



FLAG
c/o Lorna Reith
75 Kessock Close
London
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Sent via email: ferry.lane.flag@gmail.com

Dear FLAG,

Leasehold Charges on Ferry Lane Estate

Thank you for your letter of 14 October 2025, sent to our Chief Executive, Andy McDonald. All of the matters that you raised have been discussed with the Assistant Director of Housing, Neehara Wijyesekara, our Insurance and Risk Manager, Shazaad Salar, and myself, Suzanne Prothero, Head of Homeownership.

Haringey acknowledges your dissatisfaction with the increase in the cost of your service charges, specifically in relation to this year's Actual Insurance costs and a full response is provided to each of your enquires below.

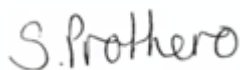
1. Haringey Council is part of a consortium with 9 other London Boroughs but we did not tender for our new insurance provider as part of this consortium as it would not have affected the tender. Our contract with our previous Insurer, Zurich, was originally for a 3-year period with an option for either party to extend for a further year. It was Zurich who took the decision that they did not wish to extend and renew their contract due to the increasing costs of claims across the portfolio which led them to increase the cost of the cover and increase the excess. This in turn meant that Haringey were subject to the large increase in costs which effected our whole property portfolio. We have since re-tendered our Insurance and during the Section 20 process, all leaseholders were invited to make observations on the process. We can confirm that insurance costs have reduced with the new contract, and you have been advised that this will mean a reduction in your 25/26 service charge estimates. We are confident that we have secured the best value for money contract and insurance costs have decreased for our leaseholders.
2. We acknowledge the costs of insurance in other London Boroughs which you provided after a recent benchmarking exercise. The information was shared at the recent Leasehold CIG on 4 September 2025 and I also acknowledge your email to the Chief Executive on 3 November with further benchmarking information from Enfield. All benchmarking has been shared with our Risk and Insurance Manager, and we acknowledge that costs are less in some other Boroughs. Unfortunately, it is impossible to meaningfully compare the figures as each borough is unique with differing claims history, excess amounts, and the value of their properties.
3. The variations in the individual insurance costs to different flats of similar size is due to the re-instatement value of each individual property, floor level and previous claims history. Haringey uses each individual properties most recent valuation to apportion the insurance costs, and we accept new valuations from leaseholders as and when

they are provided to us. Whenever a flat is sold, we receive the most recent valuation and the future insurance costs are calculated using this value so they will change – and most often increase. Often flats with a much lower insurance have not been recently valued and leaseholders can be reluctant to provide valuations if they are not in the process of selling.

4. We sent an email to all leaseholders who had a debit for more than £500 on 26 September 2025, before they received their Actuals, with details of how we can help with the costs. Information was also provided within the Actuals letters. We have extended the 6-month re-payment option to 8 months for all leaseholders with a large debit and payment plans are set up and managed by the Leasehold Income Team who can also offer tailored, individual advice.
5. We acknowledge and apologise that there were some errors with the service charges for door entry systems and fire extinguisher costs. This is unfortunate and once identified we correct these items and issue refunds if appropriate. I acknowledge that last year, this was the case for some grounds maintenance items, all of which were corrected and refunds issued.
6. As you are aware, we calculate the service charges manually using Microsoft Excel and this can result in some human error. We have already made improvements with the accuracy of the figures, for example, we have resolved the historical issue of leaseholders being charged for tenant's repairs. We are currently working to automate the service charge process using our Housing IT System called 'NECH', and this will improve the accuracy of your accounts further.
7. We acknowledge that your formal complaint from April 2025, which queried all works and their cost to the Ferry Lane estate throughout the previous year, is still outstanding. This response will be sent to you separately and I can confirm that all the data has been checked and verified by the Service Charge Team and the Mechanical and Electrical Team. Our repairs service is in the process of redacting their data and a full response will be sent to you shortly. I apologise for the length of time this has taken.

I hope this response addresses your concerns and if you have any further questions, please do not hesitate to contact me.

Yours sincerely



Suzanne Prothero
Head of Homeownership