

Tower Hamlets
Homes
making a difference today

Home Ownership

at your service



Your home ownership service

This leaflet tells you about your home ownership service – what we do, our standards for service charge invoicing and payments, our standards if you're in arrears, our customer promise, what to do if you're not happy with our service and getting more information including how to get in touch with us. We hope it covers all you need to know – but if it doesn't, please ask us.



What we do

- ✓ We calculate and issue your estimated and actual service charge and major works invoices.
- ✓ We offer you a range of ways to pay your service charge and major works invoices.
- ✓ We give you up-to-date service charge statements.
- ✓ We will answer your queries regarding your service charge or major works invoices.
- ✓ We take recovery action against you if you do not pay your service charge or major works invoices or break payment agreements.
- ✓ We offer information on what to do if you want to sell your leasehold property.
- ✓ We administer the process if you want to buy your council property under the right to buy scheme.

Getting in touch

If you want to talk to someone about your service charge invoice and how it is calculated, or discuss your service charge arrears; make a payment against your service charge account or talk to someone about buying your home then please get in touch.

You can contact us Monday to Friday (9am–5pm) except bank holidays.

-  Service charge or arrears enquires
020 7364 3236
-  Service charge and major works payments
020 7364 3800 (select option 6)



Right to buy/Resale's enquiries
020 7364 7500



By email: homeownership@towerhamletshomes.org.uk



By fax: **020 7364 7448**



In writing/in person
Home ownership services
3rd Floor
Jack Dash House
2 Lawn House Close
Marsh Wall
London E14 9YQ

To avoid a wait please ring or email first so we can make an appointment convenient for you.

Your home ownership service – the standards we will keep

Our residents have the right to expect the best possible service from the home ownership team. Every year we look at residents' suggestions and any complaints, as well as testing how well we are doing. You can expect us to:

- ✓ carry out a satisfaction survey to measure the level, quality and speed of our service by asking a sample of leaseholders who used the service what they thought.
- ✓ report back on how well we do in Tower Hamlets Homes newsletters.
- ✓ consider residents' suggestions and complaints in our service development.
- ✓ work with residents from the Getting Involved Register to improve our service by holding workshops and testing how easy our information is to understand.
- ✓ test our services against other ALMOs to make sure they we compete with the best performing organisations.

Our standards about your service charge

You can expect us to:

- ✓ issue you an estimated annual service charge by the 1st of April each year.
- ✓ issue you an actual service charge for the previous financial year, within 6 months of the end of each financial year.
- ✓ aim to issue an estimated invoice within 12 weeks once a contract for major works is let. The estimate will be adjusted once the final accounts have been prepared and audited and you will be advised of the final amount to pay.
- ✓ give you a range of payment options by which to pay your annual service charge and Major Works invoices.
- ✓ aim to send out a statement of account to you on a quarterly basis, so that you are aware of the balance on your account.

Our standards if you're in service charge arrears

If you fall behind in your service charge or major works repayments you can expect us to:

- ✓ take early action to help before your arrears get out of hand by advising you in writing if you fall behind with your repayments.
- ✓ visit you at home if we do not hear from you.
- ✓ ask you to clear your arrears straightaway or sign an agreement to make realistic and affordable payments to clear your arrears over a short period of time.
- ✓ offer you advice about claiming benefits and help with debt if you are having money problems. You can also ask us to refer you for independent help with your debts.
- ✓ end any store shed, garage, parking space licence and parking permit so that these charges do not add to your service charge arrears.

If you continue not to pay or repeatedly break agreements you can expect us to:

- ✓ warn you before taking further action.

- ✓ contact your mortgage lender (if applicable) and ask them to pay your outstanding arrears.
- ✓ commence proceedings in the court to recover your outstanding arrears. At this point interest, court fees and solicitor's fee will be added to your arrears.
- ✓ if your arrears are determined by the court or leasehold valuation tribunal and remain unpaid then ultimately we may seek to forfeit your lease.

Please see our Leaseholder dispute resolution procedure leaflet for information on how to dispute you service charge or major works invoice.

Our standards if you want to buy your home

If you want to buy your home you can expect us to:

- ✓ send you a RTB application pack within 5 working days of your request. The pack includes an application form (RTB1) and a government booklet **'Your right to buy your home'** which explains how the scheme works.
- ✓ provide assistance should you require help filling in your application form. We will also explain how the scheme works and answer your questions.
- ✓ contact you within 2 days on the telephone to arrange with you to bring any relevant missing information or to sign your application, when we receive your application form. If we are unable to reach you on the telephone we will send you a letter within 5 working days to tell you we have received it and asking you for any further information. We would ask for any missing information to be forwarded to us within 2 weeks.
- ✓ remain committed to tackling housing fraud and making sure only people who are entitled to the Right to Buy can buy their home. We will check that you have been the tenant for the qualifying period and have signed the application form. We will also check that any family members who want to buy and are entitled, have the opportunity to do so.

- ✓ send you the RTB2 notice which tells you whether or not you have the right to buy your home within the legal time-limit of 4 weeks of receiving your application form. If you have spent part of your qualifying period with another landlord, we will send you this notice within 8 weeks.
- ✓ send you an offer notice (Section 125 Notice) within 8 weeks if you qualify for the right to buy and are buying the freehold, or within 12 weeks if you are buying the leasehold interest. This notice will tell you the price you will have to pay and the terms and conditions of the sale.
- ✓ ask you when you receive your Offer Notice if you want to meet with someone from the team so we can go through the offer with you, explain what options you have, the costs of becoming a home owner and the buying process.
- ✓ provide you with a comprehensive Leaseholders' Guide when you become our leaseholder. This includes information on your rights and obligations; charging and ways of paying your service charge, as well as useful contact numbers.
- ✓ arrange an induction session for new leaseholders to go through the Guide and answer any questions you have.

How you can help

In the same way that we make a promise to you, we ask that you help us by:

- ✓ behaving reasonably towards our staff
- ✓ producing relevant documents
- ✓ turning up on time for appointments
- ✓ paying your service charge on time
- ✓ contacting us if you are having difficulty

We want to hear from you

If you have an idea for improving your home ownership service, why not drop us a line – we'd like to hear from you so we can find out what we are doing well and what we need to improve.

We are also always delighted to hear if our staff or contractors do a great job. We make sure they know when someone is pleased as this encourages them to do even better.

We always want to improve our service to you and will act on what you tell us. You can give us feedback at any time by completing the Comments, Complaints and Compliments form available at all our main receptions.

If we get it wrong

We aim to provide the best possible service but we know that sometimes things can go wrong. We welcome complaints, as they help us learn and improve our services.

If you're not happy with the way we have dealt with you, please tell us so that we can, where possible, sort out the problem.

The first step is to contact the member of staff providing the service you want to complain about, or their manager. Tell them the problem and they will try and sort it out. In many cases they will deal with your complaint on the spot. If not, we will write to you within 10 working days.

Tower Hamlets Homes manages housing services for Tower Hamlets Council

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Your communication needs

This leaflet sets out our standards for the Home Ownership Service. (English)

هذه النشرة تحدد المعايير الرئيسية التابعة لخدمة ملكية المستأجر (Arabic)

এই লিফলেটটি আমাদের হোম ওনারশিপ সার্ভিসের জন্য মানদণ্ড নির্ধারণ করেছে। (Bengali)

這本小冊子闡述居者有其屋的服務標準。 (Cantonese)

Buug-yarahan wuxuu qeexayaa heerarkeenna Addeegga Lahàanshaha Guriga. (Somali)

Tờ rơi này trình bày những tiêu chuẩn Dịch Vụ Sở Hữu Nhà Ở. (Vietnamese)

If you need this translated or in an another format, circle the format you want, fill in your contact details and send this page to the address below:

Large print Braille Talking CD Talking tape

ضع علامة دائرة على الصيغة المترجمة التي ترغب بالحصول على محتويات هذه المعلومات بها. ثم اكتب عنوانك بالتفصيل. وارسل هذه الصفحة إلى العنوان المدون أدناه:

ترجمة حروف كبيرة طريقة برايل للعميان التحدث من خلال سي دي التحدث من خلال شريط

আপনি যদি এর অনুবাদ বা অন্য কোন ফরম্যাটে (ক্লিপস্টর) চান তাহলে যে ফরম্যাটে এটি চান তার চারপাশে গোল দাগ দিন, আপনার ঠিকানা ও ফোন নাম্বার লিখুন এবং পৃষ্ঠাটি নিচের ঠিকানায় পাঠিয়ে দিন:

অনুবাদ বড় অক্ষর ব্রেইল কথা বলে এমন সিডি কথা বলে এমন টেপ

假如你需要索取其他格式版本，在需要的格式上畫圈，並填好個人聯絡辦法，將該頁寄到以下地址：

中文版 大字體 盲文版 CD 錄音磁帶

Haddaad warqaddan u baahan tahay in lagu turjumo ama lagu qore qoraal kale, calaamadee sida aad dooneyso, ku buuxi faahfaahinta laguula soo xiriiri karo kuna soo dir beejkan cinwaanka ku qoran meesha u dambaysa:

Turjumid Qoraal Waawayn Qoraal Indhoole CD hadal ah Cajal Maqal

Nếu quý vị muốn dịch sang Việt ngữ hoặc chuyển ngữ sang một dạng thức khác, hãy khoanh tròn dạng thức quý vị muốn, điền chi tiết liên lạc và gửi mẫu này đến địa chỉ dưới đây:

Dịch Chữ in to Ký hiệu Braille dành cho người mù Thu âm trên đĩa CD Thu âm trên băng nhựa

Return to: **Home Ownership Team**
Jack Dash House
2 Lawn House Close
Marsh Wall
London
E14 9YQ

Name _____
Address _____

Telephone _____
Email _____

