

**Tower
Hamlets
Homes**

Paying your service charge

For Leaseholders



Phone
020 7364 5015



Email
leasehold@
towerhamletshomes.org.uk



Website
www.towerhamletshomes.org.uk

A

If you need help, here's how to get in touch

Contact us



Website

www.towerhamletshomes.org.uk

Find answers to your questions, learn about our services, find out what we can do for you and view all of our leaflets.



Phone

020 7364 5015

Text-phone

Call us with the help of BT Text Relay
18001 020 7364 5015



Email

For general enquiries

contactus@towerhamletshomes.org.uk

For rents

rents@towerhamletshomes.org.uk

For service charges

leasehold@towerhamletshomes.org.uk



Write to us

PO Box 66355
London E14 1GU

Every care has been taken to make sure that information contained in this leaflet is correct as at May 2010.

Tower Hamlets Homes manages homes and estates owned by Tower Hamlets Council.

Tower Hamlets Homes is a trading name of Tower Hamlets Homes Limited. Registered in England and Wales.

Repairs Helpline

For when you need to report a communal repair or ask us about the progress of a repair that has been already reported. Someone is available 24 hours, every day.



Phone

0800 376 1637
(free from landlines)
or 020 7364 7070

Bengali/Sylheti

call between 9am and 5pm on 0800 376 1638 free from landlines or 020 7364 5151

আপনি যদি বাংলাভাষায় কোন মেরামতের কথা রিপোর্ট করতে চান তবে সকাল ৯টা থেকে বিকাল ৫টা পর্যন্ত ০৮০০ ৩৭৬ ১৬৩৮ নম্বরে যা ল্যান্ডলাইন থেকে ফ্রি বা ০২০ ৭৩৬৪ ৫১৫১ নম্বরে ফোন করুন।



Email

repairs@towerhamletshomes.org.uk
(not for emergency repairs)

Anti-social behaviour

For when you need help or advice on anti-social behaviour



Phone

0800 917 5918
(free from landlines)

Your local Housing Office

1 Rushmead

Bethnal Green
London, E2 6NE

Open

— 9am to 5pm Monday to Friday
(except the last Wednesday of every month 10am to 5pm)
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop in reception area

Cheviot House

227-233 Commercial Road
London, E1 2BU

Open

— 9am to 5pm Monday to Friday
(except the last Wednesday of every month 10am to 5pm)
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop in reception area

542 Roman Road

London, E3 5ES

Open

— 9am to 7pm Monday
— 9am to 5pm Tuesday to Friday
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop in reception area

In partnership with:



TOWER HAMLETS



B


Paying your service charge

Tower Hamlets Homes provides a range of services to your block and home – from cleaning and repairs through to dealing with anti-social behaviour and maintaining communal areas.


All leaseholders have to pay service charges to cover the actual cost of providing services to your block and home. Your service charge is your contribution towards the cost of providing these services.

To discuss your service charges or payment options contact our Leaseholder Services team.

Leaseholder Services team

 **Phone**
020 7364 5015 (option 3)

 **Email**
leasehold@towerhamletshomes.org.uk

 **Write to us**
Leaseholder Services Team
PO Box 66355
London E14 1GU

This leaflet explains your service charge, how to pay and when we take enforcement action. It also explains how we work out your service charge and what to do if you are finding it difficult to pay.



When to pay

Service charge estimate

Before the start of each financial year (1 April), we estimate how much it will cost to provide services to your home and block for the coming year.

Because you have to pay your service charge in advance, your service charge estimate is your service charge bill for you to pay.

We send you an invoice for these estimated charges, along with a summary of your rights and obligations.

You can pay your annual service charge in full straight away or spread the cost over 10 monthly instalments.

We also send you a separate invoice for your ground rent and building insurance. You will also need to pay this immediately.

Actual service charge

After the end of each financial year, we work out how much it actually costs to provide services to your home and block. We will send you a statement of this expenditure before 30 September which tells you how much the services you received in the previous year actually cost, along with a statement of your account.

If your actual service charge during the year was less than the estimated service charge, we will credit your service charge account.


If your actual service charge was more, we will send you an invoice for the additional amount due. This is payable within 28 days.

D

How to pay your service charge


We offer lots of ways to pay your service charge.

Online


 Use your debit/credit card to pay your service charge at: www.towerhamletshomes.org.uk

You can pay online 24 hours a day, any day of the week.


Standing order

 You can choose to make a regular payment from your bank. Contact us for a Standing Order form on [020 7364 5015](tel:02073645015) or at your One Stop Shop.


Telephone

 Pay by debit/credit card over the telephone by calling [020 7364 5015](tel:02073645015). Or by using the 24-hour telephone payment line on [020 7364 3800](tel:02073643800). You will need your invoice number.

Post

 Use your payment slip and pre-paid reply envelope. Send cheques or postal orders made payable to: [London Borough of Tower Hamlets, 62 Roman Road, London E2 0PG.](#)

In person

 Pay by cash, cheque or debit/credit card at the cashiers at [62 Roman Road, London, E2 0PG](#). You will need your invoice number or monthly instalment slips.

However you choose to pay, make sure your payment goes to your account by:

- using your 11 digit invoice number on all bill payments, cheques and correspondence
- using our correct sort code (08-90-76) and account number (LBTH 61012927) if you pay by standing order, telephone or internet banking
- keeping any receipt or payment reference number safe.

E

What to do if you're finding it difficult to pay your service charge



Most leaseholders have no trouble paying their service charge on time but a small number fall behind with their payments. If you are having difficulty paying your service charge, let us know straight away to see how we can help.

If you are having difficulties:

- We offer a free in-house debt advice service run by qualified debt advisers. Please contact us.
- Free debt advice is also available from the National Debt Line.
- For advice about benefits contact Directgov or contact your local JobCentre Plus office.

National Debt Line

 **Phone**
0808 808 4000

 **Website**
www.nationaldebtline.co.uk

Directgov

 **Website**
www.direct.gov.uk

JobCentre Plus

 **Phone**
0800 055 6688

**If you're
finding it
difficult
to pay your
service
charge**

**Let us know
– there are
lots of ways
we can help.**

F

When we take enforcement action

We will send you a statement of your account four times a year to help you keep track of your payments. If you make a late payment, miss a payment or don't pay your service charge, we will:

- Let you know in writing, so your service charge arrears don't get out of hand.
- Contact you to discuss your arrears by phone or by visiting you at home if we do not hear from you.
- Ask you to clear your arrears immediately or to sign an agreement to make realistic and affordable payments to clear your arrears.
- Offer you debt and benefit advice, especially if you are having money problems. You can also ask us to refer you to independent help with debt.
- Terminate any storage shed, garage, parking space licence or permit when they expire so that these charges do not add to your service charge arrears.

If you continue not to pay or repeatedly break agreements, we will:

- Warn you before taking further action in writing.
- Contact your mortgage lender (if you have one) and ask them to pay your outstanding arrears. Your arrears may be added to your mortgage.
- Begin proceedings in Court to recover your outstanding arrears. Court costs, solicitors' fees and interest may be added to your arrears and could affect your credit rating.
- Seek to end your lease if your arrears remain unpaid after a court or leasehold valuation tribunal has made a decision that you must pay.



Service charge disputes

If you disagree with a particular part of your service charge, please contact the team responsible for delivering that service to give them the opportunity to put things right. If they can't remedy the problem you can escalate your complaint to our Customer Service Team who will investigate.

If this still does not fix the problem you can ask for your dispute to be referred to an independent company for mediation, arbitration or adjudication. To find out more please see our leaflet *Putting Things Right* or contact the Customer Service Team.

If you register a dispute, you may be able to withhold charges until the dispute is resolved. Please remember you need our written agreement to do this.

We will usually agree to withholding part payment relating to your dispute when a service has not been provided or falls below our standards, or if the service charge is unreasonable in terms of the law (section 19 of the Landlord and Tenant Act 1985).

Please remember that we will take further action if you withhold payment without our written agreement, withhold more than we agreed, or if you don't make an agreed payment or don't respond to our correspondence.

Customer Service Team



Phone

020 7364 5015 (option 3)

Your service charge – what you pay for

Working out your service charge

Service charges are worked out so that everyone pays a fair share of the cost of providing services to your home and neighbourhood.

Service charges vary depending on the services we provide to your home and block and the terms of your lease. Your lease will also tell you how your share of these charges is calculated.

Cleaning

Includes: cleaning of the communal areas of your block and estate.

Repairs and maintenance

Includes: repair and maintenance of the structure and communal areas of your block, and lift and door entry maintenance.

Services

Includes: looking after the green and paved areas on your estate, providing any CCTV or concierge service, electricity used in communal areas, fuel used by a communal boiler that provides heating and hot water to your home.

Management and administration

An annual fee which includes: dealing with anti-social behaviour, dealing with enquiries and complaints, invoicing and collecting service charges, accountancy, legal services, attending residents' meetings, enforcement of lease conditions, dealing with communal repair queries and leaseholder consultation.

How we work out your share

To ensure leaseholders only pay a fair share of the actual cost, we work out your individual contribution for most services based on the gross rateable value (GRV) of your property. The GRV takes into account the size and value of your property, as set out in your lease.

For example, if there are 10 properties in your block with an identical GRV of £340 and the cost of providing cleaning to your block is £2,000 the calculation would be:

$$10 \text{ properties} \times 340 \\ = \text{£}3,400 \text{ (block GRV)}$$

$$\text{£}2,000 \text{ (cost of block cleaning)} \\ \div \text{£}3,400 \text{ (block GRV)} \\ \times 340 \text{ (property GRV)} \\ = \text{£}200$$

Your share of cost will vary slightly depending on the GRVs of your home and other properties in the block. If all properties in your block are leasehold properties we recover 100% of the cost of managing and maintaining the block from leaseholders.

In blocks with only leasehold properties we are able to offer leaseholders the opportunity to reduce their service charge by negotiating with us about the services they need. Please contact us for more details about this. In most blocks there's usually a combination of both leaseholders and tenants, and so the cost is shared.

On your actual service charge invoice we show your individual property cost as well as the total block and estate cost.



Want to know more?

Here's how to find out more about the services we provide and what we can offer you.



Talk to your housing advisers

They can answer most of your questions or put you in touch with people who can.



Pick up our range of leaflets and publications

They give you more information on all of our services. You can find these in our reception areas, on our website or by contacting a housing adviser.



Read our service standards

They set out what we do so you know what to expect. We have a service standard for each of the services we provide. These are available on our website and in our offices, or you can ask a member of staff for more information.



Visit our website

You can find lots of information about what we do, how we are performing, and our latest news and information. Also available online are our leaflets and publications as well as local information such as neighbourhood inspection timetables.



Check out your newsletters

They contain news and information about our service and are delivered straight to your door.



Look at your local noticeboard

It has information about your Neighbourhood Housing Team, neighbourhood inspection timetables and useful information for where you live.

Translations

This leaflet is for leaseholders and tells you more about how to pay your service charges and what you should do if you are in financial difficulty. If you need help to understand it or if you have any questions, please contact us by telephone, email or visit one of our offices. We can arrange alternative formats including large print, and provide written information in your own language. We can also offer a meeting with a member of staff and an interpreter.

Translations



Phone
020 7364 5015



Email
contactus
@towerhamletshomes.org.uk

Bengali

আপনাদের সার্ভিস চার্জ দেওয়া এই প্রচারপত্রটি লীজহোল্ডারদের জন্য এবং এটা আপনাদের বলছে আপনারা কিভাবে সার্ভিস চার্জ দেবেন আর যদি আপনাদের আর্থিক সংকট হয়, তাহলে আপনাদের কি করা উচিত। আপনাদের যদি এটা বোঝার ব্যাপারে সাহায্য দরকার হয় অথবা আপনারা কোন কিছু জানতে চান, তাহলে অনুগ্রহ করে আমাদের সাথে টেলিফোন বা ইমেইলে যোগাযোগ করুন কিংবা আমাদের কোন একটি অফিসে এসে দেখা করুন। আমরা আমাদের স্টাফদের কারো সাথে একজন ইন্টারপ্রিটারসহ আপনার একটা বৈঠকের আয়োজন করতে পারি অথবা আপনার নিজের ভাষায় লিখিত তথ্য দিতে পারি।

Somali

Qoraalkan waxa loogu talagalay dadka haysta kirada muddada dheer waxana uu macluumaad kaa siinayaa sida loo bixiyo khidmadaha adeegga iyo tallaabada aad qaadi lahayd haddii uu ku haysto ciriiri dhaqaale. Haddii aa du baahan tahay in lagaa caawiyo fahamka qoraalka ama aad su'aalo qabtid, fadlan nagula soo xiriir telefon, iimayl ama soo booqo mid ka mid ah xafiisyadeenna. Waxaan kuu diyaarin karnaa kulan aad la yeelatid xubin ka tirsan shaqaalaha iyo turjumaan ama waxa lagu siin doonaa macluumaad ku qoran luqaddaada.