

Homeowners' News

Spring
2023

Keeping our leaseholders informed,
responding to your feedback and improving our services.

When to pay your service charges

Your service charges are due quarterly in advance – please remember to pay yours in time to avoid payment reminders. You can also spread the costs over the year by paying in monthly instalments from 31 March to 31 December. Set up monthly payments through your Camden Account at camden.gov.uk/camdenaccount or email camdenleaseholderservices@camden.gov.uk

31 March

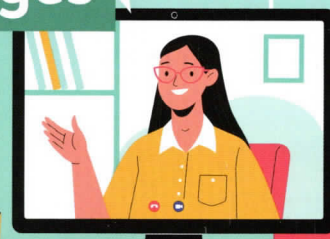
30 June

30 September

31 December

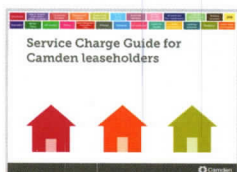
Meet us to discuss your service charges

Would you like to talk through your April 2023/24 estimated service charge? Email camdenleaseholderservices@camden.gov.uk to book a virtual meeting with us. Put **"Video meeting"** in the subject heading and include what you would like to discuss in the email.



Check out our handy service charge guide

If you want to better understand your service charge, take a look at our guide – you'll find information on



- you'll find information on
- the costs included in the charge
- what works you're charged for
- estimated charges and actual adjustments
- how we calculate your share of the charge.

We've also updated our website with information about Leaseholder Services and who to contact, along with information about energy costs.

Visit camden.gov.uk/service-charge-guide

Keeping communal areas safe on the Bourne Estate

Our communal areas policy is there to keep everyone safe, but we know that it takes some time to get used to this way of doing things. That's why we were out on the Bourne Estate at the end of last year to remind people what can and can't be kept in communal areas.

We worked with the TRA and helped residents remove items in communal areas that posed a fire hazard, including plastic plant pots, plastic or wood items and wooden gates. We'll soon be contacting other TRAs to arrange this initiative on their estates.

Metal grilles or gates on front doors are a risk as the Fire Brigade may not be able to reach your property in the event of a fire. We'll soon be contacting residents with grilles or gates to arrange their removal.

Fire safety is everyone's responsibility – **If items in communal areas pose a fire risk, we can remove them within 24 hours.** Please help us to keep everyone safe, keep your communal areas clear. Find out more at camden.gov.uk/fire-safety



Worried about money? Support is available



If you are struggling with money as a result of rising living costs, there are lots of organisations that can help. You can also contact the Council and we can help you to find the support and advice you may need.

Service charges and major works invoices

Contact us as soon as possible if you are worried you may not be able to pay your service charge or major works invoices.

Contact us on
020 7974 3559 or at
camdenleaseholderservices@camden.gov.uk

Mortgages

If you are worried you may not be able to pay your mortgage or are already behind on your payments, contact your mortgage provider so they can talk through options available to you.

Benefits

If you are working and receiving benefits and have a change in circumstance, you must tell the Department for Work and Pensions by completing the change in circumstances form at **gov.uk/report-benefits-change-circumstances**

If you're not receiving benefits but your income has stopped or dropped, you might be eligible for support such as Council Tax Support, Universal Credit or other benefits. Visit **gov.uk** for more information.

Energy

If you are worried about the cost of your gas and electricity, speak to our Green Camden Helpline. They offer free advice on fuel debt, tariffs, grants discounts and much more.

Call **0800 801 738** Monday to Friday, from 9am to 5pm.

Find more financial support at
camden.gov.uk/costofliving

For more financial advice, you can also speak to:

Money Advice Service

080 0138 1677
moneyadviceservice.org.uk

Mary Ward Legal Centre
020 7831 7079
marywardlegal.org.uk

Citizens Advice Camden
0300 330 1157
camdencabservice.org.uk

Age UK Camden
020 7239 0400
ageuk.org.uk/camden

Get free debt advice

Having debt can cause a lot of stress and worry. If you are worried about debt, the organisations below can provide free expert advice and support:

National Debtline
0808 808 4000
nationaldebtline.org

StepChange
0800 138 1111
stepchange.org

PayPlan
0800 280 2816
payplan.com

Debt Advice Foundation
0800 043 4050
debtadvicefoundation.org



Increased insurance premiums



From April 2023, Camden will enter a new contract to provide buildings insurance to leasehold properties. Once we have awarded the contract, we will write to all leaseholders affected and update the information on our website.

Various high-profile insurers have withdrawn from the leasehold sector, and those who remain have reviewed their appetite for risk, leading to significant increases in premium rates. While premiums have increased, we have fared well compared to other organisations.

Premiums for the 2023/24 estimated service charge have increased by 22.7% from last year (2022/23 estimated service charge). In addition, the excess payable by leaseholders in the event of a claim has increased to £500.

Please remember, if you wish to make a claim **you must report the incident to the insurer within 90 days or they will not accept the claim.** Find information about how to make a claim on our website: camden.gov.uk/leaseholders-and-freeholders

Renovating your property and making alterations



You must ask us for written permission before carrying out any alterations to your property (both layout and non-layout changes). You may need a licence for alterations, which is a legal document that changes your lease. If you carry out works without our consent, you will be in breach of your lease. You may be required to return the property to its original layout specified in your lease, and you will be responsible for the cost of the work to reverse the changes, including our costs in checking and managing the process.

Remember to check your lease and make sure the area you want to develop is within your demise. You can request permission to purchase additional areas like the roof space, garden land, etc. Please be considerate to neighbours when carrying out works and keep them informed.

Find out more at camden.gov.uk/making-alterations-or-improvements-to-your-property

Roll-out of new heat meters

We've been installing thousands of heat meters in our properties where we supply the heating and hot water. A heat meter allows us to measure and accurately charge you based on how much heating and hot water you use. You can save money by monitoring and controlling how much energy you use with a heat meter through your Camden Account.

We're currently fitting and connecting meters at Waxham, Ludham, Templar House, Constable House, Una House, Somers Close, Platt St, Purchase St, Tolmer Square Estate, Seymour House, Highgate Newtown, Maitland Park, and St Silas.

If we contact you to install or connect your heat meter, please let our contractors into your home to get your heat meter up and running.

Find out more about heat metering, including the regulatory duty, how and when we charge, at camden.gov.uk/heat-metering



Join the Key Leasehold Scheme



Our **Key Leasehold Scheme (KLS)** members help improve your leaseholder services. As a member, you can keep in touch with us and take part in consultations to improve the service. You can also raise queries about repairs that we intend to charge for before the actual adjustment charge is issued in September. This reduces the number of queries we have to investigate, meaning that credits should be applied to your account quicker than normal after the actual adjustments have been issued. If you'd like to become a KLS member, email camdenleaseholderservices@camden.gov.uk or call **020 7974 3559**.

Have you signed up for your Camden Account?

Join thousands of council tenants and leaseholders who are managing their council services through the Camden Account. You can make payments, report and track housing repairs, see detailed breakdowns of your service charges and lots more.

If you haven't tried it yet, it takes less than five minutes to register for an account.



Sign up today at camden.gov.uk/camdenaccount



Increased gas and electricity costs

Through the LASER public sector buying organisation, Camden can purchase energy for our Housing, School and Corporate estates at cheaper wholesale rates by combining with other organisations.

In Autumn 2022, we finalised gas and electricity purchases for the period October 2022 to September 2023. We secured a price for gas of 8.5 pence/kWh – an increase from 2.02 pence/kWh from October 2021 to September 2022. October, November and December 2022 billing has seen an average discount of 1.5 pence/kWh received through the Government's Energy Bill Relief Scheme (EBRS) which will continue on bills for gas used from October 2022 to March 2023. Discount values for January, February and March 2023 will only become known as we receive billing. From October 2022 to September 2023, we are paying 28.3 pence/kWh for electricity – up from 13.4 pence/kWh from October 2021 to September 2022. Increased energy prices don't affect other elements of your heating/hot water charge such as planned maintenance and ad-hoc repairs.

From April 2023, the Government's EBRS will be replaced by the Energy Bill Discount Scheme (EBDS), running for 12 months until March 2024. We're now assessing the effects of the EBDS. Find out more – click 'Energy Costs' on our website at camden.gov.uk/service-charge-insurance-and-freeholders

Report non-emergency communal repairs in seconds

Camden account



Book your own repair and pick the most convenient appointment time for you

[Camden.gov.uk/camdenaccount](https://camden.gov.uk/camdenaccount)

Available 24 hours a day, 7 days a week

Phone



We're always here on the phone for emergencies and for any residents who can't get online. Call **020 7974 4444**

For emergencies, we're available 24/7. If you can't get online, we're available between 9am and 5pm, Monday to Friday (ex. bank holidays)

Webchat



[Camden.gov.uk/housing-repairs](https://camden.gov.uk/housing-repairs)

Webchat is available between 8am and 6pm, Monday to Friday (ex. bank holidays)

You can now translate your webchat and text conversations into over 100 different languages.

WhatsApp & Text message



07360 277 909 Available 08:00 am – 6:00 pm Monday – Friday (ex. Bank Holidays)

Since December, we've had **748** interactions with residents over WhatsApp! Try it yourself for an easy way to report non-emergency repairs.



Report all emergency repairs by phone or text

You should always be able to get through to our call centre quickly in an emergency. That's why we are no longer taking reports for non-emergency repairs by phone, unless you have no access to the internet. Please report all non-emergencies online or by text, this keeps our phonelines clear for emergencies.