

Estimated day to day service charges and major works 2019/20

For those of you whose blocks are in the 2019/20 major works programme we are including an estimated major works bill together with your estimated day to day charges.

Your major works invoice seeks to match the expenditure of the project on your block in the financial year of 2019/20. The percentage we are billing you in

your estimate is shown on your invoice and the remainder will be billed the following year.

Your estimated major works and day to day service charge invoices are broken down individually and have separate payment options. You need to make immediate arrangements to pay the day to day charges and we are asking you to select

your preferred major works payment option within 8 weeks of the invoice. The major works payment options are shown on page 3.

Please note that you need to select the correct invoice number for both major works and day to day charges when making a payment (this number is shown on each separate invoice).

Make life easier with MyTHH

MyTHH is an online service which allows you to view your THH account 24/7 – giving you secure access to a range of services at times that suit you.

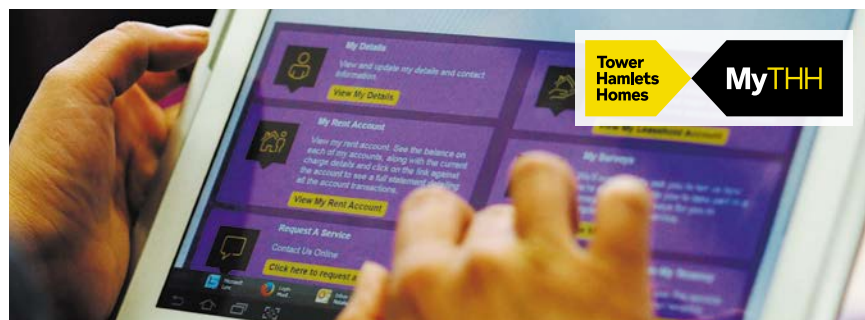
MyTHH gives you a live view of your service charge account and you can also:

- View your invoices and make payments online
- View current and previous

repairs on the communal areas of your block and estate

- Log requests and message us securely
- Take part in surveys to help improve services

Registration is quick and easy – sign up at my.thh.org.uk and once your details are validated you'll be emailed a user name and password.



Need to claim on your building insurance?

Contact the insurer's claims handlers directly on 0800 026 1841 and quote policy number 10/006460/05500420. All claims must be made within 90 days. See our website thh.org.uk for details.

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.

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



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

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 2019/20. 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 2019/20 to be £6.96m or £25.39 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 2019/20. 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 2019/20 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 2019/20 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 2019/20. 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 2019/20 to be £6.44m or £25.18 per hour. We multiply the cost per hour by the number of caretaking hours planned for your mapsite.


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

Your charge
We estimate the cost in 2019/20 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 2019/20. 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 2019/20. 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.

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.

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.



Internet & Telephone Banking



Quote LBTH payee details:
Sort Code: 60-03-19
Account Number: 75667266
Reference: Your 11-digit invoice number

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

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



Direct Debit: Direct Debit is the most convenient way to pay bills. To set up a Direct Debit, call us on 020 7364 5015 (Monday to Friday - 8.30am to 5.30pm).

By phone: Call our automated payment line anytime to make a payment by phone. Call **020 7364 5015** (option 4).

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.

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 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. This is a legal requirement for landlords. Don't leave it to chance – unchecked appliances could pose a risk to you and your family.

Our repairs partner, Mears, now offer annual gas servicing (£60 plus VAT). To book, call 0330 123 9776.

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).

We will be installing tenant's fire resistant front doors during 2019 onwards. Some leaseholders will be required to replace their doors. Where this is necessary we will be alerting you and providing an option to purchase a door through one of our contractors.

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



Did you know you need 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 thh.org.uk**

FOR LANDLORDS

New additional licensing scheme for landlords

If you rent out your property, you may need a licence from the Council. From 1 April 2019 all private rented properties including flats with three or more occupants, living as two or more households and sharing facilities, not already covered by the mandatory scheme, or in the selective licensing areas of Whitechapel, Spitalfields, Banglatown and Weavers areas, will need to be licensed. This scheme has been running since 2016.

Licensing private rented properties helps the Council improve the conditions of homes in Tower Hamlets and reduces the anti-social behaviour associated with poorly managed properties.

Failure to licence a licensable property can result in a prosecution and unlimited fine, or financial penalty of up to £30,000. If you are unsure if you need a licence email housinglicensing@towerhamlets.gov.uk with a description of the property and occupancy.

For more information or to apply for a licence visit: towerhamlets.gov.uk and search 'landlord licensing scheme'.

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 – we can send it to you by post or email
- 2 Complete, sign and return the updated form, as well as the deed (if applicable)
- 3 Pay the £25 admin fee.

⚠ Failure to register means you are in breach of your lease.

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

