

Sam Taylor
Flat 4, 27 Alder Terrace
London
N7 0XX

Example Estates Management Ltd
1 Sample Square
London
W1A 0XX

11 October 2026

Reference: Service charge, Flat 4, 27 Alder Terrace

Service charge: points in dispute

Dear Sir or Madam,

I am the leaseholder of Flat 4, 27 Alder Terrace. My service charge for the current year is £5,042.69. I have reviewed my lease, the budget and the demands, and I am writing to raise the points below. I am not refusing to pay sums that are properly payable, and I would like to resolve these points with you directly.

1. Apportionment

My lease requires the apportionment to be fair and reasonable, made "having regard to the relative degree of benefit obtained by the Tenant and other tenants and occupiers of the Building". I obtain no benefit from lifts and cleaning of internal corridors and stairs. My current contribution to these items is approximately £630 a year. Please re-apportion these items so that my contribution reflects the benefit I obtain, and confirm the revised figures.

If we cannot agree the apportionment, I will refer the matter to an independent expert under the lease.

2. Year-end accounts

Certified year-end accounts have not been provided for the year ending 31 December 2024 or the year ending 31 December 2025. Please confirm the date by which each will be certified, and confirm that any surplus will be refunded or credited as the lease requires.

3. Long-term agreements

Please confirm, for each of the following contracts, its start date, its term, whether it is a qualifying long-term agreement and, if so, the consultation carried out under section 20 of the Landlord and Tenant Act 1985: M&E maintenance (Block costs (your building)); M&E maintenance (Heat network); Internal Cleaning (Block costs (your building)); Management Fees (Block costs (your building)). Where an agreement exceeds 12 months and was not consulted on, my contribution is limited to £100 per year.

4. Level of costs

Repairs and maintenance (lifts, plant, building fabric) makes up 29.5% of the budget against a national average of 20.4% (The Property Institute, Service Charge Index 2026). Please explain the level of this expenditure, confirm when the relevant contracts were last competitively tendered, and provide the

tender results.

5. Building insurance

Please provide, under the FCA's rules for multi-occupancy building insurance (ICOBS 6A.7), the commission and any other remuneration received by the broker, the managing agent or the landlord in connection with the building insurance, the services provided in return, and the date the policy was last competitively tendered.

Please respond to each point within 28 days. If we cannot resolve them, I may use your complaints procedure and redress scheme, or apply to the First-tier Tribunal (Property Chamber) under section 27A of the Landlord and Tenant Act 1985, and if so I would also ask for an order under section 20C of that Act and paragraph 5A of Schedule 11 to the Commonhold and Leasehold Reform Act 2002. I reserve all my rights, and payment of any sum is not an admission that it is payable.

Copy to Parkside Freehold Nominee Ltd, as landlord, at the address given for notices under section 48 of the Landlord and Tenant Act 1987.

Yours faithfully,

Sam Taylor