



**LEASEHOLDERS &
FREEHOLDERS NEWS**

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Leaseholder & Freeholder
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For more information, visit
www.hackneyhomes.org.uk



A message from Judith Morrison, Head of Leasehold and Right to Buy Services

It's been five months since our last issue of Leaseholder and Freeholder News and I'd like to say a big thank you to everyone who took time out of their schedules to come and talk to us at our events.

In this issue we've compiled a handy list of common questions that we often get asked along with where to go for help if you are struggling to pay your charges. We know that like many people at the moment, you are probably having to tighten your belt a little more so we've focused on ways we can help you avoid getting into difficulties. We've also got some great photos from our Winter Warmer event this year that are bound to raise a smile.

We've had good feedback from all our events so far: Winter Warmer, November's Open Day and the over 55 surgeries we held in July. And we've found that while the over 55s are keen to attend, we haven't done quite as well with people below 55 years old. So this year we will be looking at ways to reach this group to make sure that they are kept in the loop.

Finally, we're committed to listening to ways we can make our service more accessible so we will be holding more events including outreach services in the upcoming months.

I hope to see you there.

Judith

Get Involved: Leaseholder Advisory Group

We're looking for more people to get involved in the Leaseholder Advisory Group that has been running successfully for over a year. The group currently is made up of a selection of leaseholders across the borough, who advise senior Hackney Homes staff on leasehold matters. The group has provided Hackney Homes with valuable input into a number of matters including the format and accuracy of service charge invoices and how anti social behaviour is handled.

We want to widen the group out further so that more of you have a say in how we run things. And we are keen to hear your views and work with you on introducing improvements.

If you think you would like to get involved you will need to nominate yourself to participate in the work of this group.

To do this we are asking you to tell us why you want to get involved and what skills you can bring to the group. You can do this by email to **servicecharges@hackneyhomes.org.uk** or write to us at: Leasehold & Right to Buy Services, 1st Floor Christopher Addison House, 72 Wilton Way, London E8 1BJ by Friday 8 April 2011.

The group will meet quarterly and will include a representative from each Neighbourhood Panel.

We look forward to hearing from you.

Your new customer service champion



Meet Scott Lawrence, the new Leasehold Services Manager, who is responsible for customer service, billing and collecting service charges.

Scott has over eleven years experience in this area and has worked for CityWest Homes and Homes for Islington.

"I am really excited about building and improving on the services that we have in place," he says. "I really hope that I can make a difference to leaseholders."

Are your doors fire resistant?

As part of recent borough-wide fire risk assessments to blocks, a visual assessment was made of most leaseholder doors and it became clear that some doors did not meet the required fire resistant standard. We will be contacting the leaseholders concerned to agree arrangements for making them safe.

Fire resistant doors are built to restrict and delay the path of a fire and will save lives. Some, but not all, wooden doors are fire resistant. In nearly all cases, new UPVC or plastic doors are not sufficiently fire resistant. Doors should also be self-closing. If the assessment shows your front door is not a fire door, we strongly recommend you replace it.

If you are a leaseholder and you sub-let your property, you have additional responsibilities and legal obligations to your tenants. You need to consider the risks to your tenants in the event of a fire and take all necessary precautions to minimise those risks including installing fire resistant doors.



Gas awareness: keep safe

It's important to make sure that you have regular gas safety checks in your home to reduce the risk of accidents. Hackney Council requires all leaseholders to have gas safety checks carried out annually and a CP12 certificate issued to prove that this has been done.

Specialist contractors Gas Safe Services Ltd can provide you with a service on request for as little as £35. Please telephone us on **020 8356 2288** and we will arrange to pass your details on to the contractor



Your questions answered

I am currently receiving state benefit and struggling to pay my service charges, can I be exempt from paying?

If you are struggling to pay your service charges and receiving state benefit, we are unable to give you an exemption. However, you may be entitled to have some of your service charges paid by Jobcentre Plus: **0800 055 6688** or by the Department for Works and Pensions: **0845 9151515**. Contact them direct to find out.

Where can I get help with paying my service charges?

If you are having difficulty paying your charges, please contact our Recovery Team on telephone number **020 8356 2299** or email service.charges@hackneyhomes.org.uk

I cannot afford to pay the estimated invoice in full, can I pay by instalments?

Yes, you can. All our service charge customers can spread their payments by equal monthly instalments over 12 months, starting from April. Please contact our Recovery Team on **020 8356 2299** if you wish this arrangement to be put in place.

Am I obliged to pay the estimated invoice or can I refuse to pay until the actual invoice is produced?

You are obliged to pay your annual service charges in advance and on the estimate whether you are a leaseholder or freeholder. Within six months of the end of the financial year we will calculate and bill you for the actual costs. This will include making any necessary adjustments to your service charge account.

I would like to pay my service charges by Direct Debit - can I set this up over the telephone or via your website?

You can set up a direct debit payment by completing an application form available from our Leasehold Services Team. Please contact the team on **020 8356 2100**.



What is the estimated invoice for?

This is an invoice for charges relating to services that will be provided to your building and/or estate for the financial year 2011/12. Such services include repairs, maintenance and cleaning. The final account for the same period will be issued by the end of September 2012.

I have received a charge for a service I do not receive, what shall I do?

First, check to see whether or not the service is provided to your block/estate, even if you do not get a direct benefit from it. If it is provided, then you are liable to contribute towards it. If however, the service is not provided, please contact our Service Charge Account Team on telephone number **020 8356 2099** or through any other means of contact listed in your service charges booklet.

Why am I paying service charges for tenants in my block?

As a leaseholder, you only contribute your share towards the total cost of services and repairs to your block and you do not pay service charges for tenants. The cost of services and repairs are normally shared among all properties using a calculation based on the number of bedrooms the property has.

Thinking of subletting your home?

Contacting us for advice

You can contact us if you would like any further information about subletting your home. You can email the Customer Service Team at service.charges@hackneyhomes.org.uk

Can I sublet my home?

If, as a leaseholder, you let your home to someone else and charge rent, then this is called subletting. Under the terms of the lease, you are required to register all sublets within 21 days of the sublet commencing. You may also have to check with your mortgage provider (if you have one) as you may require their permission to sublet your home.

If you sublet your home the lease terms still apply to you and you are still responsible for your tenant's conduct, keeping the property in a good state of repair, and paying all of the service charges. If your tenants breach the terms of your lease, for example by causing anti-social behaviour, we would take legal action against you as the legal owner of the property.



How do I register my sublet?

This is determined by the clauses of your lease and the length of the tenancy you have agreed. There are a number of different things that you must do in order to register your sublet with us.

Depending on the terms of your lease, if your tenancy agreement is for 12 months or less, in order to register you will need to send us the following:

- A signed copy of the tenancy agreement
- A completed Hackney Homes sublet registration form
- Our registration fee of £30 (Cheques made payable to 'London Borough of Hackney')

If the length of your tenancy exceeds 12 months, and dependent on the terms of your lease, you may be required to enter into a deed of covenant. This ensures that your tenant is directly responsible for adhering to the terms of your lease (except for payment of service charges) in the same way that you as the leaseholder are. This deed will be among the three parties: you as the leaseholder, your tenant, and London Borough of Hackney. The fee for the drafting of this deed is £100.

To obtain your deed of covenant you will need to write to Dave Spencer-Peters in the Legal Department, 3rd Floor, 298 Mare Street, London, E8 1HE. When writing to request the deed please ensure that you enclose a £100 cheque made payable to 'London Borough of Hackney'.

Things to consider when subletting your home

As a landlord, you will have legal responsibilities towards your tenants. Before you agree to sublet your property to someone else you should look into it thoroughly.

As a landlord you must ensure that:

- all gas appliances, pipe-work and flues are safe, well-maintained, and have been gas safety checked.
- you keep in good repair all heating and hot water installations, sinks, basins, baths and other sanitary installations that you own within your property.
- all the electrical appliances supplied in your property are safe to use.

Need help letting your property?

As many of you currently sublet your leasehold property via letting agents, we are considering providing a letting service. If we receive sufficient demand from you, Hackney Homes will put arrangements in place to provide a reasonably priced letting service.

To find out more about this service and to register your interest, please email us at: service.charges@hackneyhomes.org.uk or call **020 8356 2298**.

Please send us your email addresses

If you would like to receive news or updates via email, please let us have your email address. You can send it to service.charges@hackneyhomes.org.uk and we will add you to our list.

Avoiding court action

We understand that many of you will be having to tighten your belts and may be facing financial difficulties at this time. We are committed to helping you avoid court action at all costs.

Don't bury your head in the sand. If your account falls behind, you must contact the Leasehold and Right to Buy Service Recovery Team on 020 8356 2299 as soon as possible to discuss repayment.

As a last resort we sometimes have to take action via the County Court. When this happens, it can result in additional costs and interest being added to the service charge debt.

If a property is leasehold and has a mortgage charged to it, the mortgage lender has to be notified of any legal action that may affect their interest. This in turn may cause problems, as some mortgage agreements may have penalties if the borrower owes service charge and ground rent.

If a County Court Judgment is registered against your name, it can reduce your chances of obtaining loans,



mortgages or other financial products, as it will appear on any credit check carried out by prospective lenders.

Even when it is cleared, it will remain on the Court's records for six years (marked as satisfied) after the debt is cleared.

In the most extreme cases, loss of your leasehold can result in you having to return the property to the

Council. This is called forfeiture and happens when the leaseholder breaches any of the terms of the lease and won't abide by a court decision to 'remedy' the breach. What forfeiture actually means is that a court can decide that the lease no longer exists, and if this is decided, the property reverts to the landlord.

Examples of situations in which we might ask a court to consider forfeiture of the lease are continuous anti-social behaviour or failure to pay service charges.

Rest assured that wherever possible, we seek to find solutions to any difficulties that may arise and encourage all leaseholders who may be experiencing difficulties to contact us to agree a way forward.



Get involved and have a say where money is spent

Did you know that by joining your local Tenants and Residents Association (TRA) you can help take control of local budgets to make improvements to your estate?

There are two budgets available. One is called EIB budget (Estate Improvement Budget) and is usually used to carry out works to improve communal areas. Works that can be carried out with the budget include minor structural works and repairs, fencing, putting up notice boards, installing playgrounds and fitting planters.



There is also the 184 budget, which is for non-urgent planned communal repairs and minor improvement works on estates such as replacing damaged boundary fencing (not property dividing fencing), installing new

security fences and steel bollards. These works are identified and prioritised by residents, mainly through walkabouts with Panel representatives and Hackney Homes staff.

The cost of works carried out using the TRA budget is rechargeable and leaseholders and estate based freeholders share part of this cost through their service charges.

Make sure that you have a say on where your money is spent and call the Resident Participation Team on **020 8356 7845** or email getinvolved@hackneyhomes.org.uk

Checking your service charge documents online

You can now manage your service charge statement online via: http://secure.hackneyhomes.org.uk/servicecharge_request/

There you will be able to check payments and the breakdown of your repairs. The service is available any time of the day and night, thus providing you with access which is convenient for you.

Access is secure and can only be gained if you have your service charge account number and password.

To obtain a password, please contact our office on **020 8356 2100/2099/2299**. We will verify your identity before issuing you with a password.

Many of our customers who have used the site have told us that they found it useful and we hope you can also enjoy the benefits that it brings.

Winter warmer brightens up cold days

Hundreds of people turned up on a cold winter day in February to meet neighbours and receive advice about their service charge bill.

A Zumba teacher from Sharp End gave a high intensity dance aerobics class which proved very popular. East London Food Access were on hand to provide information on healthy eating as well as giving residents a bag of fresh fruit to take away with them.

Selima Scott, resident of Stoke Newington said: "The soup was a great idea, really warmed me up. I came with my friends from the estate and we danced, talked and learnt a lot. Thanks to Hackney Homes."

Chair of the Hackney Homes Board, Rupert Tyson MBE said, "The event was a great opportunity to support our elderly residents and encourage community spirit, giving residents the chance to meet new people in a relaxed environment."

Contact us

There are lots of ways you can contact us
Phone or visit our Neighbourhood Offices:

North East (Stamford Hill)

Clock House, 149 Stamford Hill,
London N16 5LG
Telephone: 020 8356 6500

Nightingale Estate Office

20 Olympus Square, London E5 8PL
Telephone: 020 8356 1914

North West (Stoke Newington)

Stoke Newington Municipal Offices,
Stoke Newington Church Street,
London N16 0JR
Telephone: 020 8356 6100

Homerton

92 Well Street, London E9 7JA
Telephone: 020 8356 7800

De Beauvoir & Queensbridge

31 De Beauvoir Road, London N1 5SJ
Telephone: 020 8356 6600

Shoreditch

1 Cropley Street, London N1 7PT
Telephone: 020 8356 6705

Whiston Road

2 Whiston Road, London E2 8BW
Telephone: 020 8356 1731

Leaseholder and freeholder queries

298 Mare Street, London E8 1HE
Telephone: 020 8356 2100
Email:

Leaseholders@Hackneyhomes.org.uk
service.charges@hackneyhomes.org.uk
major.works@hackneyhomes.org.uk

Report a repair

Telephone: 020 8356 3691
Email:
RepairsRCC@hackneyhomes.org.uk
Online: www.hackneyhomes.org.uk/
h-housecall.htm

Give us a compliment or complaint

Phone: 020 8356 5022
Fax: 020 8356 5091
Email: housing.complaints@
hackneyhomes.org.uk
Online: www.hackneyhomes.org.uk/
hc-complaints.htm

Report domestic violence or hate crime

Phone: 020 8356 4459 or
Freephone 0800 056 0905

Other useful phone numbers

Noise reporting: 020 8356 4455
Bulky waste/street cleaning:
020 8356 6688
Recycling: 020 8356 6688
Housing and council tax benefit:
020 8356 3807
Council tax queries: 020 8356 3154
Estate Cleaning and Grounds
Maintenance: 020 8356 1722
Housing Mobility Team:
020 8356 5765
Street lights: 020 8356 2897
Street parking permits:
020 8356 8877
(contact your Neighbourhood office
for estate parking permits)
Equipment and Adaptations
Service: 020 8356 6262
CrackDown Project: 020 8356 3333

This newsletter is for Hackney leaseholders and freeholders. It gives you up to date news and information on matters that affect you. Why not get a friend to translate this for you? If you would like any part of this newsletter translated, please tick the appropriate box CLEARLY fill out the form and send freepost to the address below.

এই নিউজলেটারটি হ্যাকনি লীজহোল্ডার ও ফ্রিহোল্ডারের জন্য। এটিতে আপনাদের উপরে প্রভাব ফেলে এমন বিষয়গুলির উপরে সর্বাঙ্গীণ খবরাদেশ ও তথ্য রয়েছে। এটিতে আপনাদের জন্য অনুবাদ করে দিতে বেশ একজন বন্ধুকে বলতে পারেন? যদি আপনি এই নিউজলেটারটির কোন অংশের অনুবাদ চান তাহলে অনুগ্রহ করে উপযুক্ত বাক্সে চিহ্ন দিন স্পষ্ট করে খামটি পূরণ করুন এবং নীচের ফ্রিপোস্ট ঠিকানায় এটি ফেরত পাঠান। (Bengali)

這封新聞通信供哈克尼的租戶和免費住戶閱讀。提供影響到您的各種新聞和資訊。您可以請朋友為您翻譯。如果您希望得到這個新聞通信的翻譯版本，請在對應的方格裡打勾 ，字跡清晰，填好表格，寄到以下免費地址。(Cantonese)

Cette lettre d'informations est pour les locataires et les propriétaires de Hackney. Elle vous donne nouvelles et des informations actualisées sur les sujets qui vous concernent. Pourquoi quelqu'un ne la traduirait-il pas pour vous? Si vous désirez qu'une partie de cette lettre d'informations soit traduite, veuillez COCHER la case correspondante remplir LISIBLEMENT le formulaire et l'envoyer à l'adresse ci-dessous sans affranchissement. (French)

આ ન્યૂઝલેટર છેકનીલીઝા હોલ્ડર્સ અને ફ્રીહોલ્ડર્સ માટે છે. આ તમને અસર કરતી બાબતો માટે અદ્યતન સમાચારો અને તથ્યો આપે છે. શા માટે તમે કોઈ મિત્રથી તેનું ભાષાંતર વધી કરાવી લેતા? જો તમને આ સમાચાર પઠવા કોઈ ભાગનું ભાષાંતર જોઈતું હોય તો, કૃપા કરી યોગ્ય બોક્સ પર ટીક કરો, ક્ષેત્ર સ્પષ્ટ રીતે ભરો અને ધીરે આપેલ સરનામું ફોપોસ્ટ કરો. (Gujarati)

Ev nūçename ji bo Xwedî Lease û Xwedî Milkên Hackney e. Li ser mijarên ku bandorê li we dike, nûçe û agahiya nûjen dide we. Çima wê ji bo xwe bi hevarekî nadin wergerandin? Heke hûn dixwazin ku beşeke wê nūçenameyê bê wergerandin, ji kerema xwe qutika li gora wê ÎŞARET BIKIN, formê BI ZELALÎ tije bikin û ji navnîşana posta bêpere ya jêrîn re bigînin. (Kurdish)

ਇਹ ਨਿਊਜ਼ਲੇਟਰ ਹੈਕਨੀ ਦੇ ਲੀਜ਼ਹੋਲਡਰਾਂ ਅਤੇ ਫ੍ਰੀਹੋਲਡਰਾਂ ਲਈ ਹੈ। ਇਹ ਤੁਹਾਡੇ 'ਤੇ ਅਸਰ ਪਾਉਣ ਵਾਲੇ ਮਸ਼ਾਲਿਆਂ ਬਾਰੇ ਤੁਹਾਨੂੰ ਨਵੀਨਤਮ ਖਬਰਾਂ ਅਤੇ ਜਾਣਕਾਰੀ ਦਿੰਦਾ ਹੈ। ਇਸ ਨੂੰ ਅਨੁਵਾਦ ਕਰਨ ਲਈ ਅਪਣੇ ਦੋਸਤ ਨੂੰ ਕਿਉਂ ਨਹੀਂ ਕਹਿੰਦੇ? ਜੇ ਤੁਸੀਂ ਇਸ ਨਿਊਜ਼ਲੇਟਰ ਦੇ ਕਿਸੇ ਵੀ ਟਿੱਸੇ ਦਾ ਅਨੁਵਾਦ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਢੁਕਵੇਂ ਖਾਨੇ 'ਤੇ ਸਹੀ ਦਾ ਨਿਸ਼ਾਨ ਲਾਓ, ਫ਼ਾਰਮ ਨੂੰ ਸਫ਼ ਸਫ਼ ਭਰੋ ਅਤੇ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਫ੍ਰੀਪੋਸਟ ਭੇਜੋ। (Punjabi)

La presente hoja informativa está dirigida a las arrendatarios y propietarios de Hackney. E ofrece noticias e información actualizadas sobre asuntos que le afectan. ¿Porqué no buscar a alguien para que se lo traduzca? Si desea obtener la traducción de alguna de las partes de esta hoja informativa, MARQUE la casilla correspondiente rellene el formulario de forma CLARA y envíelo a la siguiente dirección (franqueo pagado). (Spanish)

Warqadan waxaa loogu talagalay kireystayaasha iyo degenayaasha xaafada Hackney warqadan waxay ku siinaysaa warkii ugu dambeeye iyo arrimo kaloo ku khuseeya, Maxaad u heli weyday qof kuu turjuma amma saaxiibkaagaba? Haddi aad Rabiid qof kuu turjuma hadalada ku qoran warqadan faadlan calaamadee godka ku haboon si saxahna u buuxi foomka foomkana ku soo dir boostada lacag la aanta. (Somali)

Bu yeni haber bülteni Hackney Lease Sahipleri ve Mülk Sahipleri için. Sizi etkileyen konularde size güncel haber ve bilgi verir. Neden bir arkadaşınıza bunu sizin için tercüme ettirmiyorsunuz? Bu haber bülteninin herhangi bir kısmının tercüme edilmesini istiyorsanız lütfen uygun kutuyu İŞARETLEYEREK, formu ANLAŞILIR ŞEKİLDE doldurun, aşağıdaki ücretsiz posta adresine gönderin. (Turkish)

یہ خبرنامہ ہیکنی کے لئے داروں اور مالکوں کے لئے ہے۔ یہ آپ کو ان معاملات کے بارے میں تازہ ترین خبریں اور معلومات فراہم کرتا ہے جو آپ کو متاثر کرتے ہیں۔ کسی دوست سے اپنے لئے اس کا ترجمہ کیوں نہیں کرتے؟ اگر آپ اس خبرنامے کے کسی حصہ کا ترجمہ چاہتے ہیں تو براہ مہربانی مناسب خانے پر ٹیک کا نشان لگائیں، فارم کو صاف صاف پوری اور نیچے درج مفت ڈاک پتے پر بھیج دیں۔ (Urdu)

Bản tin này dành cho người thuê theo hợp đồng và người có toàn quyền sử dụng của Hackney. Bản tin này cung cấp cho quý vị thông tin và tin tức cập nhật về các vấn đề ảnh hưởng đến quý vị. Tai sao quý vị không tìm một người bạn dịch bản tin này cho mình? Nếu quý vị muốn dịch bất kỳ phần nào của bản tin này, vui lòng đánh dấu chọn phù hợp, điền RÕ RÀNG màu đen và gửi qua thư miễn cước tem đến địa chỉ bên dưới. (Vietnamese)

If you would like this document in any of the following formats or in another language not listed above, please complete and send the form to the address below.

In large print In Braille
On Disk On audio tape

In another language, please state:

Name:

Address:

Tel:

Return to: Communications Team, L&F News, Freepost
RLTS-GHGU-UUTR, Hackney Homes, Christopher
Addison House, 72 Wilton Way, London E8 1JL



In partnership with Hackney Council

www.hackneyhomes.org.uk

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