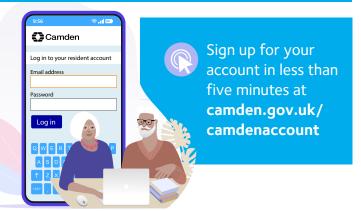
Homeowners' News

Spring 2022

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

Manage your leaseholder services online with a Camden Account

It's easy to make payments, report and track housing repairs, see detailed breakdowns of your service charge and lots more through the Camden Account. You can also manage other services like Council Tax, parking and rubbish and recycling too.

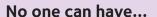


Keep stairs and communal areas clear at all times

We all need to do our bit to make sure everyone can get out in an emergency.

This means stairs, hallways and communal areas must be kept clear at all times of anything that could catch fire or get in someone's way in an emergency.

TAKE IT AWAY 💢





IT CAN STAY

Everyone can have...



Live plants in terracotta pots -

plastic plants and pots are not allowed and will be removed.

Are you a landlord?

You are responsible for the safety of your tenants. Share this article with your tenants and make sure they know how to keep themselves and the people living around them safe while they live in your property.



When to pay your service charges

31 March 30 June

30 September

31 December

Your service charges are due quarterly and in advance, as stated in your lease – please remember to pay on 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 your monthly payments through your Camden Account at camden.gov.uk/camdenaccount or email leaseholderservices@camden.gov.uk

Don't forget to include your invoice reference number with your payments to make sure they are credited to your account correctly, to avoid any arrears and late payment charges.

Building insurance premiums are going up

Our insurance provider, Arthur J Gallagher, will be increasing building insurance premiums from April 2022. This is because the level of claims increased during 2020 to 2021. You will see an increase of 22.2% in your 2022 to 2023 premium compared to last year's estimated premium rate.





Increasing energy prices



Many of us have seen increases in our gas and electricity bills over the last few months, which has been the case for Camden Council's properties too.

We are a member of the energy consortium, LASER, which allows us to secure competitive energy prices. Through LASER, we have been able to secure the lowest prices by buying energy in advance. But unfortunately, we can't avoid rising costs altogether.

From October 2021 to September 2022 your bills will increase by 47% for gas and 18% for electricity - we know this is not the news you want to hear. Although there will be an increase, LASER have secured the best prices which are lower than the current market increase of 396% and 320%.

We want to reassure you that we will continue to do everything we can to secure the lowest prices for your October 2022 to September 2023 energy costs and will keep you updated.

Need to make an insurance claim?

If you need to make a building insurance claim, contact:

- National Insurance and Guarantee Corporation (NIG) on **0800 051 0233**, Monday to Friday, 9am to 5pm.
- Woodgate and Clark (loss adjuster) when NIG is closed on 01732 520 270 – confirm you are a Camden Council leaseholder and that your cover is through Arthur J. Gallagher Insurance Brokers Limited.
- The police on 101 within 24 hours if your home is burgled or vandalised – ask for an incident number or crime report number and then call NIG after.

If your home is in a block where Camden does not own the freehold, contact us for the insurance details on

020 7974 3559 or at leaseholderservices@camden.gov.uk



You must report the incident to your insurer within 90 days or they will not accept the claim.



Worried about money? We can help

Contact us if you think you will have difficulty paying your service charge or major works invoices at leaseholderservices@camden.gov.uk or call 020 7974 3559.

Financial support is available to you

If you are struggling with money as a result of COVID-19 and rising living costs, we can help you.

- If you're facing immediate financial hardship (for example, you have no savings or money in your account) call us on 020 7974 4444 (option 9) or visit camden.gov.uk/financial-support-for-residents1 for information on the support available to you.
- If you're receiving benefits, you must tell us and the Department of Work and Pensions (DWP) about any changes to your income so the amount you're entitled to is adjusted. Email us at benefits@camden.gov.uk or complete the change in circumstances form at camden.gov.uk/benefits and visit gov.uk to contact the DWP.
- benefits but your income has stopped or dropped, you might be eligible for Council Tax Support, Universal Credit and contributions-based benefits like Job Seekers' Allowance or Employment Support Allowance. Visit gov.uk for more information.
- paying your council
 tax, please call us on
 020 7974 4444 (option 9).
 You might also be able to
 receive support through our
 Council Tax Support scheme
 apply at camden.gov.uk/
 council-tax-support

For more financial and benefit advice you can also speak to:

Money Advice Service
0800 138 1677
moneyadviceservice.org.uk

Mary Ward Legal Centre 020 7831 7079 marywardlegal.org.uk If you're already receiving
 Council Tax Support and
 have something left to pay,
 you should have received a
 letter from us about a further
 discount – please call us if
 you haven't received it on
 020 7974 4444 (option 9).

Find more financial support at camden.gov.uk/covid-19



Citizens Advice Camden 0300 330 1157 camdencabservice.org.uk

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

Meet us to discuss your service charges

If you would like to talk through your April 2022-2023 service charge with us, email **leaseholderservices@camden.gov.uk** to book a virtual meeting with us. Please put **"Video meeting"** in the subject heading and include what you would like to discuss in the meeting.

For leaseholders who have received a major works invoice for a programme that is due to start on site this year, we will send you a separate meeting invite by post with some additional information about the invoice.



Have you tried reporting a repair online?



Life is too busy to wait on hold to report a non-emergency communal repair by telephone.

It's now easier than ever before to report a non-emergency repair online. You can report instantly and at a time that suits you through your Camden Account or on webchat. please be aware that waiting times for non-emergency communal repairs are currently longer than normal – please bear with us, we will get to your repair.

Thank you for your patience.

Camden Account — report 24 hours a day, seven days a week

Report non-emergency repairs at a time that suits you through your Camden Account at **camden.gov.uk/camdenaccount**

How to report through your Camden Account



Log into your Camden Account at camden.gov.uk/camdenaccount



Click on 'Housing' then 'Request a repair'



Choose an appointment that suits you.



We'll then text you to confirm your appointment.

9:56 Camden Log in to your resident account Email address Password Log in

Webchat - report instantly, Monday to Friday from 9am to 5pm

Speak to a member of the repairs team instantly using our live webchat if you have a question about a repair or to report and book an appointment – you can also share photos and videos of a repair too.

Simply visit **camden.gov.uk/housing-repairs** and click on the blue speech bubble at the bottom of the screen to start your webchat from Monday to Friday, 9am to 5pm.

Housing Repairs Live Chat - How can we help?

Join the Key Leasehold Scheme

Our Key Leasehold Scheme (KLS) members help to improve your leaseholder services.

As a KLS member, you'll have the opportunity to keep in touch with us regularly 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.

The scheme helps to reduce the number of queries we have to investigate which means you shouldn't have to wait as long as normal for credits to be applied to your account after the actual adjustments have been issued. If you'd like to become a KLS member, contact us at leaseholderservices@camden.gov.uk or on 020 7974 3559.



