

# YOUR BILL EXPLAINED

Your actual service charge 2019-20

Please find enclosed your Actual Service Charge Certificate for 1st April 2019 to 31st March 2020 covering day to day charges and major works (if applicable).

**Day to Day Charges.** The certificate sets out the costs for the services you received in the financial year. It also shows the difference between your estimated costs (sent to you in April 2019) and the actual costs we paid. If your actual costs are higher than your estimated charges, you will have received an invoice for the outstanding amount. You must pay this in full within 28 days of the date of the invoice. If your actual costs are lower than your estimated charges, we will credit the difference to your service charge account.

You will find details of what goes into your day to day bill on page 2 and how to pay on page 3.

**Major Works (MWs) Charges.** If we spent money on MWs at your block these will be shown on your certificate. These costs are set against the estimate we sent in April 2019 (if applicable). Please view your payment options on page 4 of this newsletter and let us know how you want to pay. If no costs were incurred you will receive a credit.



Independent advice about your lease and service charges is available at [lease-advice.org](http://lease-advice.org)

Contact us: [contactus@thh.org.uk](mailto:contactus@thh.org.uk) 020 7364 5015

## 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
- 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](http://my.thh.org.uk) and once your details are validated you'll be emailed a username and password.



**Tower  
Hamlets  
Homes**

**MyTHH**

## Eligible for DWP Benefits?

Did you know that we have a dedicated Financial Inclusion Officer? If you're a Leaseholder and you receive Universal Credit or Welfare Benefits (e.g. Income Support, Jobseekers Allowance, Employment and Support Allowance or Pension Credit), we can help you apply for financial help with your service charges or major works charges from DWP (Department for Work and Pensions).

We can also help you with money management and refer you to other organisations that can give you free, confidential advice with other debt related matters.

For more information and referral, email us at [contactus@thh.org.uk](mailto:contactus@thh.org.uk) or call us on 020 7364 5015.

## Struggling to pay your bills?

For free independent debt advice call the National Debtline on 0808 808 4000 or visit the National Debtline's website: [nationaldebtline.org](http://nationaldebtline.org)

For free benefit advice visit [gov.uk/benefits-calculators](http://gov.uk/benefits-calculators)

## Need to claim on your building insurance?

Call 0800 026 1841.

All claims must be made within 90 days of the event. See our website [thh.org.uk](http://thh.org.uk) for details.

# What goes into your bill

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 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 use the list of repairs carried out to your block in 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

The cost of caretaking in 2019-20 was £26.93 per hour. We multiply the cost per hour by the number of caretaking hours 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

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

You pay a proportion of this cost based on the GRV of your home. You can request a list of concierge invoices for your block from THH.



### Communal boiler fuel

Providing and managing the fuel supply for communal heating and/or hot water systems.

### Your charge

You pay a proportion of this cost based on the number and size of rooms in your property. A list of boiler fuel bills for your system is available from THH.



### Communal electricity

Providing and managing the communal electricity supply for communal lighting, lifts, door entry systems, heating systems and water pumps.

### Your charge

We divide the communal electricity charge between each home based on the GRV. You can request a list of communal electricity bills for your block and estate from THH.

## ESTATE SERVICE

We take the cost of providing a service to your mpsite\*\*\* including management and operational overhead costs. This is the total service cost. We apply this cost to all the homes on your mpsite based on the individual GRV of each home.



### Estate repairs

Communal repairs to the external areas of your mpsite including repairs to paths, railings, fences, bollards, clearing and unblocking drains, repairs to playground equipment and other facilities.

### Your charge

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

The cost of caretaking in 2019-20 was £26.93 per hour. We multiply the cost per hour by the number of caretaking hours for your mpsite.



### Gardening

Grass cutting, planting and weeding flower beds, tree pruning, emptying dog bins on your mpsite.

### Your charge

You pay a proportion of this cost based on the GRV of your home. You can get a breakdown of the number of visits and time spent on your mpsite from THH.



### Refuse service

Bulk waste and fly-tipping collections from your mpsite. 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 mpsite costs

THH pays LBTH for bulk waste collections through two service level agreements. 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 a service charge 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

The cost of these services are made up of salaries, service level agreements with LBTH and overheads to cover office costs. 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.

\*\*\* Mpsites help us to calculate leasehold charges such as horticulture and caretaking services. Mpsites give us important details of many of our estates and communal areas including footpaths, estate roads, grass areas, shrub beds and buildings.

## Holiday Lets

As a Leaseholder, the terms and conditions of your lease mean that you are not allowed to use your property as a holiday let – via short term rental sites like Airbnb, HomeAway or similar.

If you DO let your property as a holiday let, you will be in breach of your lease and subject to legal action; this also applies if your tenants are subletting the property as a holiday let.

If you want to sublet the property via a tenancy agreement you must notify us in writing and sign a Deed of Covenant.

Your tenants also need to sign this Deed. More information is available at [thh.org.uk/leaseholders](http://thh.org.uk/leaseholders)



## 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
- 2 Sign and return the Deed of Covenant along with a £25 registration fee
- 3 Sign and return the Change of Contact Details form.

 Failure to notify us means you're in breach of your lease.

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



## How to pay

Whichever way you decide to pay your bill **make sure you have your 11-digit invoice number to hand** (printed on the top right-hand corner of your invoice – it starts with 55). Please don't use any other letters or digits. That way we'll be able to match your payment with your invoice.

SEE PAYMENT OPTIONS OVERLEAF

DATE	FUND	TAX POINT
01-APR-2016	55	

  

INVOICE NUMBER	55000000000
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IF YOU HAVE AN INVOICE PLEASE CONTACT US. PLEASE HAVE YOUR INVOICE TO HAND WHEN YOU GET IN TOUCH.



### Direct Debit

Direct Debit is the most convenient and simplest way to pay bills. Payments are made automatically, so bills are never forgotten. To set up a Direct Debit call us on 020 7364 5015, our phone lines are open 8:30am to 5:30pm Monday to Friday. You'll need the following information to set up your Direct Debit: invoice number, bank account details and sort code.



### Standing Order

To set up a standing order, please complete a standing order form online from your bank or building society. Alternatively, download a standing order form from our website. Please quote LBTH payee details: Sort Code: **60-03-19** Account Number: **75667266**

Reference: **Your invoice number**  
Send the completed form to your bank or building society.



### Credit or debit card payments

#### — By phone

Call our automated payment line on 020 7364 3800 anytime to make a payment by phone.

#### — Online

Why not pay your bill online? It's quick and easy to do, just log on to: [towerhamlets.gov.uk](http://towerhamlets.gov.uk).



### Internet and telephone banking

For internet and telephone banking, please quote LBTH payee details: Sort Code: **60-03-19** Account Number: **75667266** Reference: **Your invoice number**



### Cheque or Postal Order

Cheques or postal orders should be made payable to: 'London Borough of Tower Hamlets'. Write your name, address and your 11-digit invoice number on the back of your cheque or postal order. Send it to:  
**Cashier's Payments**  
**Albert Jacob House**  
**62 Roman Road**  
**London, E2 0PG**  
For postal payment receipts, please provide a self-addressed, stamped envelope.

View your payments and account online 24/7 with MyTHH

**MyTHH**

## 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](http://london-fire.gov.uk) for tips to keep your home safe and know what to do in a fire.

**Smoke alarms:** We strongly encourage you to fit smoke alarms in your property. *If you rent your property out, you must follow safety regulations which include gas and electrical tests, fitting smoke alarms and following all fire safety regulations.*

**Get Gas Safe:** If you rent out your property, make sure you get your gas appliances safety checked by a Gas Safe registered engineer. Do it every year - it's the law. If left unchecked, appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning. Don't take the risk. Visit [gassaferegister.co.uk](http://gassaferegister.co.uk) to find a Gas Safe registered engineer near you.

Don't forget that if you rent out your property, you have certain responsibilities – more information can be found at [gov.uk/private-renting](http://gov.uk/private-renting). If you rent out your property in Whitechapel, Banglatown or Weavers and Spitalfields Wards you must have a licence.

## Have you been approached by a private company seeking to buy the freehold?

If so, we strongly recommend that you seek independent legal advice from a solicitor before entering into any agreements in relation to your lease or the block. Please note that if the collective enfranchisement claim is successful and you live on an estate you will still have to pay all current and future estate service charges, contribute to works on the estate roads, paths and estate communal areas as well as any associated management fees payable.

**Guidance:** As well as seeking advice from a solicitor, the Leasehold Advisory Service (LEASE) provides useful guidance and advice to leaseholders. LEASE is an independent organisation; they provide free legal advice to leaseholders. You can read more about enfranchisement on their website at [lease-advice.org](http://lease-advice.org)

## Service review

We asked the Housing Quality Network (HQN) to carry out an independent review of our leasehold management service. Their report and our action plan are on our website, [thh.org.uk](http://thh.org.uk). We have already put some of the recommendations in place such as producing flowcharts for our major works process and improving our website.

## 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 <b>90 days</b> from the date of your invoice
2 2 year interest free	Over £1,000	✓	✓	• Up to <b>24 monthly</b> direct debit instalments • Minimum monthly payment <b>£100</b>
3 Up to 5 year payment period - partially interest bearing	Over £2,000	✓	✗	• Up to <b>60 monthly</b> direct debit instalments • Minimum monthly payment <b>£100</b> • Interest free: <b>Years 1-2</b> • Interest charged: <b>Years 3-5</b>
4 Up to 10 year payment period - partially interest bearing	Over £10,000	✓	✗	• Up to <b>120 monthly</b> direct debit instalments • Minimum monthly payment <b>£100</b> • Interest free: <b>Years 1-2</b> • Interest charged: <b>Years 3-10</b>
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.