

TOWER HAMLETS
Community Housing
THCH



Tower Hamlets Community Housing
Leaseholder's Handbook

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Welcome

On behalf of all the board members and staff of THCH I would like to introduce you to the latest edition of our Leaseholders Handbook.

This handbook is designed to be an easy to read guide explaining THCH services and the rights and responsibilities of both you as leaseholders and of THCH. We have tried to include as much general advice as possible as well as some detailed advice about your lease, your service charges and how you can become involved.

This guide has been developed with residents on our Leaseholders Steering Group and is intended to help you make the most of the services we offer. If there are any issues not covered by this handbook and you need further information then please contact your local Community Housing Office who will be able to assist with most enquiries. If they cannot then they will probably know someone who can.

From time to time the law or THCH policies may change. If this happens THCH will tell you in Update, our monthly residents newsletter or on our website. Leaflets explaining key THCH policies are available from any of our offices or from our website: www.thch.org.uk. Both Update and our website are useful sources of information.

David Eatwell

Director of Housing

Introduction to THCH

Tower Hamlets Community Housing is a friendly, community based and resident-led social housing provider registered with the Tenant Services Authority. We are also a registered charity (registration number 1078394). We provide housing in the east end of London with almost all of our housing currently located in and around the western part of Tower Hamlets on the fringes of the City of London.

We believe that the best way to provide a housing service for the community is with the community and our relationship with our residents drives everything we do. We are a not-for-profit organisation and we invest back into the community through our local community centres.

Our Head Office is in Stepney and we have three Community Housing Offices who are responsible for the management of your home. Your Community Housing Office can assist with general advice or enquiries about the service THCH offers. The three offices are located as follows;

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| <p>Bethnal Green Unit 4 Connett House 1 Teesdale Street London E2 6GF Tel: 020 7749 9830</p> | <p>Shadwell & Wapping 54 Bigland Street Shadwell London E1 2ND Tel: 020 7791 9770</p> | <p>Spitalfields 47 Hobsons Place Woodseer Street London E1 5HH Tel: 020 7655 0380</p> |
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THCH Head Office is at: Tower Hamlets Community Housing Ltd, 285 Commercial Road, London E1 2PS.

You can also make a number of enquiries online at our website or you can email: thch@thch.org.uk

THCH manages a wide range of properties including houses and flats, commercial properties and community facilities. These properties are occupied on different legal arrangements - usually leases, tenancy agreements or licences. Approximately one third of all THCH residents are leaseholders. This guide outlines the rights and responsibilities of both you as leaseholders and THCH as the landlord and freeholder.

If there are any issues not covered by this handbook and you need further information then please contact your Community Housing Office on issues concerning the delivery of services or the Finance Team at Head Office if it is about the payment or calculation of service charges.

THCH also has a Leaseholders Steering Group (LSG) that meets quarterly to discuss issues of importance to THCH leaseholders, the meeting dates are published in the THCH monthly newsletter, UPDATE and on our website www.thch.org.uk. All THCH leaseholders can apply to join the LSG.

Your Lease - Rights & Responsibilities

There is more than one type of lease for THCH properties. Although all leases are broadly the same there will be slight variations because of changes in the law and the way in which people have changed their living habits over the years.

In general there are two main parts to a lease - the general covenants which can only be changed by mutual agreement between yourselves and THCH - and the schedules. One of these schedules (usually schedule 4) includes the regulations set out in the lease. These regulations can be changed by THCH by amending our policies, procedures and practices and then publishing those changes to you.

If you have a mortgage the lease will be with your lender. THCH also has copies of leases and will be able to tell you which type of lease you have. Copies of the more common forms of lease are available on the THCH website although these should be used as general reference only.

A typical lease will include: the Land Registry details; name the parties to the lease; some brief definitions of some of the key terms used; the date of the lease and how long it lasts (the term); a description of the area and elements of the building which are the subject of the lease; the basic terms of the lease including THCH's obligations as landlord and your obligations as a leaseholder, the covenants relating to what expenditure can be included in a service charge and arrangements for calculating the service charges ; and there will also be a number of schedules which detail for example: the rights over which land is included in the lease; the rights that THCH has retained; the rules and regulations that the leaseholder has agreed to abide by; and arrangements for paying service charges. The lease will also set exactly what part of the building the lease refers to and which is owned by THCH.

What Are the Differences Between Some Leases?

Here are some examples:

- The Tower Hamlets Council lease says that you should redecorate inside your home every five years. The GLC lease says that you should redecorate every six years.
- If you have a Tower Hamlets lease, you must tell us if you want to sublet your home for more than 12 months. If you have a GLC lease you must tell us if you want to sublet at all.
- If you have a GLC lease, you have to organise any repairs to fences and walls that you are responsible for. In Tower Hamlets leases we are responsible, but we have to pass the cost on to you.

Summary of what you must do, whichever type of lease you have:

- You must keep your home in good repair and condition. This includes all fixtures and fittings, water, gas and electrical apparatus, internal tanks, pipes and wires that serve your home.
- You must pay your service charge bill, building insurance premium and ground rent within the time THCH set and pay a contribution towards major repairs and improvements.
- You must give THCH written notice if you are going to sell your home, or sublet (GLC lease) or sublet for more than 12 months (LBTH lease). You must also pay a registration fee and sign a deed of covenant. The deed of covenant requires the person to whom the property has been sold or sublet to observe and perform the terms of the lease.
- If you do not occupy your home you must provide us with a correspondence address to where we can send information or

notices.

- You must obtain written permission from THCH before you make any alterations to the internal structure or outside of your home.
- You must allow THCH into your home to carry out emergency repairs that are affecting other residents including those for which you may be responsible. You will be charged for all repairs that are your responsibility that THCH has to carry out.
- You must avoid causing nuisance to your neighbours by keeping your floors covered with underlay and carpeting.

Summary of what THCH must do (although the costs may be passed on to you)

- THCH must keep the main structure and outside of your home in good condition. This includes the roof, window frames, outside walls and foundations.
- THCH must keep communal (shared) water tanks, main water and sewage drains, rubbish chutes, lifts, door entry systems and shared TV aerials in good condition.
- THCH must keep communal electric, gas and water supplies to all flats in good condition.
- THCH must insure the building (but not the contents).
- THCH must decorate the outside of the block, including communal areas.

Repairs - Who is Responsible?

The tables below show who is responsible for what although it is not meant to be fully comprehensive. If you need more information please contact your Community Housing Office. You will have to pay towards the cost of repairs that we are responsible for.

Repairs that THCH is responsible for

Plumbing

- Burst or leaking pipes up to stopcock serving your home
- Communal water tanks
- Functioning of drainage and sewage

Carpentry

- Roof structure and covering
- Outside window frames (in most leases)
- Broken windows in communal areas
- Entrance doors in communal areas

Electrical - Heating

- Communal electrical heating and hot-water systems (but not fittings inside your home)

Repairs that you are responsible for

Plumbing

- Burst or leaking pipes beyond stopcock serving your home
- Water tanks in your home

Carpentry

- Broken glass in windows (including putty and or beading) to your home
- The doors to your home

Electrical

- Electrical wiring in your home
- Electrical and mechanical appliances in your home

Heating

- Your central heating and hot-water systems

Breaches of the Lease

Your lease is a contract and THCH will take appropriate action whenever it becomes aware that a leaseholder is acting in breach of the terms of their Lease. Such breaches could include: -

- Unapproved works to the property
- Improper use of the property
- Refusal of access to THCH officers
- Anti-social behaviour including harassment or neighbour nuisance
- Failure to pay service charges
- Dumping rubbish outside your dwelling
- Failure to control the behaviour of your tenants

In all such cases, THCH will first write to the leaseholder giving notice that they are required to remedy the breach. If the breach continues further action will be taken; this could include seeking an injunction or taking further action against the leaseholder for the forfeiture of the lease. This last step could mean losing your home.

Leaseholders who believe that there are breaches of THCH's responsibility should first notify THCH. Should the matter not be resolved, leaseholders will be able to use THCH's formal complaints procedure and if still not satisfied you will be able to use the Independent Housing Ombudsman Service or arbitration through the Leasehold Valuation Tribunal. Matters of financial dispute eg. levels of service charges or major works may also be referred to the Leasehold Valuation Tribunal.

Good Housekeeping

This section includes some general advice on maintaining your home.

The water supply

It is important to know where your stopcock is in case you have to turn it off in an emergency. If you have tenants in your property then make sure that they also know where the stopcock is.

Protect your pipes from frost

Water can freeze inside pipes, cisterns, sinks and basins during very cold weather. When frozen the water will expand which can crack the pipes or joints and when the ice melts water leaks potentially causing damage to the building, your decorations and possessions and even, if you live in a flat, to your neighbours' home. This can be very upsetting and unhealthy - especially for children or elderly people. You can avoid this miserable experience by taking a few simple precautions if the weather is cold, or could go cold soon:

- If you are leaving your home empty for any period of time leave some heating on - it only needs to be on a low setting to protect your system from frost. If you find out that your pipes have frozen already (nothing will come out of the tap when you turn it on) you should:
- Warm up your home using an electric heater - your central heating boiler should not operate if there is no water.
- Once your home is warm, then check whether water is coming out of your taps.

- If so then you can turn your central heating back on and check the pipes for leaks.
- If you find any leaks, isolate that section and arrange for a plumber straightaway.

Heating and hot water

It is good housekeeping to have a full safety check carried out on your gas and electricity installations on a regular basis. If you are letting out the property you are legally required to test and service any gas installation annually. THCH can provide this service to you at a reasonable cost.

Gas heaters and boilers will need either a balanced flue or proper ventilation so that waste fumes, which can be poisonous, can be carried away safely so make sure that ventilation is kept clear. You should be very careful with gas or water heaters in the bathroom. Make sure that the room is well ventilated and the flue is clear. Open a window or door while the water is running and turn off the heater before you get in the bath.

You can buy a carbon monoxide monitor from most DIY stores.

Fuses and circuit breakers

The electricity supply is controlled by fuses or circuit breakers which are designed to cut out (blow) before anything dangerous happens.

If a fuse blows several electrical things in your home will suddenly cut out. The fuses are usually in an in-built cupboard, you must make sure you know where these are.

1. Unplug, or switch off at the wall, anything that you think might have caused the problem (the fuse may have blown immediately after you have turned on a drill or a hair drier for example).

2. Switch off the electricity at the mains. It is a good idea to keep a torch (not candles) near the switch.
3. Check the fuses to see which one has blown (the wire will be burnt).
4. Replace the fuse wire with new wire. It is a good idea to have a supply of fuse wire easily available. All good DIY and hardware shops will stock fuse wire. Make sure you use the right sort (there are different strengths - called the 'ampage') and never ever use any other wire.
5. Switch the electricity back on.
6. If the replacement blows straight-away, or shortly after, there could be a fault in the system – get an electrician to check this out straight away. THCH can provide this service to you at a reasonable cost.

Circuit breakers automatically switch off when there is a problem. They are easier to deal with than fuses, but again it is a good idea to make sure you know where they are and what to do. If several appliances go off at once you should:

1. Unplug, or switch off at the wall, anything you might think caused the problem.
2. Switch off the electricity at the mains.
3. Find the switch that has turned itself to 'off' and flick it back to 'on'.
4. Switch the electricity back on.
5. If the switch turns itself off again straight-away, or quite soon after, there could be a fault in the system – get an electrician to check this out straight away. THCH can provide this service to you at a reasonable cost.

Beware of fire

Fires can start easily and spread very quickly. Be especially careful if you have young children or very elderly or infirm people living with you. Keep matches out of reach, don't leave pans boiling away and don't cover heaters or boilers. Unplug electrical equipment before you go to bed and make sure cigarettes are put out properly. If a fire (even a small one) does start you must:

- Get your family out and stay out
- Close doors behind you if possible to stop the flames and smoke spreading
- Phone 999 and ask for 'fire'. Give your address clearly when you get through
- Warn your neighbours
- Don't go back inside until a fire officer says it is safe

Prevention is better than cure. We strongly recommend that residents get their own smoke alarms and check them regularly.

The London Fire Brigade recommends that you should make sure that you have a fire escape plan and that everyone in your household knows what that is. For free safety advice, including advice on your fire escape plan you can contact your local fire service or go to www.london-fire.gov.uk.

Stop damp and mould

A lot of moisture goes into the air whenever you cook, run a bath or dry clothes in your home. When this moisture meets a cold surface like a window or an outside wall it turns into droplets called 'condensation'. If this is left it can cause unpleasant damp that can be unhealthy and damaging. You can help prevent this problem by:

- Wiping moisture away whenever you see it - it may collect on windows overnight.
- Keeping a window open if you are drying clothes indoors - dry them outside whenever possible and only use a tumble drier if it has direct ventilation to the outside.
- Keep rooms warm - even a low 'background' heat will help.
- Ventilating the room - nobody likes draughts but air does need to come in and out, so open windows a little until they stop misting up.
- Don't block up air vents in your home and don't place furniture next to your radiators as air needs to circulate around your home.
- Don't use bottled gas or paraffin heaters - they actually produce water in the air and are a fire risk too.
- If you have mould you can clean this away using either a proprietary cleaner available from most supermarkets or hardware shops or use a mild bleach solution.

Take precautions before you go away

There are things you can do to keep your home as safe and as secure as possible when you are away:

- Buy timer switches so that your house lights come on automatically in the evening.
- Cancel deliveries such as milk or newspapers.
- Unplug all your electrical appliances (other than your freezer, if you have one).
- Turn off the water supply.
- Close all the windows and internal doors (lock the windows if you can).
- Lock the outside door.

- Lock sheds and garages.
- Tell neighbours you will be away. Ask someone to keep an eye on your home by pushing through mail and closing curtains.
- If you are going to be away for longer than a few weeks it is a good idea to tell your housing office.

Contents Insurance

We recommend that you arrange contents insurance in case of accidents or theft. As a member of the National Federation of Housing THCH residents have access to a low-cost scheme. In addition the THCH insurers have a low cost scheme. Ask at your local office for further information.

Contact Numbers and addresses

It is helpful to THCH if we have telephone numbers or email addresses so that we can contact you for consultation on management issues or in case of emergency.

Your lease will usually require you to provide us with an alternative address if you are letting your property to tenants.

Good Neighbours

You should be able to enjoy life in your home. Good neighbours will tolerate the different lifestyles of people living near them as long as they don't cause a nuisance. Good neighbours will also understand the impact their behaviour may have on their neighbours and act accordingly.

THCH will encourage and promote all residents to become involved in the local community and we have a range of community facilities offering a range of services.

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| Cable Street Club Room | 395 Cable Street Shadwell London E1W 3DP | Cable Street is a small facility specifically for local pensioners, featuring kitchenette and toilet facilities and full disabled access. |
| Hanbury Street Community Room | 103 Hanbury Street Spitalfields London E1 5JQ | A newly built facility with full access for the disabled - comprising of a small meeting room, kitchenette & toilet. Suitable for small groups/activities and meetings. |
| Luke House Community Room | Bigland Street Shadwell London E1 2ND | A modern facility built above our Shadwell & Wapping Community Housing Office. The facility has access for the disabled and comprises hall, kitchenette and toilet. Ideal for community groups and recreational classes. |

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| Minerva Community Centre | Minerva Street London E2 9EH | Newly refurbished in 2008 with full access for the disabled, comprising: dividable hall, offices, kitchenette & toilet. Suitable for medium sized meetings and other functions. |
| St Peters North Community Centre | St Peters North Community Centre 1 Marian Place Bethnal Green London E2 9AX | Modern purpose built community facilities over 2 floors with full access for the disabled, comprising: hall, offices, meeting rooms, kitchenette & toilet. Suitable for medium sized meetings and other functions. |
| Tarling East Resident's Room | 6 Robert Sutton House Tarling Street Shadwell London E1 0BA | Community facility comprising: kitchenette & toilet and medium size meeting room. A new Tarling Community Centre is planned. |
| Wodeham Gardens Community Room | 1 Wodeham Gardens Whitechapel London E1 5BN | A small meeting room offering full access for the disabled, comprising: dividable hall, kitchenette & toilet. Suitable for small functions. |
| Zander Court Club Room | 50 Zander Court Bethnal Green London E2 7AY | Purpose built community facilities with full access for the disabled, comprising: dividable hall, kitchenette & toilet. Suitable for medium sized meetings and other functions. |

Anti-social behaviour

THCH is committed to supporting residents who are victims of any form of harassment, or anti-social behaviour. THCH has a victim orientated Anti-Social Behaviour policy and procedure for dealing with reported cases of Anti-Social Behaviour. The Anti-Social Behaviour policy is available from the Community Housing Offices on request.

It is crucial that residents report any incidents of Anti-Social Behaviour to THCH as soon as they occur so that swift action can be taken.

Resolving problems with nuisance neighbours

Most people do get along fine but sometimes disputes can happen. They can range from a fall-out about next-to-nothing to serious harassment or even violence. A one-off incident is something that most people can put up with. Trouble starts when the nuisance is repeated. We're determined to crack down on nuisance neighbours who can bring real misery to those around them. We will take whatever action is necessary to stamp out Anti-Social Behaviour.

Taking Action

If you are a victim of Anti-Social Behaviour, which is caused by a THCH resident or any other resident, e.g. council tenant/home owner, you should contact your local THCH office straightaway. We'll treat your problem very seriously and will look into it thoroughly. In the early stages we'll probably try a gentle approach getting you and your neighbour to talk about the situation together (perhaps with a staff member or an independent expert mediator). Research suggest that most neighbour disputes are resolved by early intervention by a housing officer.

We also use a mediation service operated by Tower Hamlets Mediation Service in more serious cases, especially those ones which involved harassment and/or threats, or if the gentle approach

has failed, we will take more serious action.

If we need to get a speedy solution you can go to court to get an 'injunction'. This is a legal order that instructs someone to stop causing the nuisance immediately. If they ignore it they face a heavy fine or even prison. We may also take other forms of legal action even seeking to evict people but we will do everything we can to get them to alter their ways before the court case.

Getting proof

Legal action like this can only be successful if we have proof that nuisance has happened. Obviously we couldn't evict someone simply because a neighbour says they have been anti-social. So if you suffer nuisance from your neighbours, you should keep a diary of everything that happens. You will need to back this up with some hard evidence: tape recordings of excessive noise, photographs or video evidence of specific incidents (for example someone spraying graffiti) and written statements from other neighbours. We may send someone to your house to see or hear for ourselves what's going on. You can also contact LB Tower Hamlets environmental health team on 020 7364 5000.

This does not mean that you will have to attend Court to give evidence yourself. THCH Community Housing Officers can present evidence to the Court that they have received reports from you but those reports will need to prove that the nuisance is continuing.

Here to help

There is no need to suffer in silence. If talking to troublesome neighbours hasn't solved the problem get in touch with your local THCH office. We will do what we can to get the problem sorted out.

Your responsibility

We are determined to stamp out anti-social behaviour. Any THCH resident who causes a nuisance to neighbours or harasses someone else (for whatever reason) is breaking their tenancy agreement or lease. This is very serious. We will take swift legal action to put a stop to this sort of thing.

You are not only responsible for what you do yourself but also for the behaviour of other people living with you or in your property. A leaseholder has broken the terms of their lease if your tenants cause a nuisance even if they hasn't been directly involved themselves. We will expect any leaseholder whose tenants are causing a nuisance to take action.

Annual Service Charges

Your lease states that you must pay a share of the cost of managing and maintaining the shared parts of your block and/or estate. THCH will provide you with an estimated bill at the beginning of the financial year of these costs. Once THCH's accounts are finalised (within 6 months after the end of the financial year) we will then send you an actual bill for the financial year. If the actual bill is less than the estimated bill your account will be credited with that amount. If the actual bill is more than the estimated bill you will have to pay the extra amount.

We calculate and apportion the costs of a service in the following ways:

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| Boiler Maintenance | <p>You will only be charged this if you have a shared heating system in your block, most THCH blocks do not. This charge covers the cost of day to day and cyclical repairs and maintenance to a communal heating system.</p> |
| Bulk Rubbish Removal | <p>This is the cost of removing large items of rubbish left in the communal parts of the estate. You will be charged a share of the actual costs of removing rubbish based on the number of flats in your block. If rubbish is left on your estate that cannot be directly attributed to any block then you will also be charged a share of the actual costs of removing it based on the number of properties on the estate.</p> |
| Cleaning | <p>This charge is based on the cost of employing a team of cleaners for your community housing office area, this includes salaries and associated on costs such as uniforms, cleaning materials, transport.</p> |

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| Concierge | The concierge charge includes the costs of employing a concierge or payments to contractors for the provision of these services. You will only be charged this if you have a concierge and the costs are shared on a block by block basis. |
| Electricity | This charge covers the cost of electricity for lighting the communal areas and power for other electrical facilities, such as lifts and entry-door systems. This cost is shared on a block by block basis. |
| Gas (Heating) | Where your block has a communal heating system, you will find that you do not receive a gas bill for your heating, this is because Tower Hamlets Community Housing Limited pays for it directly to the gas company and then recovers the charge within your service charge bill. |
| Communal Repairs | This charge covers the cost of day to day repairs carried out to the communal parts of your block. Works may include minor repairs to balconies, drains, landings, windows, estate roads or pathways. |
| Entry phone Maintenance | This charge is based on the annual expenditure for day to day and cyclical repairs/maintenance to your entry-phone system (if you have one). Please note, no charge is made for the actual provision of the entry-phone system itself. |
| Horticultural Maintenance | This charge is based on the cost of maintaining the communal grassed and paved areas within your estate. Currently an annual horticultural contract has been implemented, which includes items such as, weeding, pruning, grass cutting and removal of leaves in Autumn and Winter. |

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| Lift maintenance | This charge is based on the annual expenditure for day to day cyclical repairs/maintenance to your lifts (if you have any). Please note, no charge is made, for the provisions of the lifts. |
| Refuse Containers | This charge is for the hire, replacement or repair of refuse bins. This charge should NOT be confused with refuse collection which is covered by your Council Tax bill. If you have an underground refuse system you will not pay this charge. |
| Communal TV Aerial Maintenance | This charge is based on the annual cost for day to day and cyclical repairs/ maintenance to your communal TV aerial. Please note no charge is made for the provision of the TV aerial. Even if you do not use the communal aerial, you will still be charged for this facility. |
| Window Cleaning | This charge covers the costs of the window cleaning contract and is charged on a block by block basis. |
| Costs shared with tenants | This charge covers the cost of work carried out by THCH staff that directly or indirectly benefits leaseholders. Although, this does not normally involve repairs inside your home, it covers ordering repairs to communal areas, like roofs, walls, windows, landings, staircases and sewers. Other duties include provision of information and statistics to both leaseholders and Head Office, managing the cleaners, handypersons and contractors, advice on service delivery, servicing the Area Resident Board and dealing with anti-social behaviour issues and complaints. |
| Insurance | This charge is broken into bands. This is calculated by the number of bedroom e.g. Insurance band 1 = 1 bed, band 2 = 2 beds etc |

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| Ground Rent | Annual Charge of £10 to leaseholders. |
| Administration Costs | This charge covers the cost of providing resources to deal with Leasehold issues. The services provided include calculation and dispatch of annual and estimated service charge bills, calculation of final accounts, service charge arrears, investigation and response to service charge complaints, major work consultation and invoicing, calculation of rebates and account adjustments and other lease related issues. |

THCH will ONLY charge leaseholders for costs that are incurred. We do not have a sinking or reserve fund and no attempt will be made to make a surplus from service charges.

Disputes relating to service charges

Leaseholders who want to dispute their service charge bills as incorrect or unjustified should first try to resolve the problem by contacting the Finance Team within THCH. If the situation is not resolved leaseholders may use the formal complaints procedure open to all THCH residents. In the event that a leaseholder withholds part of the service charge payment whilst a formal complaint is being made, that leaseholder should inform THCH in writing of the amount that they are withholding. If the leaseholder does this, THCH will not seek recovery of the disputed amount whilst the complaint is being investigated.

Service charge collection - How do I pay?

At the Post Office - make sure you get a receipt to show that you have paid.

At a pay point outlet - again, make sure you get a receipt.

Through your bank - A standing order tells your bank to pay your charges directly from your account. Ask at your local THCH office about setting one up. When the charges goes up you will have to change your standing order to the new amount - it won't happen automatically.

Direct Debit - this will allow THCH to collect regular payments from your bank account. Although changes can be made by THCH, you will be given at least 10 days notice of any change in your payments. You have the authority to cancel the Direct Debit agreement at any time.

By post - You can send a cheque or postal order (made out to 'Tower Hamlets Community Housing') to your local THCH office. Attach a note with your name and address on it - you can put this information on the back of the cheque or postal order as well. Do not send cash through the post.

Online Banking - on our website is a link to a secure payment facility. Just click on "paying your rent online".

By telephone - Just call THCH on 020 7780 3070.

Deductions from salaries for leaseholders who are employees of THCH.

In exceptional circumstances THCH will accept debit card and cash payments from leaseholders but these can only be paid at our head office at 285 Commercial Street, Stepney, London E1 2PS.

How can I check where I am with my service charges?

You will be sent a statement every quarter. It tells you how much you have paid and how much you still need to pay. It shows if you owe any money or if you have paid more than you need. If you want to know how you stand at other times contact your local THCH office and ask for the 'current balance' of your account.

Service Charge arrears

THCH has developed detailed procedures for recovering service charge arrears. Leaseholders will be sent quarterly information about their service charge accounts. Any leaseholder falling behind with payments will be advised accordingly and appropriate action for arrears recovery will be taken. This will include seeking an immediate payment to clear arrears or reaching an arrangement with the leaseholder for the repayment of the debt over a number of months. Any appeals will be processed through the THCH formal complaints procedure.

All leaseholders service charges accounts will be reviewed at the end of the financial year. If arrears remain, the leaseholder will be contacted again and encouraged to either make an immediate payment to clear the full amount or to make arrangements to clear the outstanding debt over a period of months.

For arrears under £1,000, the leaseholder will be expected to clear the arrears and pay the current year's charges, by the end of the financial year. Each case will be considered separately but the under-lying objective will always be that arrears must be paid off over a reasonable period of time and payments made regularly. THCH will offer advice about housing and other benefits, which may assist them in maximising their income and/or meeting their service charge liabilities.

When the conditions of a lease have been breached including non-payment of service charges or major works and the leaseholder has not reached an agreement with THCH, it will contact the mortgage lender. Where other courses of recovery action have failed, consideration may be given to instituting legal proceedings. Legal action may include money judgement orders, or, following persistent failure to pay service charges, action for forfeiture, taking into account the requirements of the Housing Act 1996.

Leaseholder Improvements

Any leaseholder wishing to carry out improvement works to their home must obtain permission from THCH. In order to consider whether permission should be given, the leaseholder must submit full details of the proposed works, proof of planning permission and building regulations approval where they are required. If permission is refused, the reason for the refusal will be explained in writing to the leaseholder.

Please bear in mind that most leases prohibit you from undertaking any development that requires planning permission. You must contact THCH if the Council's Planning Department advise that your proposed work will require planning permission.

THCH is rightfully proud of the high standards of management we provide and that is evidenced by how our estates and buildings present themselves and so it is important to us to control any external works that residents may wish to carry out themselves.

We also need to protect our buildings from uncontrolled and unregulated building work and we will usually set conditions on any improvement work that a resident wishes to undertake before permission is granted.

When THCH receive any such request for permission, we have to consider a number of factors before we can grant approval or otherwise. These could include for example:

- whether planning permission is required;
- whether the improvement is compliant with Building Regulations;
- whether the work will be carried out by competent persons;
- whether the work causes, or could cause, damage to the structure and/or fixtures of the building;
- the quality of the materials used;

- whether the work causes, or could cause, or could contribute to causing nuisance or annoyance to neighbours;
- whether the work could compromise the security of the building or your neighbours homes;
- whether the works could reduce your neighbours amenities - such as access to light;
- the impact upon access to services - such as drains, rainwater goods, external flues;
- aesthetic considerations - for example design, colour matching, and materials used.

Cost of Capital Works

Your lease requires you to make a contribution to the cost of works to your home and to the building in which your home is located and this includes large scale major works projects.

Throughout the consultation with leaseholders, THCH will aim to provide an accurate indication of the full cost of any proposed works. Where no Government Grant is available the costs of capital works will be passed onto leaseholders, unless exceptional conditions apply.

Leaseholders are able to apply for renovations grants to LB Tower Hamlets where these are available. Advice on these arrangements can be provided by THCH Finance team.

THCH aims to recover from leaseholders all the money due from them towards the cost of capital works. THCH will encourage all leaseholders to meet the charge in full or make lump sum payments of the full amount, where they are able to do so. However, THCH will not necessarily insist upon a lump sum payment and will offer leaseholders a range of alternative repayment mechanisms for meeting the costs of capital works for which they are liable.

Leaseholders buying from another leaseholder will be responsible for any arrears of capital works charges when they take over the lease.

Buy Back of Lease and Re-location to Alternative Accommodation

In the event of capital works that makes the occupation of a leaseholders home not possible, either temporarily or permanently, then THCH will make appropriate arrangements to ensure the works are completed quickly and that the leaseholder is adequately housed during this time. This may involve temporary re-location into suitable alternative accommodation provided by THCH wherever possible. If THCH has no suitable accommodation available then we will negotiate with the Council and other social landlords to find suitable accommodation during the course of the works. In most cases this accommodation will be rent free.

Where permanent re-location is required THCH will offer a range of assistance which will include: -

- Repurchase at full market value
- Home loss compensation at 10% of full market value in recognition of the personal distress and disruption involved, to a maximum set by THCH
- Disturbance payments
- Assistance with finding a new home
- Shared ownership
- Other rented accommodation.

Letting Your Property

You are allowed to rent your property to tenants, but you must abide by a number of conditions:

If you intend to sublet your property for more than 12 months you are required by the terms of lease to provide THCH with a copy of a legal deed which requires your tenants to abide by the terms of the lease. THCH must be provided with a current correspondence address and daytime contact number for you. A telephone number is required in case there is an emergency situation where we need to speak to you urgently. If you have let the property via a managing agent please provide us with their details. If you move home or change agents you must notify us accordingly.

This is important because THCH has to take overall responsibility for the safety and security of the building your flat is in. We also have to take action to reduce the likelihood of anti-social behaviour. It is therefore important for us to know which properties are being sublet and to have contact details for both you and your tenants. We must be able to contact you and/or your tenants in emergencies to minimise any problems (for example, fires or water leaks). All correspondence, notices and bills for your attention must also be sent to the correct address otherwise legal action may be taken against you without your knowledge. And we must be able to contact you or the managing agent/housing association (if applicable) if there are any problems with your tenants.

You also need to register so that the buildings insurers are aware the property is being sublet, otherwise any claim you make on the buildings insurance policy may be invalid.

You remain ultimately responsible for the payment of service charges/ground rent and the conduct of your tenants and their visitors. You must ensure that the terms of your lease are not breached.

You must have received the prior written permission of your mortgage lender as many companies stipulate in their terms and conditions that you cannot sub-let.

A formal tenancy agreement must exist between the owner and the tenant. This will usually be an assured shorthold tenancy. You can buy these tenancy agreements from most good stationers. To protect your investment in the property you must have a formal tenancy agreement with your tenants, which includes all of the conditions that apply to you as leaseholder under the lease. Your tenants will then be legally bound to behave responsibly (such as not storing gas canisters in the flat) and not to cause any nuisance or harassment in the flat, the shared (communal) parts of the building or in the surrounding area. For example, if your tenants committed antisocial behaviour which affected other residents you would have the protection of the tenancy agreement to take action against your tenants to evict them.

THCH advises you to get independent professional advice from a solicitor before entering into any tenancy agreement.

As a landlord, you will have responsibilities under the Gas Safety (Installation and Use) Regulations 1998. You will be legally responsible for making sure that the gas appliances, pipe-work and flues in the flat are safe and well maintained. You must arrange for a gas safety check to be carried out by a registered gas engineer each year and give your tenants a copy of the gas safety check record (CP12). You must also give your tenants a copy before they move in. Failure to meet these gas safety requirements can lead to criminal prosecution resulting in a large fine or possibly even imprisonment.

For more information on gas safety and your responsibilities as a landlord, you can visit the Health and Safety Executive's website at www.hse.gov.uk or call the gas safety advice line on 0800 300 363. You can also get a free copy of the Health and Safety Executive leaflet 'A guide to landlords' duties: Gas Safety

(Installation and Use) Regulations 1998' by contacting the Home Ownership Team.

You must make sure that any electrical appliances that you supply are safe to use.

You will be responsible under the Landlord and Tenant Act 1985 for repairs to heating and hot water installations; baths, sinks, basins and other sanitary installations; and other parts of the flat or installations in it which you own or control and whose disrepair would affect your tenants.

All furniture and furnishings that you supply must meet the fire resistance requirements in the Furniture and Furnishings (Fire) (Safety) Regulations 1998. More information can be found on the Department of Trade and Industry's website at **www.dti.gov.uk**

Consultation

THCH will consult with leaseholders on issues that affect their homes, the management of their homes, capital works and service charges. We will consult with you in a variety of ways depending on which ever is most appropriate for where you live. This could include:

- Talking to your Area Resident Board
- Calling a meeting of all residents
- Sending a letter to everyone concerned
- Conducting a telephone or postal survey or
- Raising the matter at Leaseholder Steering Group
- A combination of these.

Consultation will usually cover the extent and cost of services and works which are optional and whether leaseholders require optional work. The consultation would also cover proposed changes to arrangements for maintenance, management or service provision which could have a substantial effect on them.

If we are planning any works for which your contribution would be more than £250 or if we are planning to enter into a long term agreement for which your contribution would be more than £100 annually then we are required to formally consult with you.

In particular, the law (Landlord and Tenant act 1985 as amended by the Commonhold and Leasehold Reform Act 2002) requires THCH to consult with leaseholders on works which will incur costs above a prescribed amount (currently £250 per leaseholder). This consultation must have three stages. The first describes the work, the cost, and a potential contractor. Leaseholders may at that point raise comments and suggest alternative contractors. The second stage, after taking into account comments received from the first

stage, must summarise those comments received, and give estimates of costs from at least two contractors, and give further opportunity for leaseholder comment, before any contract for the work is made. A similar consultation process must be undertaken if THCH wishes to enter into long-term (more than one year) service agreements with contractors where the cost would be more than £100 per year to leaseholders. The third stage only comes into effect if THCH intend to accept a tender that is not the lowest.

Getting Involved

THCH gives you the opportunity to have a say. Some people demand nothing more than good, up to date information about things such as service charge levels or what's happening locally. Some like to play a much more active role - meeting staff, organising resident groups or other community activities and taking part in decision making.

Even if you want no involvement in running the service you still have a right to good quality information. We will tell you about:

- How THCH services operate
- How you will be asked about things that directly affect you
- How you can become involved
- if we're planning changes to improve the way we run the housing service we will tell you what we want to do and ask what you think. This could be a new policy or a different way of managing the service for example.
- We will want to know what you think before we go-ahead with major improvements to your home, estate or area.
- We will ask you for your comments and look into what you say before a final decision is made
- You may also see the information we have on our files about you. Ask at the local THCH office how to do this.

THCH Board

The governing body of THCH is the Board of Management. This is made up of eight resident members (six tenants and two leaseholders), six independent members and four council nominated members.

The decision to have eight resident board directors has been made in an attempt to make THCH a resident led organisation. These six tenant board directors are elected by the Area Resident Boards and the two leaseholder board directors are elected by the Leaseholder Steering Group and have a major say in how THCH works.

The Board and its committees are responsible for all the decision making in THCH. They are bodies that decide on policy, rent setting, investment and every other area of service THCH delivers. The resident representation on the board puts resident participation at the forefront of the THCH agenda.

Area resident boards

The main consultancy tool for THCH is the ARB's. These are groups of residents for each community area that meet monthly or quarterly to discuss all the services THCH are responsible for. The dates of these meetings are publicised in Update - THCH's monthly magazine. They are also the body THCH will approach if there is a major initiative or development that needs resident input.

All residents are welcome to attend the ARB in their area and you may be interested enough to become a member of the ARB. If you do you will be able to elect the board members for each community area.

Leaseholder Steering Group

The constitution of THCH allows for two resident directors on our Board to be elected by the Leaseholder Steering Group (LSG), which is drawn from all the leaseholders in THCH property. THCH will consult with the LSG on all matters affecting leaseholders including e.g. the rules for apportionment of service charges.

Our Leaseholder Steering Group covers all of the leaseholders with homes in THCH. This groups looks at issues that particularly affect

leaseholders and all leaseholders can apply to be a member. The meetings are advertised in Update.

Starting or joining a residents group

Resident groups are started by local people who get together to work for common aims. They may have one particular problem - such as a lack of play areas for children - or they may want to tackle a wide range of issues. Or they may just want a better community spirit. Whatever the reasons, they can get help. The Community Housing staff and the Community Development Team will support and assist resident groups both with officer time and small grants.

Regular meetings with the local community housing staff can give groups a chance to have a say in how their housing is run. Any plans for that area will be discussed with the group first to make sure that we are all working for the same thing. If you want to discuss this or any other resident participation or community development idea please contact the Community Development Manager on 020 7780 3070.

How to Make a Complaint

Complaints are an expression of dissatisfaction with the service received or that the service has not been received. Although we may be disappointed that we have dissatisfied someone THCH welcomes complaints as an important tool in measuring residents satisfaction with our services.

In the first instance it is usually best to try to resolve any difficulties directly with the THCH officer or section directly however if that does not work to your satisfaction then you can use our formal complaints procedure.

The formal complaints procedure is available in the local THCH offices, online on our website or you can contact our Complaints officer on 020 7780 3070. The procedure clearly sets out how quickly complaints will be dealt with and by whom. If, at the end of the procedure, you are still not satisfied that matters have been dealt with adequately, you can take your complaint to the Independent Housing Ombudsman Service or the LVT Arbitration Service.

Stage 1

Any THCH customer will be able to ask for a complaint to be considered as a formal stage 1 complaint. The complaint will be investigated and responded to by the manager of the service area which is the subject of the complaint.

All formal complaints will be referred to THCH's Complaints Officer who will acknowledge receipt within 5 working days and arrange for the appropriate manager to respond within 15 working days. If it is not possible to complete the investigation within 15 working days, you will be notified of this.

If you remain dissatisfied, you may request, within 2 calendar

months from the date of our decision at stage 1, that your complaint is progressed to a stage 2 complaint. You must state your reasons why you think our original decision was incorrect.

Stage 2

Stage 2 complaints are dealt with by the relevant service Director. A written acknowledgement will be sent within 5 working days of receipt of your complaint and a full response will be provided within 15 working days. If it is not possible to complete the investigation within 15 days, you will be notified of this.

If you remain dissatisfied, you may request, within 2 calendar months from the date of our decision at stage 2, that your complaint is progressed to a stage 3 complaint. You must state your reasons why you disagree with our decision. However, if a complaint is upheld at stage 2 but you wish to escalate it to stage 3, the Chief Executive may decide that it inappropriate to convene a Panel. You will be advised in writing that you may wish to refer the matter to the Housing Ombudsman Service.

Stage 3

Stage 3 complaints will be heard by a sub-committee of the THCH Board (The Complaints Panel). We will aim to convene The Complaints Panel within 2 months to ensure that all complaints are heard in a timely manner. You will have the right to present your case to the Panel and to bring a representative provided THCH are advised of this in advance. The Chief Executive will be available to attend the Panel to advice on policy and procedure. The relevant service Director will attend to present the findings of the stage 2 review. The hearing will be minuted and the decision you will be notified of this within 5 working days. If the Panel is unable to make a decision and require additional information, you will be notified of this.

If you remain dissatisfied after the stage 3 hearing, you may refer your complaint to the Independent Housing Ombudsman Service. THCH have no control over this aspect of the complaints procedure and the Ombudsman is completely independent of THCH. Leaseholders complaining about service charges only may, with THCH's agreement, ask for THCH to refer the case to the Chartered Institute of Arbitrators to be considered under a scheme set up by THCH. This service is free of charge.

THCH reserves the right not to investigate a complaint, where the subject of the complaint occurred more than 12 months ago.

Equal Opportunities

General

THCH recognises that some groups in society are discriminated against as a result of their gender, race, age, faith, disability, or sexuality. THCH is committed to opposing such discrimination and accepts the need to adopt positive policies to take account of discrimination against certain groups within the community in which we operate.

THCH is committed to the provision of good quality, affordable housing in Tower Hamlets, which is an area with a large ethnic population mainly comprising people of Bangladeshi, Somali and Vietnamese origin. THCH recognises the need to adopt policies and procedures that reflect the expectations of the community it serves.

Adherence to THCH Equal Opportunities Policy is a condition of employment for all staff and if membership of the THCH board and committees. THCH requires all board members, committee members and staff positively to promote the policy and implement it throughout their range of duties on behalf of the organisation. THCH is committed to ensuring that the composition of the board of management and its various committees reflects the local community.

Housing

THCH is committed to a policy of equal access to its housing and will ensure that people are treated fairly and equally when they become our tenants.

THCH will maintain records and regularly monitors performance in these areas. This information will be analysed and action will be taken to address any needs that have been identified and are not being met.

To promote equality of access, THCH will ensure that its allocations policies and procedures are known to all the relevant agencies in the areas in which we operate.

THCH is committed to the right of all tenants to be able to enjoy the peace and comfort of their home, free from any kind of harassment. THCH has adopted procedures to deal with acts of harassment and will try to address the needs of the victims as they arise. THCH is committed to taking action against known perpetrators of harassment whenever possible.

In order to provide a service to the community in which we operate, THCH will provide translations of information into Bengali, Somali, Vietnamese and Senegalese, which are the main minority language in the areas that we operate, when requested, as well as large print, braille or audio tape.

Employment

THCH will make every effort to employ staff from all sections of the community, which it aims to serve. When recruiting, THCH will not discriminate against any applicants in the grounds of their ethnic origin, sexual orientation, disability, religion, marital status, gender or colour.

All vacancies will be filled by successful applicants assessed on their ability to do the job.

THCH works in an area with a high proportion of residents from the Bangladeshi community. We intend to increase the number of Bengali speaking staff, seeking to ensure that our staffing and style of operation reflect the multi-cultural nature of Tower Hamlets. All job vacancies will be advertised widely which will include both specialist and local papers.

Training

THCH is committed to developing staff skills by encouraging training, to facilitate an environment where staff can realise their full potential. The retention of competent, effective and well-motivated staff is crucial for THCH.

THCH recognises that the provision for training is essential for furthering its equal opportunities policies and is committed to ensuring that all staff have equal access to training. Staff will be positively encouraged to attend courses and conferences that are relevant to their work.

Goods and services

THCH believes it has a positive role to play in the local economy by promoting equal opportunities practices amongst the other organisations it has contact with. Such organisations include THCH contractors, consultants and suppliers. THCH will monitor these organisations to ensure that they have a firm commitment to equal opportunities and where appropriate a written equal opportunities policy. Organisations will need to demonstrate that they comply with their responsibilities under the Race Relations Act 1976, the Sex Discrimination Act 1975 and the relevant codes of practice and that in practice they do not discriminate against sections of the community in both recruitment and delivery of their service. THCH will expect organisations to take prompt and firm action where there are proven cases of abuse or harassment by members of their staff against local residents, including THCH tenants. Organisations will be fully responsible for the actions of any staff employed by them either directly or indirectly through the use of sub contractors.

THCH will attempt to maximize the positive impact on the local community of its purchasing power within the constraints of obtaining value for money and ensuring fair competition. Staff of THCH who become aware of activities of organisations with whom

THCH works, that are in conflict with THCH Equal Opportunities Policy must bring this to the attention of their head of team who will advise what action to take. Failure to do so may lead to disciplinary action.

Where Can I Obtain More Information?

THCH Office addresses are:

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| THCH Head Office 285 Commercial Road Stepney, London E1 2PS Tel: 020 7780 3070 | Bethnal Green CHO Unit 4 Connett House 1 Teesdale Street London E2 6GF Tel: 020 7749 9830 |
| Shadwell/Wapping CHO 54 Bigland Street London E1 2ND Tel: 020 7791 9790 | Spitalfields CHO 47 Hobsons Place Woodseer Street London E1 5HH Tel: 020 7655 0380 |

Out of hours repairs call centre:

Tel: 0800 376 1637 or 020 7364 7000.

Emergency Services: Police, Ambulance, Fire: Dial 999.

Council Services

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|--|--|
| Town Hall Mulberry Place 5 Clove Crescent, London E14 3BG Tel: 020 7364 5000 | Council Tax Office Town Hall, Mulberry Place 5 Clove Crescent, London E14 3BG Tel: 020 7364 4080 |
| Bulk refuse collection Tel: 020 7364 5004 | Environmental Health 60 Southern Grove, London E3 4PN Tel: 020 7364 6713 |

Council Services contd.

| | |
|---|--|
| <p>Noise Team Tel: 020 7364 7070</p> | <p>East End Life Tel: 020 7364 0474</p> |
| <p>Recycling Team Tel: 020 7364 5004</p> | <p>Choice Based Lettings Tel: 0845 270 2400</p> |

Advice centres

| | |
|---|---|
| <p>Tower Hamlets Law Centre 214 Whitechapel Road, London E1 1BJ Tel: 020 7237 8998</p> | <p>Citizen's Advice Bureau 86 Bow Road, London E3 4DL Tel: 020 8980 3728</p> |
| <p>Whitechapel CAB 32 Greatorex Street, London E1 5NP Tel: 0870 126 4014</p> | <p>Tower Hamlets Leaseholders Association 6 Watney Market London E1 2PR Tel: 020 7780 9703 Fax 020 7791 2165</p> |

Police Stations and Safer Neighbourhood Teams

| | |
|--|--|
| Limehouse West India Dock Road, London E14 Tel: 020 7515 1212 | Bethnal Green 12 Victoria Park Square London E2 9NE Tel: 020 8983 1212 |
| Bethnal Green North SNT Tel: 020 8721 2851 | Bethnal Green South SNT Tel: 020 8721 2849 |
| Shadwell SNT Tel: 020 8649 3524 | Spitalfields and Banglatown SNT Tel: 020 8721 2042 |
| St Katharines & Wapping SNT Tel: 020 8721 2854 | Weavers SNT Tel: 020 8721 2043 |
| Whitechapel SNT Tel: 020 8649 3520 | |

Utility Companies

| | |
|--|----------------------------------|
| Gas Transco Gas Emergency Service Tel: 0800 111 999 | EDF Tel: 0845 0280 247 |
| Thames Water Thames Water Utilities PO Box 279, Swindon SN38 7TW Tel: 0645 200 800 | |

Health Services

| | |
|--|--|
| <p>Homerton Hospital Homerton Row, London E9 6FR Tel: 020 8510 5555</p> | <p>Newham General Hospital Glen Road, Plaistow, London E13 8SL Tel: 020 7476 4000</p> |
| <p>Royal London Hospital Whitechapel Road, London E1 1BB Tel: 020 7377 7000</p> | <p>Health information service Tel: 0200 66 55 44</p> |
| <p>NHS Direct Tel: 0845 4647</p> | |

Other contacts

| | |
|--|---|
| <p>Age Concern 82 Russia Lane, Bethnal Green London E2 9LU Tel: 020 8981 1724</p> | <p>Victim Support Tower Hamlets 5 Coburn Road, Bow, London E3 Tel: 020 8981 8421</p> |
| <p>24 hour ASB reporting line Tel: 0800 917 5918</p> | <p>National 24 hr Domestic Violence line Tel 0808 2000 247</p> |

LEASE

The Leasehold Advisory Service is an independent agency, grant aided by government. Their address is:

LEASE, 70-74 City Road, London EC1Y 2BJ
Telephone: 020 7493 3116 Fax: 020 7253 2043
E-Mail: info@lease-advice.org
Website: www.lease-advice.org

What LEASE does:

We aim to provide sufficient advice and guidance to help leaseholders and landlords to understand...

- what the law is
- how it applies in the situation
- what to do next, including instructing professional advisers if necessary.

Our advice is provided to enable and empower the client to address the issue...

- we can't act directly for you
- we can't provide any direct services in surveying, valuation or legal proceedings or conveyancing or other services usually provided by a solicitor or a surveyor.

We provide free advice on:

the leasehold system

- the duties and obligations of landlord and leaseholder

commonhold

- how the new law works

service charges

- statutory consultation on proposals for charges arising from works or contracts
- rights to challenge service charges
- how to apply to the Leasehold Valuation Tribunal

rights to information

- summaries of service charges and accounts
- rights to inspect documents
- information on landlord

right to manage

- statutory right for leaseholders to take over the management of the building

extending the lease

- statutory rights and procedures
- informal advice on possible costs

buying the freehold

- statutory rights for leaseholders of houses
- collective rights for leaseholders of flats
- the right of first refusal
- informal advice on possible costs

management issues

- what a managing agent does and how to appoint one
- management audits and rights to appoint a surveyor
- forfeiture: the new laws

This Handbook for Leaseholders is available in English and can be requested in Bengali, Somali, Braille, Large Print and on Audio Tape from your local THCH office.

Bengali

লীজহোল্ডারদের এই হ্যান্ডবুক ইংরেজিতে পাওয়া যায়। তবে বাংলা ও সোমালী ভাষায়, ব্রেইল ও বড় টাইপে ছাপা এবং অডিও টেপে পেতে হলে আপনার স্থানীয় টিএইচসিএইচ অফিসে যোগাযোগ করুন।

Somali

Buuggan ku saabsan dadka kawnsalka guryaha ka iibsaday waxa la heli karaa isagoo ku qoran Ingiriisi waxana xafiiska guryaha ee THCH lahs dalban karaa isagoo ku qoran Bengaali, somali, farta loogu talagalay dadka aragga ka laxaadka la', isagoo ku daabacan farta waawayn ama ku duuban cajaladaha.

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