is based on the cost of maintaining communal green space and trees on your estate. This might involve cutting grass, trimming hedges, pruning bushes and shrubs or planting flowers.	Your charge is worked out by dividing the cost by the total number of units in your estate.
Landlord Charges	With some blocks and estates, Camden holds a head lease and is therefore not the freeholder. The superior landlord will charge Camden for services benefiting our own leaseholders such as maintenance of private roads. If you live in one of these blocks, the fees are passed on to you.	Your charge is worked out by dividing the cost by the total number of units in your block.
Lift Charges	<p>This charge covers the 24-hour maintenance contract for lifts in the Borough. Insurance and any electricity used by the lift are also charged under this heading.</p> <p>As part of the service, engineers will attend to faults and carry out repairs and statutory safety checks.</p> <p>There may also be additional repairs not covered by the contract.</p>	Your charge is worked out by dividing the cost by the total number of units in your block.
Lighting Maintenance	<p>This charge covers the cost of the maintenance contract in relation to lighting columns and other fixtures on your estate, or in your block.</p> <p>Freehold properties on estates pay towards the cost of maintenance of the estate lighting only.</p> <p>There may also be additional repairs not covered by the contract.</p>	Your charge is worked out by dividing the cost by the total number of units in your block and/or estate.
Lightning Conductor	This service covers the cost of maintaining lightning conductors in your block.	Your charge is worked out by dividing the cost by the total number of units in your block.
Mechanical Ventilation & Equipment	<p>This service covers the cost of maintaining and servicing mechanical ventilation system in your block.</p> <p>Additionally there is a charge for the statutory insurance inspections that are carried out on all mechanical equipment.</p> <p>There may also be additional repairs not covered by the contract.</p>	Your charge is worked out by dividing the cost by the total number of units in your block.

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Mobile Security Patrol	This service covers the provision of responsive mobile security patrols.	Your charge is worked out by dividing the cost by the total number of units in your block and/or estate.
Refuse Containers	<p>Depending on your location, this charge covers the cost of plastic bins sacks and/or hire of communal bins and/or additional.</p> <p>The additional collections are over and above regular collections covered by your Council Tax</p>	Your charge is worked out by dividing the cost by the total number of units in your block and/or estate.
Repairs and Maintenance	<p>This charge covers your share of the cost of responsive repairs to your block and/or estate. It does not cover pre-planned maintenance or capital works.</p> <p>Block and Estate Repairs will be shown under separate headings from the financial year commencing 1st April 2008.</p>	Your actual charge is worked out by dividing the cost by the total number of units in your block and/or estate.
TV Aerial	<p>This charge is for the maintenance of any communal TV Aerial provided for use by your building.</p> <p>There may also be additional repairs not covered by the contract.</p>	Your charge is based on the amount paid by Camden to the contractor and is a flat rate charge per unit.
Administration	This charge covers the cost of servicing statutory notices, answering leaseholders' enquiries, billing service charges, and other forms of administration and support for leaseholders.	This is calculated as 10% of the subtotal of your bill.
Estimates and Final Accounts	<p>In accordance with <i>Sections 18 and 19 of the Landlord and Tenant Act 1985</i>, Camden makes a demand for estimated service charges at the start of the financial year. This is because most services are paid in advance or on an ongoing basis, and charges must be made to cover this expenditure.</p> <p>After the financial year-end, when all relevant expenditure has been accounted for, the actual cost of providing services relevant to your property is calculated.</p> <p>There will be either a surplus (where your estimate was more than the actual) or a deficit (where your estimate was less than the actual) in the service charge for your property. If the final amount is a deficit, you will be sent an invoice, and if the amount is a surplus, your account will be credited accordingly.</p>	