

Important changes to service charge bills and how it affects you



From April 2017, we're including the estimated major works service charges with the estimated annual service charges so they both appear as one amount.

The estimated major works and the estimated annual service charges will still be shown individually and will continue to have separate payment options.

Why are we making these changes?

We're making these changes so that all the estimated costs are in one place. That way leaseholders will know at the start of the billing year what they're being charged for and how much they'll need to pay.

The payment options are not changing so we'll still be able to offer leaseholders plenty of ways to help spread the cost of major works. And we'll still carry out the usual consultation with you when we propose major works.

Who does it affect?

The changes affect leaseholders that get a major works estimate and have had a statutory consultation notice - called a section 20 notice. Find out more about the changes to service charge bills on our website, visit www.thh.org.uk



Independent advice about your lease and service charges is available at www.lease-advice.org

Swipe cards



An easy way to pay your bills

Swipe cards are a simple and convenient way to make cash or card payments. You can use them at any PayPoint outlet or Post Office in the high street. Swipe cards automatically pay the oldest outstanding invoices so that you can clear these first.

To order a swipe card, call 020 7364 5015 or email: contactus@thh.org.uk

Struggling to pay your bills?

For free independent debt advice call the National Debtline on 0808 808 4000 or visit the National Debtline's website: www.nationaledbtline.org
For free benefit advice visit www.gov.uk/benefits-calculators

Need to claim on your building insurance?

Contact the Council's Insurance Section on **020 7364 6568**. All claims must be made within 90 days. See our website www.thh.org.uk for details.

CONTACT US

Email: contactus@thh.org.uk

Phone: 020 7364 5015
8:30am-5:30pm Monday to Friday

In writing to:


Leasehold Services
Tower Hamlets Homes
PO Box 66355
London, E14 1GU


What does your service charge cover?


Depending on the services you receive your estimated service charge may include some or all of the following:


BLOCK SERVICE


We take the estimated cost of providing a service to your block including management and operational overhead costs.* This is the total service cost. We apply this cost to all the homes in your block based on the individual GRV of each home.**

 **Block repairs**
Repairs to the structure, communal areas and services in your building. Examples could include: repairs to the roof, windows, communal water supply, waste pipes, and minor redecorations such as painting and cyclical maintenance to risers.


 **Lift**
Repairs and maintenance

 **Communal TV aerial**
Repairs and maintenance


 **Communal door entry**
Repairs and maintenance

 **Communal boiler**
Repairs and maintenance


Your charge
We estimate the cost of each service for 2017-18. You pay a proportion of this cost based on the GRV** of your home.

 **Block caretaking service**
Cleaning communal areas, stairs and corridors, bin chambers, rubbish chutes and lifts, graffiti removal, changing light bulbs, minor repairs and general management of the block.


Your charge
We estimate the cost for caretaking in 2017-18 to be £6.44m or £23.68 per hour. We multiply the cost per hour by the number of caretaking hours planned for your block.

 **Refuse service (bin hire)**
THH hire paladin bins (the large circular or square bins on wheels) from LBTH under a service agreement.

Your charge
We estimate the cost of hiring paladin bins. You pay a proportion of the cost based on the GRV** of your home.


 **Concierge service**
Block and estate security, including onsite concierges, mobile patrols and CCTV systems.

Your charge
We estimate the cost of the service for 2017-18. You pay a proportion of this cost based on the GRV** of your home

 **Communal boiler fuel**
Providing and managing the fuel supply for communal heating and/or hot water systems.

Your communal heating system charge
We estimate how much fuel your system will use and we multiply it by 2017-18 prices.

Your charge
We divide the communal heating system charge between each home based on boiler points. Boiler points are based on the service provided, and the number and size of rooms in your home.


 **Communal electricity**
Providing and managing the communal electricity supply for communal lighting, lifts, door entry systems, heating systems and water pumps.

Your communal electricity charge
We estimate how much electricity your block will use and multiply it by 2017-18 prices.


Your charge
We divide the communal electricity charge between each home based on the GRV.**

ESTATE SERVICE


We take the estimated cost of providing a service to your mapsite*** including management and operational overhead costs.* This is the total service cost. We apply this cost to all the homes on your mapsite based on the individual GRV** of each home.

 **Estate repairs**
Communal repairs to the external areas of your mapsite including repairs to paths, railings, fences, bollards, clearing and unblocking drains, repairs to playground equipment and other facilities.


Your charge
We estimate the cost of this service for 2017-18. You pay a proportion of this cost based on the GRV** of your home.

 **Estate caretaking service**
Cleaning, sweeping and litter picking, removing graffiti, minor repairs and safety checks to external areas.

Your charge
We estimate the cost for caretaking in 2017-18 to be £6.44m or £23.68 per hour. We multiply the cost per hour by the number of caretaking hours planned for your mapsite.


 **Gardening**
Grass cutting, planting and weeding flower beds, tree pruning, emptying dog bins on your mapsite.

Your charge
We estimate the cost in 2017-18 for your mapsite based on the number of hours planned. You pay a proportion of this cost based on the GRV** of your home.


 **Refuse service**
Bulk waste and fly-tipping collections from your mapsite. We don't charge you for the collection of normal domestic waste from the paladin bins because you pay for this service through your Council Tax.


Your mapsite costs
We estimate the cost for this service for 2017-18. You pay a proportion of this cost based on the GRV** of your home.


CUSTOMER SERVICE


 **Leasehold management**
Includes service charge accounting and audit, calculating and billing service charges, income collection, dealing with payments and enquiries.

Your charge
You pay an equal share of this cost. If you are a freeholder with an account you pay a percentage of this cost.

 **ASB**
Dealing with anti-social behaviour.

 **Pest control**
Providing treatments for certain types of pests, helping identify pests, and providing information on treatment.

 **Customer access**
Housing Service Centre, first point of contact for all resident queries and complaints.

 **Resident engagement**
Supporting the formal resident engagement panel, tenant and resident associations. Conducting resident surveys.

Your charge
We estimate the cost for these services for 2017-18. You pay a proportion of the cost based on the GRV** of your home.

KEY

* Operating overheads are costs for things like office premises, telephones and IT equipment.

** GRV (Gross Rateable Value) is a measure of your property's size and value compared with the size and value of other properties in your block. This is a simplified definition only.

*** Mapsites help us to calculate leasehold charges such as horticulture and caretaking services. Mapsites give us important details of many of our estates and communal areas including footpaths, estate roads, grass areas, shrub beds and buildings.

How to pay

Make sure your payment goes to your service charge account by using your 11-digit invoice number on all payments and correspondence.

Credit or debit card payments



By phone

Call our automated payment line anytime to make a payment by phone. Call 020 7364 5015 (press 4).

Online

Paying online is quick and easy. Just log on to: www.towerhamlets.gov.uk

A charge is made for credit card payments.

Standing Order



Complete a standing order form online from your bank or building society. Or download a standing order form from our website, complete and return to your bank or building society.

Quote LBTH payee details:

Sort Code: 60-03-19 **Account Number:** 75667266

Reference: Your 11-digit invoice number

Cheque or Postal Order



Cheques or postal orders should be made payable to: London Borough of Tower Hamlets

Send cheques or postal orders to:

Cashiers Payments

Albert Jacob House, 62 Roman Road, London, E2 0PG

Write your name, address and your 11-digit invoice number on the back of the cheque or postal order. For postal payment receipts, please provide a self-addressed, stamped envelope.

Internet & Telephone Banking



Quote LBTH payee details:

Sort Code: 60-03-19

Account Number: 75667266

Reference: Your 11-digit invoice number

Your quick guide to Major Works Payment Options

Option	Invoice Limit	Resident Leaseholders	Non-Resident Leaseholders	Terms of Payment
1 5% discount	Over £1,000	✓	✓	• You must pay the full amount within 90 days from the date of your invoice
2 2 year interest free	Over £1,000	✓	✓	• Up to 24 monthly direct debit instalments • Minimum monthly payment £100
3 Up to 5 year payment period - partially interest bearing	Over £2,000	✓	✗	• Up to 60 monthly direct debit instalments • Minimum monthly payment £100 • Interest free: Years 1-2 • Interest charged: Years 3-5
4 Up to 10 year payment period - partially interest bearing	Over £10,000	✓	✗	• Up to 120 monthly direct debit instalments • Minimum monthly payment £100 • Interest free: Years 1-2 • Interest charged: Years 3-10
5 Voluntary charge on property	No invoice limit	✓ Only Leaseholders over 60 or on full benefits	✗	• Subject to Financial Inclusion Officer's approval • Loan arrangement fee applies • Compound interest of 0.5% above the Council borrowing rate (currently 5.34%) will be added to the debt each year
6 Statutory Loan	No invoice limit	✓	✓	Terms and Conditions apply. Please call us for more details: Tel 020 7364 5015.

If you're selling your property, please clear all your arrears on your service charge account prior to the sale.

It's nice to change things around every now and then...



Now spring is on its way, thoughts of home improvements may not be far away. But did you know you need our permission before you can make alterations or improvements to your home that alter the structure of the property or fixtures and fittings serving the building or estate? This includes altering the plumbing or fitting a new boiler.

If you carry out work without our consent, we have the right to ask you to put your property back to its original condition – which could cost you hundreds of pounds. Not to mention it would be a breach of your lease. **For a full list of alterations and improvements that will need our permission, visit our website www.thh.org.uk**

FIRE SAFETY ADVICE ARE YOU PREPARED?



It's important that you know how to reduce the chances of a fire starting in your home and keep yourself, your family and your property safe from fire. Check out www.london-fire.gov.uk for tips to keep your home safe and know what to do in a fire.

Is your gas appliance safe?

Gas appliances should be safety checked every year and serviced regularly by a Gas Safe registered engineer. Don't leave it to chance – unchecked appliances could pose a risk to you and your family.

FIRE! FIRE! FIRE!

Is your front door fire safe? Does it meet the legal requirements?

The front door to your property is a secret weapon against fire. It can prevent fire and smoke from spreading to the communal areas, and cutting off the escape routes. If you own a property in a block, and the front door opens onto an enclosed escape route, you must make sure the front door set provides at least 30 minutes fire resistance (FD30 standard). If it doesn't, you'll need to replace it – remember you'll need our permission before you carry out the work. **Contact us on 020 7364 5015 for more details. We're here to help.**

FOR LANDLORDS

Get Gas Safe

If you rent out your property, make sure you get your gas appliances safety checked by a **Gas Safe registered engineer**. Do it every year - it's the law. If left unchecked, appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning. **Don't take the risk.**



Have you registered your property with the landlord-licensing scheme?

The Council is getting tough on landlords with unlicensed properties in the Whitechapel, Weavers, Spitalfields & Banglatown wards. A licence costs £520 and lasts five years. If you don't register, with the scheme, the Council can fine you and reduce your licence to just one year.

For more details or to check if your property falls within the three wards, visit: www.towerhamlets.gov.uk/ignl/housing/Landlord_Licensing_Scheme.aspx

Rent with confidence: register a new tenancy with us

If you rent out your property to someone else you need to register the tenancy with Tower Hamlets Homes. It's as easy as 1 2 3...

- 1 Contact us for a sub-letting pack
- 2 Sign and return the Deed of Covenant along with a £25 registration fee
- 3 Sign and return the Change of Contact Details form.

 **Failure to get consent means you're in breach of your lease.**

For more details contact us on 020 7364 5015 or visit our website.

