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Andy Donald
Chief Executive
London Borough of Haringey

14th October 2025

Dear Andy,

Re: leasehold charges on Ferry Lane estate

Leaseholders have just received their Actual Statements for 2024-25. We are requesting an urgent meeting to discuss these – in particular the massive increases in insurance costs. Please take this as formal notice that we are contesting these charges.

Haringey's charges are hundreds of pounds more than neighbouring boroughs and indeed may be the highest in the capital. It is our view that the team of officers responsible for procuring insurance cover have failed in their job to an extent that constitutes maladministration. We are therefore making a formal complaint.

We would like answers to the following questions:

1. What efforts did officers responsible for the procurement make to liaise and share information with other London boroughs all of whom have managed to procure insurance at a greatly lower rate– see table. Are you confident that they have done everything possible to avoid this situation?

	Haringey		Islington	Barnet	Enfield
One bed	£539 – £1,112		£510	£588	£230
Two bed	£837-£995		£677	£647	£460
Three bed	£1,032		£790	£702	£690

The information we received from Waltham Forest showed a 23% increase in 2023-4 but only a 2.5% increase in 2025-6.

2. Why are insurance costs so much higher in Haringey than other London boroughs? The charges are around 134%-139% higher than the estimates issued earlier.
3. Please explain the wide variation in charges for similar size flats? We are aware that there will be small variations between similar size properties depending on when they were originally purchased but this does not explain enormous discrepancies across our estate eg. one bed flats varying between £539 pa and £1112pa
4. Why was there nothing in the notices we received about help with costs? We would like to explore things like deferral of payments, spreading of costs, delaying costly planned works (eg door replacements. We know that a new insurance contract has been secured for future years but these huge costs are hitting residents now.
5. Why are we seeing charges for items that have nothing to do with our estate? For example, residents on Ferry Lane are being charged for controlled entry systems when we don't have

any. Earlier in the year we obtained a detailed breakdown of repair charges and discovered items for fire extinguishers -we don't have these either. Although the amounts are small, these errors undermine any faith leaseholders had in the accuracy of the council's records.

6. Why are there errors in the calculations every year? What is being done to remedy this? How can leaseholders be confident that the figures in our bills, this year and previously, are accurate?
7. When will we get a response to a formal complaint we raised in April 2025 which we have chased numerous times? This asked for information on the following: *Charges for items which do not exist - fire extinguishers; Apparent duplicate entries; Inconsistency in relation to communal lighting inspections - not done for all streets; Concerns that despite these regular inspections there are lots of faults reported by residents - so do they actually take place? In fact there are less reported faults in Kessock close which doesn't appear to have communal lighting inspections; Inconsistency in charges - similar items charged noticeably different amounts.* Why should we have to carry out quality checks on the calculations every year and why is it so difficult to get responses to queries? As a public sector organisation Haringey should be aiming for full transparency.

As residents, we really regret saying that we do not have trust anymore. We don't have trust that we are being billed correctly, service charges are distributed accurately and that the culture in your organisation puts residents' needs at the centre. We are extremely concerned that despite repeated requests, including official complaints, we have not been provided documents demonstrating how the council reached the figures charged to residents last year. This lack of transparency and, we believe, this deliberate effort to not to share figures and documents for due diligence is extremely concerning and something that must not happen in a public sector organisation.

Although we are writing on behalf of Ferry Lane leaseholders we are aware that these increases are being experienced across the borough. Like other residents, leaseholders have faced increases in costs over recent years and this is putting huge financial pressures on them.

We are copying this letter to other Residents Associations and encouraging them to raise their concerns.

Yours sincerely



Lorna Reith
Chair, FLAG

cc. Cllr Peray Ahmet. Cllr Sarah Williams, Cllrs Peacock, Grosskopf and Gunes.