



Address:
XXXXXXX
XXXXXXX
XXXXXXX
XXXXXXX
XXXXXXX

Date: *****

Our Reference: HOS/Lit/LetterPAP/xxxxxxx

LETTER OF CLAIM

Dear *****,

Property Address: xxxxxxxx
Outstanding Balance: £xxxxxxxxx

This letter is being sent to you in accordance with the Pre-Action Protocol for Debt Claims contained in the Civil Procedure Rules. We refer you to paragraphs 7 of the Protocol and paragraphs 13 to 16 of the Practice Direction on Pre-Action Conduct regarding the court's power to impose sanctions for failing to comply with the provisions of the Protocol.

THE DEBT

We refer to our previous letters and note that your service charge account has not been brought up to date in accordance with your Lease, although the Council has incurred costs in maintaining your block/estate.

PAYMENT INSTALMENTS

A court claim is being considered because we have been unable to agree to an instalment plan or you have failed to maintain an instalment plan that satisfies your outstanding liability, within a satisfactory period of time. Therefore, you are now required to make payment in accordance with your Lease terms.

London Borough of Lambeth
Residents Services
Homeownership & Rents
PO Box 734
Winchester
S023 5DG

Telephone: 020 7926 3031
Email: HMhomeownership@lambeth.gov.uk
Website: www.lambeth.gov.uk

DETAILS OF YOUR LEASE AGREEMENT WITH THE COUNCIL (“LANDLORD”)

1. The leasehold interest in the property known and situated at XXXXXXXXXX was demised by way of lease dated XXXXXX between the Council on the one part and XXXXX on the other part (“**the Lease**”). We trust that you have a copy of the Lease, however, if you do not, a copy of the Lease can be requested from the Homeownership department.
2. As the registered owner(s) of the Lease, you are liable to observe/perform all of the covenants set out therein.
3. However, in breach of the said covenants , you have failed to pay service charges as detailed below and the sum of £XXXXX is due and outstanding.

Invoice Number and Description	Date of Est Invoice	Amount Of Est Invoice	Date of Actual Adj	Amount of Act Invoice	Amount of Estimate due 1st April - 31st March	Amount of Actual due after 30 days	Outstanding for the year
XXXXXXXXXX	XXXXXX	XXXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXXX

INTEREST

4. Should we issue legal proceedings against you, contractual interest will be added to the amount you owe. We will seek interest at 4% per annum from 14 days of the date on which each payment fell due. You will also be ordered to pay any costs incurred by the Council in issuing a claim against you.

NEXT STEPS

5. You must either make payment of the **full** outstanding amount immediately using one of the methods outlined in the enclosed “Choosing the best way to pay” sheet **OR** respond to this letter by completing the enclosed Reply Form and Financial Statement Form within **30 days** of the date of this letter. Both the completed Reply Form and Financial Statement Form should be sent to London Borough of Lambeth, Homeownership & Rents, Resident Services, PO Box 734, Winchester, SO23 5DG or emailed to hhomeownership@lambeth.gov.uk.
6. In absence of full payment, the outstanding balance will continue to accrue monthly and should you fail to make full payment of the outstanding amount or respond to this letter, we will commence court proceedings against you (without further notice to you) to recover sums due at the time of the claim. This may result in a county court judgment requiring you to pay the outstanding sum at the time of the claim, plus interest and costs.
7. Please do not ignore this letter.

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You should also note that free independent advice and assistance can be obtained from the organisations listed in the Information Sheet annexed to this letter.

Yours sincerely,

XXXXXXX

Telephone: 020 7926 3031

Email: hmhomeownership@lambeth.gov.uk

Enc.

Choosing the best way to pay

Admittance Form

Reply Form

Financial Statement Form (Income & Expenditure)

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Homeownership & Rents
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Winchester
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