

Services Charges

A guide for Enfield leaseholders

Day-to-day services, how
charges are calculated,
and where to get help



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1. WHAT THIS BOOKLET IS FOR

This booklet explains how day-to-day service charges work for Enfield Council leaseholders.

It is designed to help you:

- understand what services you may be charged for;
- see how service charges are estimated and later reconciled; and
- understand your bill and where to find further information or help.

This booklet provides general information only. Your lease sets out the legal terms that apply to your property and will take precedence if there is any difference.

Information about qualifying major works subject to Section 20 consultation is provided in a separate booklet.

2. WHAT ARE DAY-TO-DAY SERVICE CHARGES?

As the landlord, Enfield Council is responsible for maintaining the communal parts of your building and, where applicable, the wider estate. The costs of providing these services are recovered from leaseholders through a service charge, in accordance with the terms of your lease. Service charges cover the day-to-day costs of managing, maintaining and running your building and shared areas.

3. WHAT YOUR SERVICE CHARGE PAYS FOR

Depending on your building and estate, your service charge may include some of the following:

- Building insurance
- Caretaking services
- Grounds maintenance
- Communal services and supplies
(including electricity, lighting, fire safety checks and other statutory inspections)
- CCTV systems
- Communal heating and hot water



- Management of services and administration costs
- Bins
- Repairs and maintenance services to your flat or the block, where recoverable under the lease

Not all services apply to every property. You are only charged for services that apply to your building or estate and are recoverable under your lease.

4. HOW YOUR SERVICE CHARGE IS CALCULATED

The method of calculation for your service charge is set out in your lease. This determines:

- Which services you contribute towards
- How costs are shared between properties
- Your percentage contribution

We cannot charge for services that are not permitted by the lease.

5. APPORTIONMENT OF COSTS

Service charges are shared between properties using the method specified in the lease. This may include:

- A fixed percentage
- An equal split between flats
- Rateable value apportionment
- A combination of methods depending on the service

Rateable values

Each flat or maisonette was given a rateable value by the Valuation Office Agency and cannot be changed by the Council. For some services, we use these rateable values to calculate each leaseholder's percentage contribution. Properties with higher rateable values pay a higher proportion of the cost, reflecting relative size or value.



6. YOUR SERVICE CHARGE ESTIMATE

The service charge accounting year runs from 1 April to 31 March. Before the start of each year, we issue you with a service charge estimate. This includes:

- A breakdown of services
- The estimated cost for each service
- Your share of those costs
- The total estimated charge for the year

Because estimates are produced at the start of the year, the exact costs are not yet known. Estimates are based on:

- The previous year's actual costs
- Contract rates, including any agreed inflation uplifts
- Forecast inflation assumptions (such as CPI), where applicable
- Anticipated changes, including fuel or utility cost increases



7. EXAMPLE SERVICE CHARGE BREAKDOWN

The table below shows an example of how an estimated annual service charge is broken down. Not all services apply to every property. You will only be charged for services that apply to your building or estate and are recoverable under your lease.

1	Estimated Annual Service Charge 1 April 2025 to 31 March 2026	
	Name:	Example Leaseholder
2	Account Reference:	0500000000
	Property Address:	Flat 1, Example House, Example Street, London EN0 0AA

3	Service Description	4 Annual Charge	5 Monthly Charge
	Block Charges		
	Caretaking	£459.12	£38.26
	Ground Maintenance	£162.12	£13.51
	Paladin Bins	£27.96	£2.33
	Communal Electricity	£120.48	£10.04
	Heating / Standing Charge	£0.00	£0.00
	CCTV	£0.00	£0.00
	Concierge	£0.00	£0.00
6	Digital Communal Aerial Maintenance	£5.52	£0.46
	Door Entry / Security Systems	£0.00	£0.00



Dry Riser Servicing	£0.00	£0.00
Emergency Lighting Servicing	£0.00	£0.00
Fire Alarm Servicing	£0.00	£0.00
Lift Servicing	£0.00	£0.00
Lighting Conductor Servicing	£0.00	£0.00
Plant Servicing	£0.00	£0.00
Water Safety Monitoring	£0.00	£0.00
Responsive Repairs / Servicing (Block)	£60.72	£5.06
Estate Charges		
Responsive Repairs / Servicing (Estate)	£24.00	£2.00
Management and Administration		
Management and Administration	£265.68	£22.14
Property Charges		
Buildings Insurance	£690.36	£57.53
Responsive Repairs / Servicing	£1.20	£0.10
Ground Rent	£10.00	£0.83
Total Estimated Annual Service Charge for 1 April 2025 to 31 March 2026	£1827.21	£152.26



8. EXPLANATION OF POINTS ON THE SERVICE CHARGE BILL (ESTIMATE)

Points on the bill	Explanation
1	Billing period / title. This confirms the statement is an Estimated Annual Service Charge and shows the financial year covered (1 April to 31 March).
2	Name / account / address box. This shows your personal and property details, including your service charge account reference. Quote the account reference when making payments so they are allocated correctly.
3	Service Description column. This lists the service charge headings that apply to the building/estate and are recoverable under the lease. Your own statement may include more or fewer items than the example shown.
4	Annual Charge column. This is your share of the estimated annual cost for each service heading for the year shown.
5	Monthly Charge column. This shows the monthly equivalent based on the annual estimate. (Your lease may require quarterly payments in advance, but Enfield allows monthly instalments.)
6	Section headings (Block / Estate / Management / Property). These headings group charges by where the cost arises: block-level, estate-level, management, and property-specific charges. Not every property will have charges under every heading.
7	Total Estimated Annual Service Charge. This is the total of all charges shown for the year, plus the monthly total where monthly payments apply. This is the figure used to set instalments for the year (unless later adjusted).



9. WHAT EACH SERVICE CHARGE COVERS

Service charge heading	What the charge covers
Caretaking – Cleaning Service	Routine cleaning of communal areas where provided, such as entrance halls, lobbies, stairwells and corridors. It does not include cleaning inside your flat or removal of personal items.
Ground Maintenance	Maintenance of communal landscaped areas serving the block, where provided. This may include grass cutting, shrub and hedge maintenance, litter picking, seasonal works, leaf clearance and weed control. It does not include privately demised gardens or patios.
Paladin Bins	Provision, servicing and cleaning of communal bin containers and bin stores, including associated cleansing of bin areas. This does not usually include removal of bulky items left by residents unless covered by a separate service or recharge policy.
Communal Electricity	Electricity supplied to communal parts of the building, including lighting, plant rooms, door-entry systems, CCTV equipment, emergency lighting chargers, lifts (where not separately metered), and other shared electrical equipment. Costs reflect usage and tariff changes.
Heating / Standing Charge	Where a property is connected to a communal or district heating system, this charge covers the costs of providing and operating the shared heating and hot water system. This may include fixed costs (such as standing charges, plant availability and system maintenance) and, where applicable, variable costs relating to energy consumption. The way these costs are split is set out in the lease and depends on the type of heating system and metering arrangements in place.
CCTV	Operation, maintenance and repair of communal CCTV systems where installed. This may include inspections, servicing, component replacement and monitoring arrangements where contracted.



Digital Communal Aerial Maintenance	Maintenance of shared aerial or satellite systems serving the block, where installed. This includes inspections, fault finding and repairs to communal equipment. It does not cover individual TV equipment, internal cabling or subscription services.
Door Entry / Security Systems	Maintenance and repair of communal access and security systems, such as door-entry panels, intercom systems, fobs/ readers, maglocks, automatic door closers and control units. It does not cover lost keys or fobs where recharge policies apply.
Dry Riser Servicing	Inspection, testing, certification and repair of dry riser systems where installed. These are safety critical fire-fighting installations and servicing is carried out in line with recognised standards and risk requirements.
Emergency Lighting Servicing	Routine testing, inspection, certification and repair of emergency lighting systems in communal areas, including replacement of failed components and maintenance of compliance records.
Fire Alarm Servicing	Inspection, testing, maintenance, certification and repair of communal fire detection and alarm systems. This includes planned servicing and fault callouts for communal equipment.
Lifts Servicing	Planned maintenance, statutory inspections, breakdown call outs and repairs to lifts where installed. Lift costs reflect safety critical engineering requirements, specialist parts and mandatory inspection regimes.
Lightning Conductor Servicing	Inspection, testing, certification and repair of lightning protection systems where installed, carried out periodically by specialist contractors to meet safety standards.
Plant Servicing	Servicing and maintenance of communal mechanical and electrical plant supporting the building, such as pumps, ventilation systems, boilers, pressurisation units and control systems, where installed.



Water Safety Monitoring	Monitoring and management activities required to control water hygiene risks in communal water systems. This may include temperature checks, flushing regimes, inspections, sampling where required, and maintenance of compliance records.
Responsive Repairs / Servicing (Block)	Ad-hoc repairs and minor works to communal parts of the block, such as doors, glazing, handrails, communal lighting faults and minor fabric repairs, where recoverable under the lease. These works are generally items costing £250 or less per leaseholder. Where costs exceed the statutory thresholds, consultation may be required unless a dispensation applies.
Responsive Repairs / Servicing (Estate)	Responsive repairs and minor maintenance to estate wide communal areas and assets where your property contributes to estate costs, such as paths, steps, handrails, communal hardstanding, lighting or signage.
Management and Administration	Costs of arranging, managing and administering recoverable services, including contract management, performance monitoring, inspections, accounting and reconciliation of service charges, and handling service charge queries and disputes. This is not a profit charge and does not cover unrelated Council overheads.
Buildings Insurance	The premium and associated costs for the Council's buildings insurance policy where the lease requires the landlord to insure and permits recovery. This covers the structure and communal parts of the building. It does not cover personal contents.
Responsive Repairs / Servicing (Property)	Repairs and maintenance items relating to the property or building structure that are recoverable under the lease and not captured elsewhere. This does not usually include internal repairs within your flat that are your responsibility.
Ground Rent	A separate payment due under the lease. Ground rent is usually a fixed amount and is not related to the cost of services. It is shown on your demand for completeness.



10. PAYING YOUR SERVICE CHARGE

Under the terms of your lease, service charges are payable in advance on:

- 1 April
- 1 July
- 1 October
- 1 January

However, we allow monthly payments where payment is made by direct debit, as leaseholders have told us they prefer this. You will receive an invoice showing:

- Your total estimated annual charge
- The monthly instalments due

Ways to pay

You can pay your service charge using the following methods:

Direct debit

A mandate can be downloaded from our website:

<https://www.enfield.gov.uk/services/housing/council-housing/service-charges>

Online card payment

Pay via Enfield's service charge webpage.

www.enfield.gov.uk/servicecharge

Bank transfer

- Bank: HSBC
- Sort code: 40-20-23
- Account number: 81228307
- Reference: your full payment reference number

Please note that bank payments can take up to 10 working days to appear on your account.

If you pay by direct debit, payments will adjust automatically following the issue of actual costs.



11. ACTUAL SERVICE CHARGES (END-OF-YEAR STATEMENT)

Once the accounting year has ended, we calculate the actual costs incurred for the services provided to your building or estate.

We then issue an actual service charge statement, in September, which shows:

- The actual cost of each service
- The amount you were charged in estimates
- Any variation between the two

12. CREDITS AND DEBITS

If actual costs are lower than estimated

- Your account will be credited
- The credit will be used towards future service charges
- If you pay by direct debit, your payments will reduce automatically

If actual costs are higher than estimated

- Your account will be debited
- An invoice will be raised

Your lease requires full payment of actual costs. However, we are willing to agree a payment arrangement, normally to clear the balance by the end of the current financial year.

If you pay by direct debit, your instalments will increase automatically.

13. REPAIRS AND MAINTENANCE

Some repairs and maintenance costs are included in your service charge, where the lease allows this.

These may relate to:

- Communal areas
- Shared services
- Elements of the building structure



Repairs to the inside of your flat are normally your responsibility, unless the lease specifically states otherwise.

14. MAJOR WORKS AND CONSULTATION

Large scale or planned works are dealt with separately from day-to-day service charges.

If the cost of qualifying works or qualifying long-term agreements exceeds the legal thresholds, we are required to consult leaseholders under Section 20 of the Landlord and Tenant Act 1985.

Further information is available on our Major Works charges page:

<https://www.enfield.gov.uk/services/housing/council-housing/major-works-charges>

15. DISAGREEING WITH YOUR SERVICE CHARGES

If you think any part of your service charge is incorrect, you can raise a dispute with us.

You can raise a dispute by completing our online service charge dispute form, available on the Council's website:

<https://www.enfield.gov.uk/services/housing/council-housing/service-charges>

When submitting a dispute, please clearly explain:

- Which charge or charges you are disputing
- Why you believe they are incorrect
- What outcome you are seeking

Providing full and clear information helps us investigate the matter efficiently and respond as quickly as possible.

We will examine the matter and respond in line with our published processes. If the matter remains unresolved, you may have the right to the First-tier Tribunal (Property Chamber).



16. GETTING IN TOUCH

If you have questions about your service charge, payment options, or your statement, please contact the Home Ownership team.

Income and Disputes Resolution Team

Contact this team for:

- service charge invoices and billing queries
- repayment options
- payment difficulties
- disputes about service charges

Email: hoincome@enfield.gov.uk

Telephone: 020 8375 8005



17. INDEPENDENT HELP AND ADVICE

The organisations listed below can provide independent information and advice about leasehold rights, service charges, and financial support. They are not part of Enfield Council.

Leasehold advice and rights

- Leasehold Advisory Service (LEASE)
An independent, government-funded service providing free advice on leasehold law and service charges.
Website: www.lease-advice.org
- First-tier Tribunal (Property Chamber)
An independent tribunal that can decide whether a service charge is payable and, if so, how much.
Your right to apply to the Tribunal is explained in the statutory summary at the end of this booklet.
Website: www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber

Debt, money and benefits advice

If you are experiencing financial difficulty or struggling to pay your service charges, you may find it helpful to seek independent advice from one of the following organisations:

- National Debtline
www.nationaldebtline.org
- StepChange Debt Charity
www.stepchange.org
- Civil Legal Advice
www.gov.uk/civil-legal-advice
- Citizens Advice, including Enfield Citizens Advice
www.citizensadviceenfield.org.uk

You may also wish to check whether you are entitled to financial support through the Department for Work and Pensions (DWP) or Pension Credit.

Important note

Seeking independent advice does not prevent you from contacting Enfield Council to discuss payment options or support available through Home Ownership Services.



18. GAS AND FIRE SAFETY INFORMATION

Gas safety

If you have gas appliances within your property, you are responsible for ensuring they are checked every year by a Gas Safe registered engineer.

Regular servicing is important because gas appliances that are not properly maintained can become unsafe and may present a serious risk to health and life. Failure to arrange an annual gas safety check may place you in breach of your lease. If you sublet your property, you also have a legal duty to arrange annual gas safety checks under the Gas Safety (Installation and Use) Regulations 1998.

You can find a Gas Safe registered engineer by:

- calling 0800 408 5500, or
- visiting www.gassaferegister.co.uk

Fire safety

Enfield Council carries out Fire Risk Assessments in all Council housing blocks with shared communal areas, as required by law. These assessments help identify fire risks in communal areas and any actions needed to manage or reduce those risks.

Residents also have a role in fire safety, including keeping communal areas clear and not interfering with fire safety equipment.

Further information about fire safety in Council housing, including Fire Risk Assessments and what to do if you have a concern, is available on the Council's website: www.enfield.gov.uk/services/housing/council-housing/fire-safety



APPENDIX A - SUMMARY OF TENANTS' RIGHTS AND OBLIGATIONS

1. This summary, which briefly sets out your rights and obligations in relation to variable service charges, must by law accompany a demand for service charges. Unless a summary is sent to you with a demand, you may withhold the service charge. The summary does not give a full interpretation of the law and if you are in any doubt about your rights and obligations you should seek independent advice.
2. Your lease sets out your obligations to pay service charges to your landlord in addition to your rent. Service charges are amounts payable for services, repairs, maintenance, improvements, insurance or the landlord's costs of management, to the extent that the costs have been reasonably incurred.
3. You have the right to ask the First-tier Tribunal (Property Chamber) to determine whether you are liable to pay service charges for services, repairs, maintenance, improvements, insurance or management. You may make a request before or after you have paid the service charge. If the tribunal determines that the service charge is payable, the tribunal may also determine:
 - who should pay the service charge and who it should be paid to;
 - the amount;
 - the date it should be paid by; and
 - how it should be paid.

However, you do not have these rights where:

- a matter has been agreed or admitted by you;
 - a matter has already been, or is to be, referred to arbitration or has been determined by arbitration and you agreed to go to arbitration after the disagreement about the service charge or costs arose; or
 - a matter has been decided by a court.
4. If your lease allows your landlord to recover costs incurred, or that may be incurred, in legal proceedings as service charges, you may ask the court or tribunal before which those proceedings were brought to rule that your landlord may not do so.
 5. Where you seek a determination from the First-tier Tribunal, you will have to pay an application fee and, where the matter proceeds to an oral hearing, a hearing fee, unless you qualify for fee remission or exemption. Making such an application may incur additional costs, such as professional fees, which you may have to pay.
 6. The First-tier Tribunal and the Upper Tribunal (in determining an appeal against a decision of the First-tier Tribunal) have the power to award costs in accordance with section 29 of the Tribunals, Courts and Enforcement Act 2007.



7. If your landlord:

- proposes works on a building or any other premises that will cost you or any other tenant more than £250; or
- proposes to enter into an agreement for works or services which will last for more than 12 months and will cost you or any other tenant more than £100 in any 12-month accounting period, your contribution will be limited to these amounts unless your landlord has properly consulted on the proposed works or agreement or the First-tier Tribunal has agreed that consultation is not required.

8. You have the right to apply to the First-tier Tribunal to ask it to determine whether your lease should be varied on the grounds that it does not make satisfactory provision in respect of the calculation of a service charge payable under the lease.

9. You have the right to write to your landlord to request a written summary of the costs which make up the service charges. The summary must:

- cover the last 12-month period used for making up the accounts relating to the service charge ending no later than the date of your request, where the accounts are made up for 12-month periods; or
- cover the 12-month period ending with the date of your request, where the accounts are not made up for 12-month periods.

The summary must be given to you within one month of your request or six months of the end of the period to which the summary relates, whichever is later.

10. You have the right, within six months of receiving a written summary of costs, to require the landlord to provide you with reasonable facilities to inspect the accounts, receipts and other documents supporting the summary and for taking copies or extracts from them.

11. You have the right to ask an accountant or surveyor to carry out an audit of the financial management of the premises containing your dwelling, to establish the obligations of your landlord and the extent to which the service charges you pay are being used efficiently. It will depend on your circumstances whether you can exercise this right alone or only with the support of others living in the premises. You are strongly advised to seek independent advice before exercising this right.

12. Your lease may give your landlord a right of re-entry or forfeiture where you have failed to pay charges which are properly due under the lease. However, to exercise this right, the landlord must meet all the legal requirements and obtain a court order. A court order will only be granted if you have admitted you are liable to pay the amount or it is finally determined by a court, tribunal or by arbitration that the amount is due. The court has a wide discretion in granting such an order and will take into account all the circumstances of the case.



Contact Enfield Council

Civic Centre
Silver Street
Enfield
EN1 3XY

www.enfield.gov.uk

