

Your 2014/15 final service charges

Dear Leaseholder or Freeholder

Please find enclosed your Actual Service Charges Certificate for 2014/15. It sets out the final accounts for the cost of the services we provided to you between 1 April 2014 and 31 March 2015. It shows the difference between your estimated costs (which we sent you in April 2014) and the actual costs we paid for goods and services during 2014/15.

If your actual costs are higher than your estimated charges, we have sent you an invoice for the outstanding amount. You must pay the outstanding amount within 28 days of the date of the invoice. You will need to make this one-off payment even if you pay by direct debit.

If your actual costs are lower than your estimated charges, we have credited the difference to your service charge account.

Making costs more transparent

Not every block or estate has the same type of services, so if you do have an invoice to pay, this is most likely because the repairs and maintenance required to the communal parts of your block or estate were higher than we estimated at the beginning of the year. If you would like to see all the repair jobs you have been recharged for just ask us for a detailed breakdown of the costs. We tell you how to do this on the right of this page.

Help when you need it

If you are struggling to pay your service charges, please get in touch. We can offer you advice about how you may be able to agree a payment plan that will help you pay your bill without leaving you feeling out of pocket. This could mean agreeing easy-to-pay instalments. Call our Collections Team today. **We're Here to Help.**

Help if you think your bill is wrong

Don't ignore it if you think your charges are wrong, please tell us as soon as possible – and we will look into the matter for you. (See page 4 for details)

Ways to pay

You will find all the ways you can pay your service charges on the back page of Leasehold Focus and on the back of your invoice.

To avoid payments going astray don't forget to use the 11-digit invoice reference number on the front of your bill. Don't use any additional letters or digits.

Need to claim on your building insurance?

Contact Ocaso (building insurers): Tel 0844 856 2032
All claims must be made within 90 days.

(See page 3 for more details or visit our website www.thh.org.uk)


How we calculate your charges

Ask us for a detailed breakdown of costs we use to calculate your service charges if you want more information about your bill. The breakdown includes:

- A list of completed repair works to your block and estate, including the cost for each repair order;
- A list of bulk waste collection jobs from your estate mapsite;
- Communal energy billed usage and invoice reference numbers;
- Our operational overheads and staffing costs.

We can email or post the information to you. Just let us know how you would like the information sent when you contact us.

You have the right to see the Inspection Files as well as a breakdown of your costs. The files shows the costs we use to calculate your service charges including invoices. We don't post the files because it's too expensive – but if you let us know when you want to view the files, we'll make sure someone is available to answer your questions. We keep the Inspection Files at Jack Dash House, E14 9YQ.

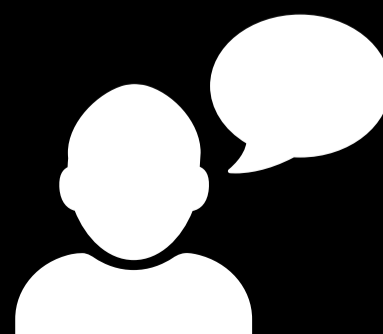
 **Phone**
020 7364 5015

(Our phone lines are open Monday to Friday 8:30am to 5:30pm, except the last Wednesday of every month when lines open at 10am due to staff training.)

 **Email**
contactus@thh.org.uk

Want to talk to us about your bill or book an appointment to see us?

Call 020 7364 5015 or email
contactus@thh.org.uk



LEASEHOLD FOCUS

What your service charge covers

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

BLOCK SERVICE

We take the cost of providing the service to your block (as described in the summary below under each service item) and add an uplift for the cost of staff that manage that particular service area and our operational overhead costs.* This is the total service cost, and we apply it to all properties in your block based on the individual GRV of the property.**



Block repairs what it covers
 Communal repairs to the structure, communal areas and services in your building. Examples include repairs to the roof, windows, communal water supply, waste pipes, and minor redecorations such as painting and cyclical maintenance to risers.
Your block costs
 We use the list of repairs carried out to your block in 2014-15.



Lift repairs what it covers
 Repair and maintenance of lifts.
Your block costs
 We use the list of repairs to any lifts in your block in 2014-15.



TV aerial repairs what it covers
 Repair and maintenance of communal TV aerials.
Your block costs
 We use the list of repairs to any TV aerials supplying your block in 2014-15.



Door entry repairs what it covers
 Repair and maintenance of communal door entry systems.
Your block costs
 We use the list of repairs to any door entry systems in your block in 2014-15.



Boiler repairs what it covers
 Repair and maintenance of communal heating systems including cyclical maintenance.
Your block costs
 We use the list of repairs to any communal boiler systems supplying your property in 2014-15.
How your individual charge is calculated
 Each property attached to the communal heating system pays a contribution in proportion to its GRV.**



Block caretaking service what it covers
 Caretaking of the internal communal areas. Examples include 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 block costs
 The cost of caretaking in 2014-15 was £24.15 per hour. Your block was allocated a number of hours per week in 2014-15 from which the block charge was calculated.



Refuse service (bin hire) what it covers
 Hire of paladin bins from LBTH.
Your block costs
 THH hires paladin bins from LBTH under a service agreement.



Concierge service what it covers
 Block and estate security, including on-site concierges, mobile patrols and CCTV.
Your block costs
 A list of concierge invoices for your block is available on demand.



Communal boiler fuel what it covers
 Providing and managing the fuel supply for communal heating and/or hot water systems.
Your block costs
 A list of boiler fuel bills for your system is available on demand.
How your individual charge is calculated
 Boiler fuel cost is divided between each property based on boiler points. Boiler points are based on the service provided, and the number and size of rooms in your property.



Communal electricity what it covers
 Providing and managing the communal electricity supply for communal lighting, lifts, door entry systems, heating systems and water pumps.
Your block costs
 A list of communal electricity bills for your block and estate is available on demand.
How your individual charge is calculated
 Electricity block costs are divided between each property based on each property's GRV.**

ESTATE SERVICE

We take the cost of providing the service to your estate mappsite area (as described in the summary below under each service item) and add an uplift for the cost of staff that manage that particular service area and our operational overhead costs.* This is the total service cost, and we apply it to all properties within the mappsite area, based on the individual GRV of the property.**



Estate repairs what it covers
 Communal repairs to the external areas of your mappsite. Examples include repairs to paths, railings, fences, bollards, clearing and unblocking drains, repairs to playground equipment and other facilities.
Your mappsite costs
 We take the list of repairs carried out to your estate in 2014-15.



Estate (mappsite) caretaking service what it covers
 Caretaking of the external areas. Examples include cleaning, sweeping and litter picking, removing graffiti, minor repairs and safety checks.
Your mappsite costs
 The cost of caretaking in 2014-15 was £24.15 per hour. Your estate mappsite was allocated a number of hours per week in 2014-15 from which your estate charge was calculated.



Grounds maintenance service (horticulture & trees) what it covers
 Grounds maintenance around your estate. Examples include cutting grass, planting and weeding flower beds, tree pruning, emptying dog bins.
Your mappsite costs
 The cost of grounds maintenance is based on times and number of visits. A breakdown of the time spent and number of visits to your estate is available on demand.



Refuse service (bulk waste collections) what it covers
 Bulk waste and fly-tipping collections from your estate mappsite. Collection of normal domestic waste from the paladin bins is not charged for by THH in the service charge as it is paid for through your Council Tax.
Your mappsite costs
 THH pays LBTH for bulk waste collections through two service agreements.

CUSTOMER SERVICE



Leasehold management what it covers
 Services provided for leaseholders only. Examples include service charge accounting and audit, calculating and billing service charges, income collection, dealing with payments and enquiries.
How the costs are calculated
 The cost of Leasehold Management is made up of salary costs for staff and managers working in this service and overheads to cover office costs.
How your individual charge is calculated
 Leasehold Management costs are divided equally between all leasehold properties and a percentage for freehold properties with an account.



Housing Services what it covers
 General housing services for all residents. Examples include managing your neighbourhood, dealing with anti-social behaviour (ASB), pest control, resident engagement and THH customer service staff.
How your block or mappsite is calculated
 The cost of Housing Management is made up of salary costs for staff and managers working in these services and overheads to cover office costs.
How your individual charge is calculated
 Housing Management costs are divided between all properties based on each property's GRV.**

* 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).

Lower annual premiums for building insurance



Your building insurance covers the structure of your home – including fixtures and fittings and the common parts of the building – against fire, flood, theft and accidental damage (**always check your policy for full details**).

The Council renewed its insurance cover earlier this year to get leaseholders the best value building insurance policy cover it can. Which means from April 2015, you have been paying less for your building insurance charge.

Need a copy of your policy?
Ask the Council's Insurance Section for a copy of your policy or go to www.thh.org.uk

Need to claim on your building insurance?

The excess (this is the part of the claim paid by you) is £50 for all claims - except subsidence, landslip or heave claims, which is £1,000. To make a claim for damage to your own property (for example for water damage to your ceiling or


wall decorations) contact DMS, the people that handle claims on behalf of Ocaso, direct on 0844 856 2032. You must claim within 90 days. After this time, the claims handlers will decline your claim. If there is damage to a communal

area, and the cost to repair the damage would be more than £50 per leaseholder excess payment, we will usually make a claim on your behalf – saving you (and other leaseholders) the hassle of making a claim individually.

Home Contents Insurance

It makes sense to protect your home contents and personal possessions by taking out a contents insurance policy. Tower Hamlets Council and Tower Hamlets Homes have teamed up with Thistle Insurance Services to offer Council tenants and leaseholders (resident occupiers only) the Crystal Home Contents Insurance Scheme.

The pay-as-you-go scheme offers insurance cover, with no excess, at competitive premiums. Premiums currently start from as little as £1.56 per fortnight for those over 60 and £3.20 per fortnight for everyone else. For an application form or more information, please contact Thistle Insurance Services or the Council's Insurance Section.

 **Thistle Insurance Services**
0845 601 7007

 **Council's Insurance Section**
020 7364 0955



Improving communal repairs billing

The Key Leaseholder scheme was set up after you told us you wanted more say on how we bill communal repairs. 150 Key Leaseholders volunteer to help us check the communal repairs details for their block and estate every six months, alerting us to any issues. This means we're able to sort out any problems before we recharge the works to you, improving your repairs billing.

We are keen to get more volunteers – particularly for mpsite areas without any Key Leaseholders. (A full list of mpsites and Key Leaseholders is available on our website at www.thh.org.uk)

For more information about the Key Leaseholder scheme, contact us:

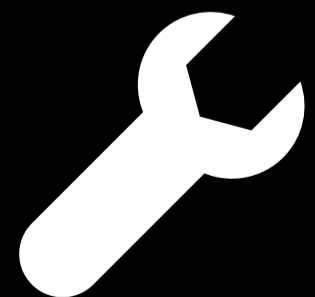
 **Phone**
020 7364 5015

 **Email**
contactus@thh.org.uk

Did you know?


We give appointments for communal repairs. Mears, our repairs contractor, will give you a courtesy call when they start the work.

Phone
0800 376 1637
to report a communal repair




Ways to pay


Direct Debit
 Is a convenient and simple way to pay bills. Paying by Direct Debit helps keep costs down. To set up a Direct Debit, please call us on **020 7364 5015**. (Our lines are open 8:30am to 5:30pm, Monday to Friday, except the last Wednesday of every month when lines open at 10am.)


Debit or Credit Card
 You can pay your service charges using your bank card anytime by phone. Call **020 7364 5015 (choose option 2)**. Have your credit or debit card to hand and your 11 digit invoice number (printed in the top left-hand box of your invoice – it starts with 551). A charge is made for credit card payments.

Online
 You can make a debit or credit card payment online at: **www.towerhamlets.gov.uk**. Have your credit or debit card to hand and your 11 digit invoice number (printed in the top left-hand box of your invoice – it starts with 551). A charge is made for credit card payments.

Standing Order
 Is a convenient and simple way to pay bills. To set up a standing order, please complete a standing order form online from your bank or building society. (You will need our account details to complete the form – please call us on **020 7364 5015**.) You can also download a standing order form from our website or we can post one to you. Once completed, send the form to your bank or building society.

Internet & Telephone Banking
 For internet and telephone banking, please quote: **Sort Code: 08-90-76**
Account Number: 61012914
 Please have your bank details to hand and your 11 digit invoice number (printed in the top left-hand box of your invoice – it starts with 551).

Cheque or Postal Order
 Please make cheques or postal orders payable to: **'London Borough of Tower Hamlets'**. Write your name, address and your 11 digit invoice number (printed in the top left-hand box of your invoice – it starts with 551) on the back of your cheque or postal order. Send it to: Cashiers' Payments, Albert Jacob House, 62 Roman Road, London E2 0PG. For postal payment receipts, please provide a stamped, self-addressed envelope.

Post Office (Transcash)
 By cash or cheque at any Post Office using a Transcash voucher. Post Offices may charge for this service.



What if I think my charges are wrong?

If you think your bill is wrong let us know as soon as possible and we'll look into it for you.

You should continue to pay your charges while we look into your query.

If we agree with your reasons for not wanting to pay a charge we will write-off that part of your service charge. This could be because:

- a service has not been provided; or
- a service falls below our standards.

If we do not agree with your reasons for not wanting to pay a charge, we will write and tell you we believe your service charge is reasonable.

Next steps

If you are not satisfied with our response, you can take the details of your query to an independent tribunal. We will give you details of this service and the Leasehold Advisory Service (free legal advice service) when we write to you.



What happens if you don't pay your charges?

1 We'll phone or write to you if your account falls into arrears. We'll tell you how much you owe and explain how you should pay (in full or instalments), and when you should pay.

2 If you're finding it difficult to keep up with your payments, let us know. We can help you:

- Look at the money you have coming in and the money you have going out;
- Apply for all the welfare benefits you are entitled to;
- List which debts are most important and tackle the ones at the top – to do this we'll need permission from you to negotiate with your creditors.

3 We'll start legal action if:

- You don't seek any help or assistance with your debt (for example speaking to your mortgage lender or bank);
- You don't agree to a repayment arrangement to clear your arrears;
- You don't keep to an agreement you made with us to pay by instalments.

4 Legal action may lead to a court order against you to pay the debt. A record of the court order will normally be kept for six years unless you pay the debt within one month. This may affect your ability to obtain credit.

If you do not comply with the court order, we will ask the court for permission to enforce the order. This might include:

- Deducting debt from your salary;
- Securing a charge for the debt against your property;
- Removing your possessions from your property and selling them to repay the debt;
- Selling your property to repay the debt or ending your lease and repossessing the property.

If you have money problems talk to us straight away. Don't ignore the situation. **We're Here to Help.**

Phone
 020 7364 5015

Email
 contactus@thh.org.uk

Trouble paying? We're Here to Help

Tell us as soon as possible if you are having trouble paying your service charges or if you have been affected by the benefit changes. We can put you in touch with our Money Advice Officers. They can tell you about any financial help you could be entitled to including help from the Department of Work and Pensions. No matter how difficult your financial circumstances may seem, we will work with you to get your service charge account back on track.

Phone
 020 7364 5015

Email
 contactus@thh.org.uk

You can also get free debt advice from the National Debt Line as well as benefit advice from the government's website:

Government's website
 gov.uk/benefits-adviser
National debt line
 0808 808 4000
 www.nationaldebtline.co.uk