

Bills down 4%

Dear Leaseholder,

Enclosed is your Actual Service Charge Certificate for 2013/14. It sets out the final accounts for the cost of services we provided to you between 1 April 2013 and 31 March 2014.

We know that value for money is important to you. So for the second year running, we have reduced service charges. The average actual service charge bills are almost 4% lower in cash terms than they were in 2012/13 (that's almost 7% lower after inflation is taken into account).

Almost 50% of leaseholders and freeholders with service charge accounts will have a credit put on their account.

Service charges vary because the services to blocks and mapsites vary. Not all blocks and mapsites need the same level of repairs each year. This year, some leaseholders and freeholders with service charge accounts needed more repairs to the communal parts of their block and estate than expected. This means that whilst most service charge bills have gone down, some bills will have gone up.

We know we still have more to do. We will continue to review our services and do everything we can to drive down costs further for leaseholders and freeholders.

If your actual costs are higher than your estimated costs, we have sent you an invoice to pay the balance. You must pay it within 28 days of the date of the invoice.

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



Need to claim on your building insurance?

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

For more details on building insurance, see our website at www.towerhamletshomes.org.uk.

Trouble Paying?
See page 4 for help and advice.



Want to know more about how we calculate your charges?

If you need more information about your bill, please ask. We can send you a detailed breakdown of the costs we use to calculate your service charges, which includes:

- A list of completed repairs to your block and estate and the cost of each repair order;
- A list of bulk waste collection jobs from your estate mapsite;
- Communal energy bills;
- Our operating overhead costs and staff salary information.

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

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.)

Email

contactus@thh.org.uk

You can also ask to see our 'Inspection File'. It shows the costs we use to calculate your service charges, the invoices for the services we provide as well as our running costs. We keep the Inspection File at Jack Dash House, 2 Lawn House Close, Marsh Wall, London E14 9YQ. The file is too expensive to photocopy and post (six folders). Please let us know in advance if you want to see the file, and we'll make sure someone is available to answer any questions you may have.

Think your bill is wrong? How we can help

If you have a question about your bill, just ask.

Email your question to contactus@thh.org.uk.

Call 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.)

Prefer to talk to an advisor?
Call to make an appointment.

Not paying your bill can have serious consequences. Please see 'what happens if you owe charges' on page 4 for more information.

LEASEHOLD FOCUS

Autumn

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Where your money goes

Your actual service charge may include some or all of these items on your bill, depending on the services you receive.

*Your bill shows the management cost separately. For more detailed information, please request a service charge breakdown from us.
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).

Service	What the Service Covers	How your block or mapsite cost is calculated	How your individual charge is calculated
Block Repairs	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.	We take the list of repairs carried out to your block in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your block.*	Each property in the block pays a contribution in proportion to its GRV.
Estate (Mapsite) Repairs	Communal repairs to the external areas of your mapsite. Examples include repairs to paths, railings, fences, bollards, clearing and unblocking drains, repairs to playground equipment and other facilities.	We take the list of repairs carried out to your estate in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your estate.*	Each property on the estate pays a contribution in proportion to its GRV.
Lift Repairs	Repair and maintenance of lifts.	We take the list of repairs to any lifts in your block in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your block.*	Each property in the block pays a contribution in proportion to its GRV.
TV Aerial Repairs	Repair and maintenance of communal TV aerials.	We take the list of repairs to any TV aerials supplying your block in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your block.*	Each property in the block pays a contribution in proportion to its GRV.
Door Entry Repairs	Repair and maintenance of communal door entry systems. This does not include faults with handsets within your home which you must pay for.	We take the list of repairs to any door entry systems in your block in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your block.*	Each property in the block pays a contribution in proportion to its GRV.
Boiler Repairs	Repair and maintenance of communal heating systems including cyclical maintenance.	We take the list of repairs to any communal boiler systems supplying your property in 2013-14 and add uplifts to cover our management and overhead costs to get the full cost for your block.*	Each property attached to the communal heating system pays a contribution in proportion to its GRV.
Block Caretaking Service	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.	The cost of caretaking in 2013-14 was £23.05 per hour (down from £23.92 in 2012-13). Your block was allocated a number of hours per week in 2013-14 from which the block charge was calculated.*	The block cost is divided between each property based on each property's GRV.
Estate (Mapsite) Caretaking Service	Caretaking of the external areas. Examples include cleaning, sweeping and litter picking, removing graffiti, minor repairs and safety checks.	The cost of caretaking in 2013-14 was £23.05 per hour (down from £23.92 in 2012-13). Your estate (mapsite) was allocated a number of hours per week in 2013-14 from which your estate charge was calculated.*	The estate (mapsite) cost is divided between each property based on each property's GRV.
Grounds Maintenance Service (Horticulture & Trees)	Grounds maintenance around your estate. Examples include cutting grass, planting and weeding flower beds, tree pruning, emptying dog bins.	We took Grounds Maintenance in house during 2013-14 to improve the quality of the service. A schedule of jobs done on your mapsite is available.*	The estate (mapsite) cost is divided between each property based on each property's GRV.
Refuse Service (Bin Hire)	Hire of paladin bins from LBTH.	THH hires paladin bins from LBTH under a service agreement.*	The block cost is divided between each property based on each property's GRV.
Refuse Service (Bulk Waste Collections)	Bulk waste and fly-tipping collections from your estate (mapsite). 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.	THH pays LBTH for bulk waste collections through two service agreements.*	The estate (mapsite) cost is divided between each property based on each property's GRV.
Concierge Service	Block and estate security, including on-site concierges, mobile patrols and CCTV.	Until December 2013, leaseholders were charged a capped £100 per year for a concierge. Since December 2013, leaseholders contribute their full share.	The block cost is now divided between each property based on each property's GRV.
Communal Boiler Fuel	Providing and managing the fuel supply for communal heating and/or hot water systems.	A list of boiler fuel bills for your system is available on demand.*	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	Providing and managing the communal electricity supply for communal lighting, lifts, door entry systems, heating systems and water pumps.	A list of communal electricity bills for your block and estate is available on demand.*	Electricity block costs are divided between each property based on each property's GRV.
Leasehold Management	Services provided for leaseholders only. Examples include service charge accounting and audit, calculating and billing service charges, debt collection, dealing with payments and enquiries.	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.	Leasehold Management costs are divided equally between all leasehold properties.
Housing Services	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.	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.	Housing Management costs are divided between all properties based on each property's GRV.



Improving your grounds maintenance

After poor performance by our grounds maintenance contractor, we decided to take the grounds maintenance service in-house to improve the quality of the service. Since October 2013, we have looked after the green spaces in your neighbourhood – things like cutting the communal grass, clearing leaf fall and tidying shrub beds.

As well as taking the service in-house, we have invested in new machinery – ride on mowers and a quad bike – to make the service more efficient. The quad bike is specially equipped to spray weeds on estate paths and roads

and other hard surfaces in your neighbourhood. This means that we can deal with weeds quickly and more efficiently. Whilst the ride on mowers make short work of cutting grass – freeing up the team to concentrate on other important tasks.

It's a busy time for the new team. Autumn means lots of edging, shrub bed maintenance and leaf collection jobs. But we know that through good management of the team, we will continue to improve the service and the green spaces in your neighbourhood.



Improving your repair billing The Key Leaseholder scheme

We set up the Key Leaseholder scheme after you told us you wanted more say on how we bill communal repairs.

Key Leaseholders help us to check the communal repair details for their block and estate. They do this every 3 to 4 months, alerting us to any issues. This way we're able to sort out any problems before we recharge the works to you, improving your repairs billing.

We have around 150 registered Key Leaseholders – and we're looking for more.

**WIN
£100
in our prize draw!**

Register with the scheme before 30 November 2014 and you could be in with a chance to win a £100 worth of Love2shop vouchers in our key leaseholders prize draw in December 2014.

Register today:

Phone
020 7364 5015*

Email
contactus@thh.org.uk

Pay anytime with our automated payments line

You can pay your service charge using your bank card anytime by phone. Our automated payments line makes paying by phone simple, convenient and safe.

Call anytime on:
020 7364 5015 (choose option 2). Have your credit or debit card handy and your 11 digit invoice number (printed in the top left-hand box of your invoice – it starts with 551).

Whichever way you choose to pay – only use the digits for your invoice number.

Please do not use any additional letters or digits. This way we'll be able to match your payment directly to your invoice.

Sub-letting your property? What you should know

If you let your property to someone else, you must register the details with us.

You will need to sign a Deed of Covenant, confirming the tenancy agreement you have with your tenant has the same conditions as your lease. For example, your lease says you are not to cause any nuisance or overcrowd the property, so the tenancy agreement must say the same. This is because as a landlord, you are responsible for the behaviour of your tenant.

Also, you will need to tell us your new contact details, so that we can get in touch with you urgently if we need to, and to be sure we are sending your invoices to the correct address.

If you haven't yet registered your sub-let with us, here are 3 simple things you need to do:

- 1** Ask us for a Sub-letting Pack (includes a Deed of Covenant and a Change of Contact Details Form)
- 2** Complete, sign and return the Deed of Covenant – along with a £25 registration fee.
- 3** Complete, sign and return the Change of Contact Details form.

It is a breach of the terms of your lease if you let out your home and you do not inform us – we could take legal action against you.

For more information, please contact us:

Phone
020 7364 5015*

Email
contactus@thh.org.uk



Ways to pay


Direct Debit

It's 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 handy 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 handy 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

It's 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 handy 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 should I do if I think my bill is wrong?

If you think your bill may be wrong call us on **020 7364 5015** (our phone lines are open Monday to Friday 8:30am to 5:30pm, except the last Wednesday of every month when our lines open at 10am).

We'll send you a detailed breakdown of how we calculated your charges. If you still think some service charge items are wrong, let us know. We'll be happy to meet you or talk with you on the phone.

If we're unable sort out the issue this way, write to us explaining the part of your service charge that you are challenging and why. We will investigate and write to you within 10 working days. If we think it's going to take longer, we will let you know.

Please continue to pay your charges while we investigate.

If we uphold your dispute, 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; or
- A part of the service charge is not recoverable by law.

If we do not uphold your dispute, we will tell you why we believe your service charge is reasonable.

If you are not satisfied with our response, you have the right to take your dispute 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 owe us 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 in instalments), and the deadline for paying.

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

- Look at the money you have coming in and the money going out;
- Get 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 to negotiate with your creditors.

3 We'll ask your mortgage lender to pay what you owe if you don't:

- Pay in full;
- Pay in instalments on time;
- Make an agreement with us to pay.

4 We'll start legal action if:

- Your mortgage lender declines to pay what you owe;
- You do not have a mortgage lender.

5 Legal action may lead to a court order against you to pay the debt. A record of that court order will normally be kept for 6 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:

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

If you're having trouble paying your bill, talk to us. Don't ignore the situation. We can help you sort things out.

Phone
020 7364 5015*

Email
contactus@thh.org.uk

Trouble paying?

If you are finding it difficult to pay your service charges, or if benefit changes have affected you, please tell us so that we can help. We can let you know about any financial help you may be entitled to, including help from the Government.



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:



Phone
0808 808 4000



Website
www.nationaldebtline.co.uk