

Struggling with the cost of living crisis?

If you're struggling to afford the essentials, or need support with food, mental health or finding a job, help is available 📍 camden.gov.uk/costofliving ☎️ 020 7974 4444 (option 9)

Visit your local 'warm welcome' space 📍 camden.gov.uk/warmwelcome

📍 Speak to one of the local organisations in Camden Advice Network, who provide free and independent advice on a range of issues including housing, benefits, debt and more. Find out more at

📍 camden.gov.uk/CAN

For more information, you can also read the insert that was included with this issue of Homeowners News

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



Homeowners' News

Autumn
2023

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

Meet your new Head of Service, Sean Scott

Hi! My name is Sean Scott and I'm really excited to be joining Camden as the new Head of Leaseholder Services & Housing Income. I've worked in the sector for 25 years so have a wealth of knowledge and experience that I can bring to the role. Having had several Head of Service roles in Leasehold Management and joining from Islington Council, I understand the challenges that Camden and its leaseholders and

residents are likely to face. I've got a large and varied remit but know the importance that leaseholders have in the way we operate and how it affects you, so I'm looking forward to working with leaseholders and my colleagues to drive improvements in the services we deliver.



Updates for leaseholders

We've updated the leaseholder pages on our website with information about Leaseholder Services and how to contact us, service charges and actual adjustments, Energy costs, cost of living support, and information about requesting repairs or how to make a complaint.

The Service Charge page includes a link to our Service Charge Guide with information about what is included in your day-to-day service charges and how they are calculated. We've also produced a Camden Account Guide for leaseholders which explains how to register, set up payment plans, obtain a breakdown of charges, and registering sub-lets. You can also view the five-year programme of works, and much more.

Lastly, a link to our Major Works Guide is on the Consultation with

Leaseholders page, explaining the consultation process, service charge demands, payment options and details of advice agencies.

Take a look and let us know what other information we should include on our website!

camden.gov.uk/leaseholders-and-freeholders

Calling all landlords – have you registered your sub-let?



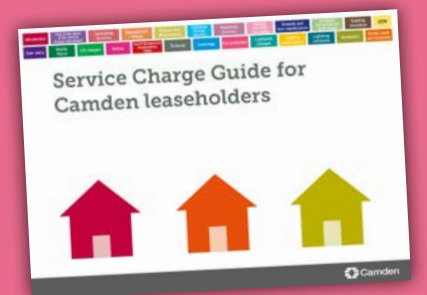
Many of our leaseholders sublet their properties. If you sublet, you must register the sublet with Leaseholder Services and your tenant must sign a deed of covenant. Failure to do so means that you are personally responsible for any noise or anti-social behaviour caused by your tenant, and you could be putting your lease at risk.

Register your sublet at camden.gov.uk/CamdenAccount

Service charge payment reminder

Paying your service charge? Don't forget to use your invoice number as your payment reference – this makes sure your payments are credited to your account.

If you are having difficulty paying your service charge, contact us straight away via CamdenLeaseholderServices@camden.gov.uk or call us on **020 7974 3559**. We can help set up payment arrangements or refer you to agents who can provide advice and support.



Email and SMS reminders



We can now send email reminders to leaseholders to let them know their service charge payment is due.

From December 2023, we'll email a reminder to leaseholders shortly before their quarterly service charge payment is due and we plan to send reminders every quarter. We hope this will reduce the number of missed payment letters we issue.

We're not yet able to send email reminders to leaseholders who pay monthly, but we're working on it!

If we need to refer cases to our solicitors for recovery action, we plan to send leaseholders a text alert. Please make sure we have your up-to-date email/SMS contact details.

You can update your telephone number via the Camden Account or by emailing us at CamdenLeaseholderServices@camden.gov.uk

2023/24 mid-year review of heating charges

As part of measures to assist leaseholders with payment of their estimated heating charges for 2023/24, we are undertaking a mid-year review of gas/electricity prices.

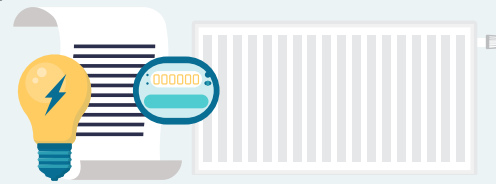
We purchase gas and electricity through the LASER public sector buying organisation, enabling us to buy energy at cheaper wholesale rates. In June 2023, LASER forecasted for the supply period from October 2023 to September 2024, covering the second half of the 2023/24 estimated service charge.

Forecasts are based on energy market trends and energy volumes that have been bought, so final prices may differ significantly. Recently, we've seen significant changes from the forecast in June/July to when final prices are received in October/November due to volatility in the energy market.

Based on the June 2023 forecast, we are currently forecast to see a price per kWh reduction for gas from October 2023 to September 2024, and a small increase in the price for electricity. These forecasts are calculated based on how much energy LASER needs to buy before the start of the period and current energy market conditions.

We've written to leaseholders connected to our communal heating networks to advise them if they need to make changes to their payments.

At the end of the financial year, we'll calculate the actual cost of gas/electricity based on the bills we receive from the energy suppliers. When the 2023/24 actual adjustments are issued in September 2024 you may have to make an additional payment if the estimate you've paid is too low.



Energy Bill Discount Scheme



Applications for Camden's domestic heat networks have now been submitted to central government's Energy Bill Discount Scheme (EBDS).

We have not yet been provided with any timelines for the application process and it has not yet been confirmed whether Camden's energy contracts will be eligible for any discount. Once known, we will let affected residents know via our usual communication channels.

We're holding online surgeries for leaseholders

In October we'll be running online surgeries on Tuesday 17th, Wednesday 25th and Monday 30th between 5pm and 7pm. Come along to discuss any queries about your service charge with an officer from Leaseholder Services. Book an appointment by emailing us at camdenleaseholderservices@camden.gov.uk and mark the subject 'Surgery appointment'. Please make sure your email includes your leasehold property address, brief details of your query and your preferred surgery date.

2022/23 gas and electricity costs



We have calculated the actual fuel charges for the period April 2022 to March 2023, using the bills we received from LASER. The October 2022 price rises mean that leaseholders and freeholders are facing large increases on their estimate to actual recharge.

Although the price increases are sizable, LASER's long-term strategy of forward buying has protected customers from the worst of 2022's record high prices. Despite global challenges over the last 2 years, which are outside of our control, our energy procurement strategy has remained competitive at an average 52% below domestic market rates since 2015.

Compared to other local authorities, Camden has performed well. For example, a neighbouring London borough joined LASER in April 2023. Previously this borough had an energy supply contract for the 2020– 2024 period. The contract was not for supply at a specified price but allowed the council to purchase at the time of its choosing. As a result, the neighbouring London borough experienced much higher increases in the cost of both gas and electricity than Camden:

While Camden experienced a huge increase in the cost of its energy between 2021/22 and 2022/23, it would have been much worse if we had not been part of LASER.

Energy Bill Relief Scheme (EBRS)

From October 2022 to March 2023 the cost of wholesale gas per kWh paid by Camden was capped under the Government's EBRS and resulted in a discount of £1.3 million. These reductions are reflected in the bills we received from LASER and have been incorporated into the actual charges to leaseholders and freeholders. The gas fuel cost recharged in the 2022/23 actual includes the capping applied under the EBRS.

The cost of wholesale electricity per kWh was not capped because it fell below the Government's EBRS threshold.

Help for leaseholders and freeholders with large heating bills

Most leases require payment of the actual adjustment within 28 days of the demand being

issued, although Camden allows leaseholders to make payments over six months, from October to March.

Under the terms of freeholder transfer agreements, we are unable to issue an estimated service charge at the beginning of the year, so freeholders pay for services on actualisation, within 28 days of the demand being issued.

We understand that for some leaseholders and freeholders with large heating bills, these payment terms may be unaffordable. That's why we're providing some assistance to both groups of residents:

- Extension of leaseholders' six-month payment period to 12 months.
- Allowing freeholders to pay the 2022/23 demand over 12 months.
- Allowing payment of the heating element of service charges over more than 12 months on completion of an income/expenditure review for both leaseholders and freeholders.
- Freezing major works payments for a set period at the end of which the position will be reviewed. Leaseholders will need sign an agreement form if they wish to take up this option.

Contact us as soon as possible if you are worried you may not be able to pay your service charges. You can call us on **020 7974 3559** or email us at CamdenLeaseholderServices@camden.gov.uk

Our website includes information about agencies which can offer support/advice as well as a link to our Service Charge Guide at camden.gov.uk/service-charge-insurance-and-freeholders

