

October 2008

Leasehold Services news



www.lewishamhomes.org.uk

Your Actual Cost Statement Explained

Your account number.

3

We send all correspondence about your service charges to this address. Please tell us of any change.

2

The charges are for this address.

4

Some leaseholders previously had the caretaking charge split in two, but it has now been combined.

11

The total actual cost of all services.

9

The total estimated cost in April 2007.

10

Lewisham Homes

September 2008
123456/123
Joe Bloggs
00 Eddystone Towers
Rainsborough Avenue
AB00 0AB

Lewisham

LEWISHAM HOMES LEASEHOLD SERVICES
Holbeach Housing Office
9 Holbeach Road
Catford
London
SE6 4TW

In case of queries please contact:
The Leasehold Services Team
Telephone: 020 8314 6211

VAT No 205 596069

01/04/07 to 31/03/08

Your share of the actual cost for each service is shown in the table below. The charge made to you in April 2007 is also shown. The end column shows the adjustment that will be made to your service charge account for each service.

SCHEDULE OF ACTUAL SERVICE CHARGES 2007/2008

00 St Norbert Road

SERVICE	2007/2008 ESTIMATE	ACTUAL COST	ADJUSTMENT
BUILDING REPAIRS			
TECHNICAL SERVICES			
CARETAKING			
COMMUNAL LIGHTING			
ENTRY PHONES			
GROUNDS MAINTENANCE			
LIFTS			
WINDOW CLEANING			
SUB TOTAL			
MANAGEMENT			
GROUND RENT			
INSURANCE			
CENTRAL HEATING			
OTHER			
TOTAL			

This is not a balance of your account.

TECHNICAL REPAIRS— The technical services charge covers repairs undertaken through a central contract, the charge includes both repairs and regular maintenance. Examples of this are dry risers and ventilation systems.

1

The period covered by this statement.

5

The difference between the estimated charge and the actual cost.

6

The cost of each service.

7

The estimated cost you were charged for each service in April 2007.

8

The total difference between the estimate and actual cost.

- Your service charge account will be adjusted by the total difference between the amount you were charged for services on 1 April 2007 and the actual cost of the services (8 in the diagram above).
- If the estimated charge made on 1 April 2007 was less than the actual cost you will need to pay the additional amount, if the estimate was more than the actual cost your service charge account will be credited with the difference.
- If you sell your property before 1 April 2009 the information given to your solicitor will include the adjustment made to your account .
- The statement of costs is not a request for payment as we will include any additional amount in the service charge invoice for the year beginning 1 April 2009. Any credit will be applied to your service charge bill for 09/10.

Enclosed with your newsletter are:

- Your actual cost statement for year ending 31 March 2008,
- an audit letter; and
- a resident Profiling Questionnaire.

For further details about actual costs see Section 8, pages 41-45, of the Leasehold Guide.



Contacting us



Contact the Leasehold Services team by telephone: [020 8314 8211](tel:02083148211). Please also use this number to report or discuss issues regarding the services you receive



If you prefer, we are happy to make an appointment for you to meet us face-to-face.



You can also make online enquiries through our website: www.lewishamhomes.org.uk or email: leasehold@lewishamhomes.org.uk. Please note that all emails to Leasehold Services should be sent to this address.



Write to us at: Leasehold Services, South Area Housing Office, FREEPOST, Catford, London SE6 4TW.

Extended phone hours

From now until 10 October the Leasehold Services Team will have extended phone hours. You can call your Leasehold Services Officer from [8.00am](tel:02083148211) until [7.00pm](tel:02083148211) Monday to Friday.

Communal repairs

To report a communal repair, please telephone the Repairs Call Centre on [020 8314 8314](tel:02083148314) or email repairs@lewishamhomes.org.uk.

Our service guarantee

We will provide a response in writing within 10 working days to any correspondence. We will see leaseholders at Holbeach Office within 10 minutes of their arrival, however it is advisable to make an appointment.

Unhappy with the service you've received?

Or would you like to give us praise? Let our Customer Relations team know so we can take steps to improve our services: [020 8314 6616](tel:02083146616), email: complaints@lewishamhomes.org.uk. As outlined in our customer service standards, we will respond to your complaint within 10 working days.

Buildings Insurance

In our conversations with leaseholders at focus groups held in July you told us that you would like more information about buildings insurance.

Here are some frequently asked questions and their answers.

Q. Who is responsible for insuring the building?

The leaseholder is responsible for insuring their leasehold property (defined as the “demised” premises in your lease). This includes the fixtures and fittings inside the property, for instance fitted kitchen units.

Lewisham Council, as the freeholder, is responsible for insuring the common parts of the building (defined as the “reserved” premises in your lease). This includes the roof, foundations, and communal areas of the building.

Q. Why do I need buildings insurance?

Your property is a valuable possession. If it is damaged, for instance by a fire, you would have to pay all the cost of the repairs to the demised premises if you did not have insurance, this could amount to many thousands of pounds.

If damage is caused in another part of the building, for example from a leaking water pipe in your property, you may face a claim against you from the resident of the other property. Without insurance you would have to meet this cost yourself.

When you signed your lease you gave an undertaking (a covenant) to keep your property insured. If you do not do this you have broken the terms of your lease. The Council, as freeholder, gives a similar undertaking for the common parts of the building.

Q. Are all repairs covered by building insurance?

No, only damaged caused by certain events are covered by your buildings insurance. It does not cover

repairs needed due to general wear and tear. Broadly speaking, and depending upon the exact wording of your policy, if damage is caused inside your property by: fire, storm, flood, subsidence, heave, landslip, impact, explosion, storm, aircraft, earthquake etc, the cost of putting this right will be covered by your own buildings insurance.

If damage to the common parts of the building are caused by standard insured perils, the cost of repairing them will be covered by the insurance arrangements provided by the Council.

Q. Can I choose the company I want to insure my property?

Yes. The lease says that you can insure with any “reputable” insurer. We do recommend that you obtain quotes from several different companies to compare the prices. You may also want to consider insuring the contents of your home with the same company as there will usually be a discount when you buy more than one type of policy from them.

The Council chooses and arranges the insurance for the common parts of the building, you pay towards the cost of this insurance in your service charge.

Q. Can I use the same insurance company as the Council?

Not at present as the current insurer specialises in large block policies rather than small individual ones. Whilst there is not currently a block policy for leaseholders’ properties, many Lewisham leaseholders are insured with Ocaso SA, who have arranged a policy specifically written for Lewisham/ Lewisham Homes’ leaseholders. The premium charged is dependent upon the sum Insured and the number of rooms in the property. If you are interested in this scheme please contact Ocaso direct on **020 7377 8285**, making it clear that you are a Lewisham Homes leaseholder.

You can get quotes from other companies and compare them to Ocaso to ensure that you are getting value for money.

GET INVOLVED!

- If you would like to come along to one of the Leasehold Special Interest Group (LSIG) meetings or participate in a focus group please see details on the Lewisham Homes website www.lewishamhomes.org.uk
- Or contact Leasehold Services on **020 8314 8211**.

Thinking of replacing your front door?

There are special regulations about the type of door to be used where any door opens on to an enclosed corridor or on to a stairwell landing area, which will be used by others as a means of escape in fire.

Within residential blocks of flats, these doors should be both fire and smoke resisting. The standards applied will ensure that if a fire were to occur the doors will have half an hour's resistance against fire and smoke. This is to protect the emergency escape route from the premises.

If you are considering

replacing your doors and would like further guidance on the type of door and doorset to install, please contact the Health and Safety Team at Lewisham Homes on **020 8314 9300**.

External Decorations

This year Lewisham Homes is carrying out an extensive programme of external decorations. If your block/building is included in the programme you will have already received at least one consultation notice about the work. In some cases the work will have already been carried out.

You are able to view the specification of the works after you receive the second consultation notice

that provides you with the estimated costs. Details of times, dates and how to make an appointment are included on the notice with the estimated costs.

External decorations like other major works are competitively tendered. This means that each of the contractors bidding for the works has to provide an estimate for the works against the same specification. This way we know that we are comparing like for like when we assess the bids for value for money.

We aim to send you the service charge bill for the works soon after the works have started. Included with the bill will be information on:

- how you can pay for the works
- the interest free period and
- some options that are available if you are unable to pay the full cost of the work during the interest free period.

It is important to leaseholders and Lewisham Homes that these works are carried out to a high standard. Lewisham Homes will carry out inspections of the works and bring any deficiencies to the contractor's attention so that they can be put right. If you have any concerns about the works we want to know as soon as possible. We welcome comments from leaseholders whilst works are being carried out.

Translation and other format request

- Community Involvement – Improve our services by giving your ideas. Please provide your details below.
 - Përfshirja e Komunitetit – Përmirësoni shërbimet tuaja duke shprehur idetë tuaja.
 - Ju lutemi jepni të dhënat tuaja më poshtë.
 - 社区改善——提出您的想法，改善我们的服务。请在下方提供您的详细信息。
 - சமுதாயத்தின் ஈடுபாடு - உங்கள் கருத்துக்களை அளிப்பதன் மூலம் எங்கள் சேவைகளை மேம்படுத்துதல். தயவுசெய்து உங்கள் விவரங்களைக் கீழே அளிக்கவும்.
 - Toplum katılımı – Sizin fikirleriniz ile verdiğimiz hizmetleri iyileştirmek için. Lütfen aşağıya bilgilerinizi yazınız.
 - Sự tham gia của Cộng đồng - Nâng cao chất lượng dịch vụ của chúng tôi bằng cách nêu lên ý kiến của quý vị. Xin cung cấp thông tin về quý đây.
 - Implication dans la communauté – Améliorez nos services en nous faisant part de vos idées. Veuillez noter vos coordonnées ci-dessous.
 - Ka Qeybgalka Bulshada –Wanaaji adeegyadaada adiga oo fikradahaaga ka dhiibanaya. Fadlan faafaahintaada ku bixi halkan hoose.
- Name, Emri, Nom, 姓名, Magac, பெயர், Isim, Tên:
 Telephone No, Numri i telefonit, Numéro de téléphone, 电话号码, Lambarka telefoonka, தொலைபேசி எண், Telefon no, Số điện thoại:
 Address, Adresa, Adresse, 地址, Cinwaanka, முகவரி, Adres, Địa chỉ:

- | | |
|--|--|
| <input type="checkbox"/> Gjuhët/Albanian | <input type="checkbox"/> Français/French |
| <input type="checkbox"/> 中文/Mandarin | <input type="checkbox"/> Soomaali/Somali |
| <input type="checkbox"/> தமிழ்/Tamil | <input type="checkbox"/> Türkçe ve/Turkish |
| <input type="checkbox"/> Tiếng Việt/Vietnamese | |

- For other formats tick the appropriate box below:
- Large Print
 - Audio tape
 - Braille

Return to:
 Dergojeni tek:
 À renvoyer à:
 寄至:
 Ku soo celi:
 அனுப்ப வேண்டிய முகவரி:
 Şu adrese geri gönderin:
 Gửi trả lại cho:

Lewisham Homes
Freepost (No stamp required)
SE6 4TW