



Homeowner Bulletin



Blenheim Gardens RMO in partnership with United Residents Housing

United Residents Housing launch Homeownership Surgeries...

Dear Homeowner,

United Residents Housing in conjunction with our partner TMOs are constantly striving to offer more direct services to our residents and to assist homeowners with any issues they may have.

We are proposing to hold weekly advice surgeries at each of the TMO estate offices to enable homeowners to have direct discussions with a designated leasehold officer. The surgeries will enable you to raise any questions or concerns you may have as a home owner such as the leasehold management, service charges calculations, estimates / actuals, balance refunds, missing payments, major works, payment options for major works, nuisance and anti social behaviour, subletting and so on.

These surgeries will last for approximately one hour and you can either attend by simply dropping into your local estate office on the day the surgery is held, or alternatively contacting **020 7733 7964** to book an allocated time slot at the surgery. If you prefer home visits

may also be booked (including a Saturday) at least 7 days in advance.

If you would also like to participate in any of URH homeowner forums, which is due to commence in September 2009, please telephone 020 7733 7964 to register your interest and/or to obtain any additional details.

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Resident Panel Requires Homeowners ...

United Residents Housing would like to hear from any homeowners who are keen to join the URH residents panel. The panel meets on a quarterly basis and discuss issues affecting residents on members estates and service improvement plans. The panel will also discuss how the RMOs decent home plans may impact homeowners, particularly leaseholders. The panel meets at URH office at:

United Residents Housing
The Loughborough Centre
105 Angell Road
SW9 7PD
Telephone: 020 7733 9929
Facsimile: 020 7733 2781
e.mail: enquiries@urh.org.uk



August 2009

Special points of interest:

- **Painting to Blocks in Glanville Road and Prague Place to start soon**
- **Free light bulb offer extended to homeowners**
- **Burglary prevention tips...**

Inside this issue:

Ways to pay your service charge

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Service charge accounts...

Homeowners are reminded that they can check their service charge accounts or request a account statement anytime during office hours by telephoning 020 7926 0158. A service charge account statement will be delivered to you by hand on the same day in which in it re-

quested...

Why not become a member of the RMO?

Membership to the RMO is open to all residents on the estate, including homeowners. Membership costs just 10 pence and

provides voting rights at the RMO's general meetings. Shareholders also have the option to become a governance board member and really make a difference to the estate. Simply complete the membership form attached to this newsletter and return it to the office...

WAYS TO PAY...

Service charge payments...

Should you experience difficulties paying your service charges, it is important that you contact the estate office immediately to obtain advice and assistance to enable you to remain in your home. Please do not shy away from any debts you have since help is at hand. Irrespective of the debts you may have, paying your service charges should remain your number

1 PRIORITY

and willful non-payment of service charges will not be tolerated.

PUT PAYING SERVICE CHARGES FIRST

Ways to pay your Service Charges:

- By Direct Debit
- By Standing Order
- Cash at Olive Morris House,

Brixton Hill

- Londis Store, Prague Place
- On line at: www.lambeth.gov.uk
- Hotline 0845 3000 328
- Swipe card at any retailer displaying the PayPoint sign
- Cash will not be accepted at the estate office

Painting to Blocks in Glanville Road and Prague Place...

Tenders for the painting of the blocks in Glanville Road and Prague Place have now been returned to United Residents Housing and soon homeowners, who are liable to contribute to the cost of this work, will receiving a Section 20 notice confirming the estimated charge. Painting to these blocks is essential since they have not had any paint applied to them since the early 1980s!

Blenheim Gardens RMO appreciates that for many homeowners this work will cause financial

hardship and so we are working with United Residents Housing to ensure our homeowners are provided with as many payment options as possible.

To discuss payment options for Section 20 works undertaken by United Residents Housing, please contact Philip Mahon, leasehold services officer on 020 7733 7964.

Philip is here to offer specialist advice and support to all our homeowners...

Burglaries are on the increase...

With the economic down turn, the Brixton Hill Ward has experienced an increase in residential burglaries. Security advice can be obtained from the local police on 020 8 649 2671. BGRMO is also offering free DNA kits so residents can protect their belongings, please contact the estate office for details. Free Burglary Prevention Packs are available by calling **0800 456 1213**



Frequently asked questions...?

I want to extend my lease. Other than the price paid to the freeholder, are there any other costs?

You will be responsible for the freeholder's "reasonable costs". This is limited to the professional fees such as legal and surveyors costs, e.g. you would have to pay for the freeholder's valuation, if he requires one and his legal costs of drawing up the new lease and the cost of his solicitor checking your right to make the claim for a lease extension. You do not have to pay his legal costs of going to a Leasehold Valuation Tribunal (LTV)

How long can I extend my lease for?

90 years can be added to a existing lease. For example, if you have 75 years left on your lease you will be given a new lease of 165 years.

Where can I get a copy of my lease?

This ought to be given to you when you purchase a leaseholder property. However, where there is a mortgage on the property it can be obtained from the mortgage lender. Alternatively the Land Registry will hold a copy. Please note that an administration fee may be charged for providing a copy of the lease.

What will it cost to apply to the LVT?

The application fee is payable by the applicant and depends on the sort of application being made. For applications relating to the challenge of

costs, the fee is based on the amount in dispute and for other applications it is based on the number of flats to which the application relates. Where a matter proceeds to hearing, there is an additional £150 hearing fee payable. At the moment, the maximum fee payable is £500.

Fees can also be waived or reduced where the applicant is in receipt of certain benefits.

I have received a service charge bill; do I have to pay it?

This answer can depend on a number of issues, so care must be taken if you are considering not paying. However, some basic pointers that will make a bill payable are:

- that the demand is made in accordance with what your lease says
- that what you are being asked to pay is 'reasonable' and that the demand is accompanied by a statement of your rights relating to it.

Care should be always be taken before withholding payment and you should always get advice.

My landlord has completed the work without seeking my views beforehand. Will I have to pay?

If your landlord failed to consult you in a situation where consultation was required your liability to pay towards the costs of the works will be limited to £250 regardless of the amount the landlord has sought to charge you.

The landlord is not required to consult with you in all circumstances.

Where the works required are urgent, the landlord can seek 'dispensation' from the Leasehold Valuation Tribunal (LVT) to avoid using the consultation process.

In addition where the costs of the work, once divided amongst the leaseholders does not exceed £250 for any individual leaseholder, the landlord is not required to consult with the leaseholders.

Why do I have to extend my lease?

A lease is a right to use the property for a period of time. As a lease gets shorter the value of the lease decreases, it also becomes more expensive to extend the lease. This is why it is often a good idea to increase the term of the lease. Sometimes it is difficult to sell a property with a short lease because mortgage lenders may be reluctant to lend money on some properties with short leases.

I want to challenge a service charge as being too high. How do I go about doing so?

An application can be made to a Leasehold Valuation Tribunal by filling in Form 27A. Essentially the form enables you to provide basic information about the service charge costs and a clear outline of the case so that the tribunal understands what the application is about. A copy of the lease should accompany the application. An initial application fee of between £50 to £350 may have to be paid based upon the amount in dispute. A further fee of £150.00 if the case goes for a hearing.

Did You Know?... Repairs service now offered to Estate Homeowners...

Blenheim Gardens RMO is able to offer it's Direct Labour Repairs and Maintenance Service to homeowners on the estate at very competitive rates.

Please contact John Potter, Repairs and Maintenance Manager on 020 7926 0159 for your competitive quote!

Free Energy light bulbs....

The RMO is offering free energy saving light bulbs now to homeowners. TWO light-bulbs will be issued to each homeowner free of charge. The light bulbs are available on a first come, first served basis, so please hurry!

Please ensure you bring proof of address with you in order to collect your bulbs.



Preparing for Decent Homes and beyond...

Partner organisations within United Residents Housing are preparing to undertake an inspection by the Audit Commission in 2010. A successful inspection, whereby we collectively achieve 2 stars or better inspection result, will mean additional £4 million pounds of funding for Blenheim Gardens Estate. In advance of the inspection, United Residents Housing, are working on a Decent Homes Delivery plan across all four es-

tates. Following a successful inspection, the plan will ensure new kitchens, bathrooms, rewiring, central heating systems, front entrance doors being installed in properties that do not currently meet the governments 'decent home standard'. Within the plan will also be a number of environmental improvements such as new roofs, cladding, painting and so on. The properties that are in need of high priority works will be com-

pleted first.

Should you require further information regarding the Decent Homes delivery plan please contact Andrew Walker, Capital Program Manager for United Residents Housing on 020 7 733 7964

Walkabout Wednesdays!

0800 BUSTER

Most mobile phone providers in the UK charge their users for calls to 0800, 0808 and 0500 numbers. 0800Buster lets you call these numbers using your mobile's inclusive minutes by providing you with a UK landline number to dial instead. No registration or set-up is necessary, and the service is completely free. Just dial 01235 59 0800, enter the full free-phone number you want to call at the prompt, then press # - it's that simple!

Our next estate walkabout will be held on the following dates at 2 pm:

- 25 November

Meet outside the estate office.

All are welcome!



Councillors' Corner and dates for your diary...

Here to help you

If you need help with local council services or want to raise any issues with us please get in touch with us! Here's how:

Email: sreed@lambeth.gov.uk

Phone: call 020 7926 1167

Website: www.stevereed.org.uk

Pictured: Steve Reed (Leader of the Council and Brixton Hill Ward Councillor)



General / Annual General meeting:

Tuesday, 27th Oct 2009 at 7.00 PM.

RMO governance board meetings:

- 2 Sept 2009
- 7 Oct 2009
- 4 Nov 2009

Did you know, that you can request a copy of 'Part A' governance board meeting and/or general meeting minutes from the estate office? Well it's true! For a copy of the minutes please contact the estate office on 020 7926 0158.

Parking contracts meetings:

(10.30 am)

25 Nov

Coffee mornings:

9 Sept

30 Sept

14 Oct

28 Oct

In the Estate Office

URH Board meetings:

- Thursday, 24 Sept 09 at 6.45pm
- Thursday, 22 October 09 at 6.45pm
- Thursday, 26 November 09 at 6.45pm
- December – to be decided
- Thursday, 28 January 2010 at 6.45pm
- Thursday, 25 February 2010 at 6.45pm
- Thursday, 25 March 2010 at 6.45pm

All meetings are due to be held at:

The Loughborough Centre

105 Angell Road

Loughborough Estate

London

SW9 7PT

Date of Audit Commission Inspection....

To be confirmed

Gas Servicing

Leaseholders are now able to benefit from the RMO's contract with British Gas, by receiving a gas service at a reduced rate. Leaseholders who wish to benefit from this should contact British Gas on 0845 850 0047

Remember, a gas service may save your life.

Blenheim Gardens RMO in partnership with United Residents Housing

24 Prague Place

London

SW2 5ED

Phone: 020 7926 0158

Email: blenheimgardens@lambeth.gov.uk

Website: www.bgrmo.org.uk



In partnership with



For an update on our partner organisation visit www.urh.org.uk

If you would like this information in large print, Braille, or in another format or language, please phone us on **020 7926 0158**.

Español: Si desea esta información en otro idioma, rogamos nos llame al 020 7926 0158.

Français: Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au 020 7926 0158.

Português: Se desejar esta informação noutra idioma é favor telefonar para 020 7926 0158.

Twi: Se wope saa nkaeboy yi wo kasa foforo mu a fre 020 7926 0158.

Yoruba: Tí ẹ ba fẹ ìmoràn yìí, ní èdè Òmíràn, ẹj̄̀o, ẹ kàn wà l'ágogo 020 7926 0158.



Police Surgeries are back by popular demand....!

Blenheim Gardens RMO in partnership with the Safer Neighbourhood Team has re-introduced the police surgery at the estate office on first Thursday of each month between 5-7 pm. No appointment is necessary, just turn up and have your say!

Parking Permits...

Please be reminded that it is your responsibility to ensure you display a valid parking permit and road tax while your vehicle is parked on the estate.

Homeowners, including their tenants, will not be issued with a parking permit if there are service charge arrears on the prop-

erty. It is a privilege to park on the estate, not a right. Please check that your vehicle is displaying a valid permit and tax disc at all times. Permits cost from just £1.00 to £17.25 depending on the duration required. To remove a clamp from a vehicle which is not displaying a valid permit is £173.00-the choice, however, is yours...