



Information about your 2011/12 Estimated Service Charges

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1. Your 2011/12 Estimated Service Charges

This booklet provides you with information about your estimated service charge costs for the financial year 2011/12. It tells you how charges are worked out so that you can understand the figures on your estimated Service Charges summary.

As a leaseholder or freeholder, you will pay regular charges to Hackney Homes. These charges do not include your mortgage repayments, council tax payments or water rates. Leaseholders only pay for Ground Rent, services to the block or estate, routine repairs and maintenance; neighbourhood management fee; insurance and administration charges. The standard Ground Rent charge is £9 per year for the land that your flat is built on.

As a freeholder, you will pay for services to the estate including routine estate repairs, maintenance and administration costs.

2. Paying by Direct Debit

Paying your service charges by Direct Debit is the easiest Option. You can complete the mandate enclosed in this booklet, choose the date you wish us to take payments, which can be either 3rd or 23rd of each month, and we will automatically collect payments from your bank accordingly.

For those of our customers who pay by Direct Debit on the 3rd of every month, please note that we will only take the first payment on 3rd May, meaning that the full charge for the year 2011/12 will be spread over 11 months instead of 12 months.

For further information about paying by Direct Debit, please contact our Recovery Team on **020 8356 2299** or speak to our Customer Services Team on **020 8356 2100**

3. How are Service Charges calculated?

Service Charges are your share of the cost of services provided by the Council or its partners to your block and/or estate. If you are a leaseholder the charges are due under the terms of your lease. If you are a freeholder on an estate, your charges are due under the terms of your Transfer of Part document.

You pay your Service Charges each year in advance on an estimated basis. This estimate is what we assess your share of the costs of the services will be.

Service Charges are calculated using the living space factor. The Council gives every property a living space factor based on the number of bedrooms in that property.

For services provided to your block, we work out your share of the total block charge by dividing your living space factor with the total number of living space factors for the block and multiplying this by the total cost of the service. We work out your charges as if we were going to charge everyone in the block.

We work out your share of estate charges in the same way but the total factor includes the total combined factor for all of the properties on the estate.

The bill enclosed with this booklet provides you with the estimated service charge summary. In September 2012 you will receive the actual costs, and if there is any excess between estimated and the actual you will be required to pay the difference.

4. Queries about your Service Charges

Are you concerned about the estimated service charges bill? You can challenge any charge you think is unreasonable, but please remember that these are **estimated charges** as advised in your Lease or Transfer of Part document.

If you think that the services provided to your block/estate are not being done as they should, please contact your Neighbourhood Office. A list of **Neighbourhood Offices** can be found under the heading 'Useful contact numbers'.

You can e-mail us on:
service.charges@hackneyhomes.org.uk

You can write to us at:
**Leasehold and Right To Buy Services
1st Floor
Christopher Addison House
72 Wilton Way
E8 1BJ**

If you would like to discuss your estimated Service Charges please telephone to make an appointment on one of the numbers below. We are open from **9am to 5pm** Monday to Friday.

Team	Contact this team if	Telephone
Customer Services Team Team Leader: Una Douglas	You need general information about your Service Charges	020 8356 2100
Service Charge & Major Works Recovery Team Team Leaders: David Cassidy Susannah Moore	You have difficulty in paying your Service Charges or Major Works	020 8356 2299
Service Charge Accounts Team Acting Team Leader: Helen Lockhart	You think you are being charged for a service you do not receive	020 8356 2099

What do my Service Charges cover?

The services you receive vary according to where you live and the type of property you have. For example, if you live on an estate, you will receive more services than if you live in a street property. Your service charge is your share of what it costs us to provide these services. The services that apply to your home are shown on your estimated service charge summary. A list of these services, what they cover and how we have estimated the costs are shown below.

Service Provided	How we arrived at your charge
<ul style="list-style-type: none"> • Estate Repairs • Estate Cleaning • Estate Lighting • Grounds Maintenance • Estate Roads & Footpaths and Drainage • Block Repairs • Block Lighting • Block Cleaning • Communal Heating/Hot Water Maintenance • Lift Maintenance Costs • Lift Electricity • Block CCTV Maintenance Costs • Communal Door Entry Maintenance • Communal TV Aerial Maintenance 	<p>The average of the actual service costs for 2007/08, 2008/09 and 2009/10.</p>

Service Provided	How we arrived at your charge
Estate CCTV Maintenance Costs	Budgeted costs for 2011/12.
Communal Heating/ Hot Water Fuel	The average of the actual service costs for 2007/08, 2008/09 and 2009/10. However, it is very difficult to estimate fuel costs and your actual charge may be very different from the estimate given.
Administration Charges	Budgeted cost of running Leasehold & Right to Buy Services.
Building Insurance Premium	The charge is worked out based on the number of bedrooms in your property and covers accidental damage to your property, where applicable.
Concierge Charge	This has been calculated based on Hackney Homes' policy charge. It is a flat rate of £15.05.
Ground Rent	This is a flat rate of £9 per annum in accordance with your lease.
Neighbourhood Management Charge	This is calculated based on the budgeted cost of providing the services of your Neighbourhood Office. It covers matters such as the day to day management of your block and estate, the handling of anti-social behaviour, nuisance and other estate management related matters.

6. Making Payments

Please refer to the reverse of your Statement of Account to see the payment/option facilities.

If you receive financial help from the Pension Service or the Benefits Agency to pay your Service Charges, please take a copy of your estimated charges to the relevant agency, as they may need to reassess the amount they are paying.

7. Keeping us up to date

If your name or correspondence address on your estimated charges summary is wrong, please write to the Customer Services Team or send us an email to **service.charges@hackneyhomes.org.uk**

If you are a leaseholder and are sub-letting your home, you must contact the Customer Service Team who will send you the relevant information. **It is important that you speak to us before letting your property as we require contact information from you in case of emergencies.**

From time to time we understand that our leaseholders might wish to nominate someone else to deal with their service charge account on their behalf. If you wish to do this, you will need to send a letter/email to the Customer Services Team stating the name and contact information of the person acting on your behalf. Failure to do so will mean that we cannot discuss any aspect of your account with anyone other than yourself.

You can contact us by letter at the address shown in Item 4 of this booklet or send us an email to **service.charges@hackneyhomes.org.uk**

Leaseholders – If you are planning to sell your home, please ask your solicitors to write to the Customer Services Team with confirmation of the sale giving details of the new owner's solicitors.

Freeholders – When selling your home, we encourage you to ensure that your buyer enters into a Deed of Covenant to carry on paying the service charges, as otherwise you could continue to be liable for the charges.

8. How to comment about our service

We appreciate your feedback so that we can continue to improve the service that we provide to you.

To receive a copy of our Complaints procedures, please telephone: **020 8356 5022**

You can also e-mail to **housing.complaints@hackneyhomes.org.uk**

We encourage you to contact us first where you are concerned about your charges, to see how we can assist you.

If you are not satisfied you may also be able to take your case to the **Leasehold Valuation Tribunal (LVT)**, which is an independent body set up to decide on matters of disputes between leaseholders and their landlords.

To contact the LVT, you may telephone them on **020 7446 7700**, or email at **London.rap@communities.gsi.gov.uk**. Their address is 10 Alfred Place, London WC1E 7LR.

9. What your Service Charge summary shows you

PROPERTY SERVICES CHARGE

ESTIMATED SERVICE CHARGES 2011/12 Mr A Leaseholder 298 Mare Street Hackney London E8 1HE	DATE PRODUCED: NEIGHBOURHOOD: ACCOUNT NO: PROPERTY FORMULA SIZE: DATE OF PURCHASE:	14 March 2011 S02 228003205 4.5 10.08.01
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PROPERTY:	298 Mare Street, Hackney, London E8 1HE
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Where a zero estimate is shown, a charge may still apply if the service is provided to your property, Block or Estate.

GENERAL SERVICES

1. ESTATE REPAIRS	173.11
2. ESTATE CLEANING	95.06
3. ESTATE LIGHTING	0.00
4. GROUNDS MAINTENANCE	66.87
5. ESTATE ROADS FOOTPATHS AND DRAINAGE	20.11
6. ESTATE CCTV MAINTENANCE COSTS	0.00
7. TOTAL ESTATE BASED SERVICES	355.15

BLOCK SERVICES

8. BLOCK REPAIRS	198.59
9. BLOCK CLEANING	195.17
10. BLOCK LIGHTING	0.00
11. COMMUNAL HEATING/HOT WATER FUEL	465.07
12. COMMUNAL HEATING / HTW MAINTENANCE	0.00
13. LIFT MAINTENANCE COSTS	0.00
14. LIFT ELECTRICITY	0.00
15. BLOCK CCTV MAINTENANCE COSTS	0.00
16. COMMUNAL ENTRY PHONE MAINTENANCE	6.86
17. REFUSE STORAGE/GARCHEY SYSTEMS	0.00
18. COMMUNAL TV AERIAL MAINTENANCE	0.00
19. TOTAL BLOCK BASED SERVICES	865.69
20. TOTAL FOR BLOCK AND ESTATE	1220.84
21. ADMINISTRATION CHARGES	0.00
22. BUILDING INSURANCE PREMIUM	64.15

23. SUB TOTAL	1284.99
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OTHER CHARGES

24. CONCIERGE CHARGE	0.00
25. GROUND RENT	9.00
26. NEIGHBOURHOOD MANAGEMENT CHARGE	87.00
27. TOTAL CHARGES	1380.99

This account is payable in monthly instalments, which are due on the 1st of each month.
Please note this does not include arrears.

10. Neighbourhood Offices

Neighbourhood Housing Offices	Telephone
Homerton Housing Neighbourhood Office For communal repairs	020 8356 7800 020 8356 3691
North East Housing Neighbourhood Office For communal repairs	020 8356 6500 020 8356 3691
North West Housing Neighbourhood Office For communal repairs	020 8356 6103 020 8356 3691
Queensbridge & De Beauvoir Housing NHO For communal repairs	020 8356 6600 020 8356 3691
Shoreditch Housing Neighbourhood Office	020 8356 6705
Shoreditch – Whiston Road For communal repairs (Freephone)	020 8356 1731 0808 175 9988
Cranston Tenancy Management Office	020 7684 6873
Clapton Tenancy Management Office	020 8356 6300
Lordship South East TMO	020 8211 8363
Suffolk Tenancy Management Office	020 7923 3774
Wayman Court TMO (Homerton)	020 8356 7800
Wick Village TMO	020 8533 4311
Wyke Tenants & Residents Association	020 8533 6077

11. Useful Contacts

Other useful numbers	Telephone
Abandoned vehicles	020 8356 4504
Council Tax	020 8356 3154
Hackney Service Centre	020 8356 3000
Hackney Town Hall Main number	020 8356 5000
Hackney Wasteline (for bulky waste)	020 8356 6688
Housing Benefits	020 8356 3399
Housing out of Hours emergencies	020 8356 2300
Major Works	020 8356 2400
Parking Permits	020 8356 8877
Recycling	020 8356 6688
Repairs	020 8356 3691
Reusable Nappies	020 8356 4946
Risk Management & Insurance Section	020 8356 2647
Standards & Complaints Team	020 8356 3770

12. Language Line

We aim to help you in every way possible; for those of you whose first language is not English, we have installed a Language Line in our office at Christopher Addison House should you visit us to discuss your Service Charges.

13. Translation

On the back page, we have provided information in various different languages together with a form for you to complete and return to us should you wish to receive the booklet translated into your language.

14. Frequently Asked Questions

1. Why have you changed the method you use to calculate the estimated service charges for this year?

For a couple of years now, we have been using budget figures to calculate our estimates. This has been based on the need to minimise the gap between the estimate and final (actual) charges. We have used averages of the last two final accounts (07/08 and 08/09), especially for those services whose costs tend to fluctuate such as block repairs.

2. My Building Insurance Charge appears to have increased a lot, can you explain why?

The reason for the increased amount is due to the number of insurance claims that have been made, especially in relation to water leaks and flooding. We are working with our insurers Aspen to explain the effects that leaks can have on insurance premiums and how people can better prevent this from happening. We have published articles in recent newsletters with advice and tips.

3. When will the final (actual) account for 2011/12 be ready and how do I know if I need to pay more later?

The final account will be ready by September 2012. If you need to pay more, we will advise you at the time, likewise we will let you know if we need to credit your service charge account.

4. Will I be able to see the exact costs of providing services to my block and/or estate when you produce the final (Actual) charges?

We can provide you with the breakdown of what is spent on your block and/or estate. You can also access this service online via the Hackney Homes website. For access, contact the Customer Services Team on **020 8356 2100**.

5. I do not receive any service, why have I been charged?

If you think you do not receive a service but have been charged for it, please contact our Service Charge Accounts team on telephone number **020 8356 2099** and they will look into this for you.

6. Why do we have to pay for Lift maintenance when the lifts should be under guarantee?

Lifts maintenance charge covers the cost of servicing the lift(s) in your block, as well as the cost of maintenance. This take place monthly and quarterly. If your lift has been installed recently, it will still need to be serviced and maintained as any per the terms of the manufacturers guarantee.

7. My block is undergoing Decent Homes work, why do we still need to pay for repairs?

The Decent Homes works cover major repairs such as roof works and cladding. Normal ongoing maintenance is required to the block and as such leaseholders will need to contribute to it.

This booklet is about the estimated service charges for leaseholders and freeholders. Our interpreters can help you over the phone on 0208 356 3691.

Bengali

লীজহোল্ডার ও ফ্রীহোল্ডারদের জন্য আনুমানিক সার্ভিস চার্জ সম্পর্কে এই পুস্তিকায় বর্ণনা করা হয়েছে। আমাদের দোভাষীগণ টেলিফোনে 0208 356 3691 নম্বরে আপনাকে সাহায্য করতে পারে।

Somali

Buugani wuxuu ku saabsan yahay qarashka adeegga la qiyaasay ee kiraystayaasha waqtiga dheer ee cayiman loona yaqaan leaseholderska iyo kuwa kale ee freeholders. Tarjumeyaasha yada ayaa kugu caawinka kara telefoonka ah 0208 356 3691.

French

Ce livret comporte des informations sur l'estimation des frais de copropriété pour les locataires avec bail et les bailleurs. Nos interprètes peuvent vous aider par téléphone au 0208 356 3691.

Spanish

Esta nota informativa es sobre los gastos de comunidad estimados para arrendatarios y arrendadores. Nuestros intérpretes le pueden ayudar por teléfono en el 0208 356 3691.

Kurdish

Ev destpirtûk li ser bihayên texmîni yên ji bo xwedî-kirêname û xwedî-milkan e. Wergêrên me dikarin bi telefonê alîkarîya we bikin: 0208 356 3691.

Turkish

Bu kitapçık kira kontrati ve mülk sahiplerinden alınacak tahmini hizmet ücretleri hakkındadır. Tercümanlarımız telefonla size yardımcı olabilirler: 0208 356 3691.

Polish

Niniejsza broszura dotyczy szacunkowych opłat za usługi obowiązujące najemców i właścicieli. Nasi tłumacze chętnie pomogą Państwu pod nr telefonu 0208 356 3691.

Vietnamese

Cuốn sách nhỏ này là về những chi phí dịch vụ ước tính cho những người thuê nhà dài hạn và chủ nhà. Người phiên dịch của chúng tôi có thể giúp bạn qua điện thoại ở số 0208 356 3691.

If you would like this booklet in any of the following formats, please complete and send the form to the **freepost** address below.

In large print

In Braille

On Disk

On audio tape

Another language, please specify

Name:

Address:

Tel:

Return to: Estimated Service Charges Translation Freepost, RLRL-HJUX-RKTS, Hackney Homes Leasehold and Right to Buy Services, Christopher Addison House, 72 Wilton Way, London, E8 1BJ