

How do I pay my service charges?

There are a number of ways to pay your service charges:

BY DIRECT DEBIT

The easiest way to pay is to set up a direct debit through your bank. You can either pay on the 1st or 15th of the month, monthly or quarterly in arrears.

BY LEASEHOLD PAYMENT CARD

You can pay by cash, cheque or debit card at any local housing office or at the council offices in St Andrew's Street. You can also use the payment card at any Post Office or outlet displaying the *Pay Point* logo.

BY POST

You can pay your service charges by post. We accept cheques, which you should make payable to 'Cambridge City Council'.

OTHER METHODS

Online – if you have Internet access, log on to www.cambridge.gov.uk and follow the instructions.

A 24-hour system is operated by *allpayments.net* on behalf of the Council – and is a secure and convenient way to pay by:

Phone – telephone 0844 557 8321 and you will be asked to enter the 19-digit number on your payment card. Simply follow the instructions.

What if I cannot afford to pay my service charges?

If you are having financial difficulties, please contact us immediately. You can also contact The Cambridge Law Centre at 41 Mill Road, Cambridge 01223 712 222 or the Citizens Advice Bureau at 72 – 74 Newmarket Road, Cambridge 01223 222 660 for independent advice and support.

Forfeiture

You should be aware that most leases provide the landlord with a right of re-entry or forfeiture if service charges which are properly due, are not paid.

How to contact us

You can contact the team as follows:

Leasehold Services

City Homes

171 Arbury Road

Cambridge

CB4 2YG

Telephone: 01223 457835

E-mail: leasehold.services@cambridge.gov.uk

Cambridge City Council Website:

www.cambridge.gov.uk



CITY HOMES

SERVICE CHARGES



Why do I have to pay service charges?

When you became a leaseholder, you became responsible for your share of the costs of maintaining and managing the building. If you owned a freehold house, you would have to pay all the costs of managing and maintaining your house. As a leaseholder the costs are shared amongst all the residents in the block.

How your charges are made up

Your service charges mainly cover the following costs, and all leaseholders will be charged for:

- Block Services
- Block Repairs
- Buildings Insurance
- Management costs

You may have **extra charges** to pay if you purchase a property in certain blocks of flats because you have extra facilities, for example:

- Caretaking services
- Cleaning shared areas
- Window cleaning to communal areas
- Lift services
- Street cleaning within the boundaries
- Electricity and communal lighting
- The door-entry system
- Communal T V Aerial

Block Services

Services vary from one block to another and one estate to another. Generally this will cover maintaining any grassed area and shared gardens, estate cleaning, caretaking or communal cleaning of shared areas.

Block repairs

The Council will estimate the amount it thinks it will cost to maintain your block of flats over the coming year. This will be adjusted when the actual amount is known.

Buildings Insurance

We insure you against loss of (or damage caused to) the buildings. A summary of this cover is available on request.

Management costs

The management costs cover your contribution for:

- the costs of managing the service, including the staff on hand to answer any queries that you may have;
- the costs involved in calculating your service charges;
- the administrative costs to send out your invoices every three months and collect your payments;
- the administrative costs of dealing with any repairs to the block; and
- the administrative costs of dealing with insurance claims.

Reviewing service charges

We review your service charges every year.

The amount you pay is based on the services associated with your flat and the block.

You will be sent your annual service charge estimate in March. This is how much we expect your services to cost for the coming year.

We invoice you for this amount in four quarterly invoices in arrears in June, September, December and March.

You should pay these invoices promptly.

In September of the following year, you will be sent a summary of the actual costs of providing each service for the previous financial year.

Ground rent

In addition to your service charges, there is also a rent charged to every leaseholder by the council. It is due annually in advance. The amount, usually £10, is stated in your lease.

Major repairs

If there is any major communal or structural works required and individual contributions will be more than £250, leaseholders will be notified by way of a Section 20 Notice, as legally required. Once the work is completed, an invoice will be raised separately for the work.

What if I have paid too much or too little?

If you have paid too much, we will credit your account with the difference.

If you have paid too little, you will be asked to pay the difference.

What happens if I do not agree with the charges?

If you do not agree with the service charges, please contact our Leasehold Services Team.

