

Leaseholder handbook



INVESTOR IN PEOPLE



Working together to provide quality homes in a thriving community

Telephone Ascham Direct on 020 8496 4197

Or email direct@aschamhomes.org.uk

To:

Report damage or ask for a repair

Complain about a repair

Find out about services on your estate

Complain about a service on your estate

Take part in an Estate Inspection

Report noise nuisance

Report anti-social behaviour

Report vandalism

Telephone Right to Buy and Leasehold Services on 020 8496 4087

For:

Information about your service charges

Information about your service charge account

Information about your lease

Help dealing with the Benefits Agency or Pension Service

An appointment with the Citizens Advice Bureau

Or write to:

Right To Buy and Leasehold Services, Ascham Homes, Willow House,
869 Forest Road, Walthamstow, London, E17 4UH.

email: rtb.lease@aschamhomes.org.uk



For property managed by Friday Hill TMO telephone 020 8523 9433
or write to: Friday Hill TMO, The Chingdale Centre, 19 Chingdale Road, Chingford
E4 6HZ.

To:

[Report damage or ask for a repair](#)

[Report vandalism](#)

[Complain about a repair](#)

[Find out about services on your estate](#)

[Take part in an Estate Inspection](#)

[Report noise nuisance](#)

[Complain about a service on your estate](#)

[Report antisocial behaviour](#)

[Find out about your service charges](#)

[Get information about your service charge account or lease](#)

For property managed by Sansom & Acacia TMO telephone 020 8926 8944
Or write to: SAMS TMO, 43 Sansom Road, Leytonstone, London E11 3HD.

To:

[Report damage or ask for a repair](#)

[Complain about a repair](#)

[Report vandalism](#)

[Find out about services on your estate](#)

[Take part in an Estate Inspection](#)

[Complain about a service on your estate](#)

[Report noise nuisance](#)

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[Obtain information about your service charges](#)



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Introduction

Ascham Homes is an arm's length management organisation (ALMO) and has been set up to manage, maintain and improve the council houses, flats and estates owned by Waltham Forest Council.

Ascham Homes is non-profit making and owned and controlled by the council. Ascham Homes acts as the council's managing agent looking after Waltham Forest Council's housing stock.

When you buy a flat or maisonette, you do not buy the flat itself, you buy a lease from the landlord, which gives you the right to live in the flat for an agreed period of time. So, if you buy a council flat, the council will continue to be your landlord but you will not have to pay rent, except a small amount each year, known as 'ground rent'. At the end of the lease period, the flat will go back to the council, unless you apply to extend the lease.

The lease is a legal agreement between you 'the leaseholder' and the council, giving details of the flat, a plan showing your home, the building it is in, the estate the building is on and any garden, shed or garage included in the sale. The lease will also explain your rights and duties and ours.

Because your flat is part of a block of flats, you pay a share of the costs of maintaining the block and providing services such as caretaking and so on.

These costs are called service charges and are for the following services:

- ground rent and buildings insurance
- routine repairs, cleaning, maintenance, major repairs and improvements
- electricity charges for any shared areas, for example, lighting, power to lifts and controlled-entry systems
- administration charges

The buildings insurance policy covers your flat and the block it is in. The buildings insurance policy does not cover your furniture or personal belongings. We strongly advise you to buy contents insurance to cover your furniture and personal belongings.

This handbook covers all the general information that you are most likely to need as a leaseholder but doesn't cover every situation. It is not a definitive interpretation of your lease or of the relevant legislation. If you have a question we have not covered in this handbook, please contact the Right to Buy and Leasehold Services team and we will either do our best to answer your question or put you in touch with someone who can.

Lease information

By signing the lease, you agree to pay a share of the cost of maintaining and improving your block and estate. The lease sets out your rights and duties, and ours. It is important that you understand these. There is more information about your rights in the booklet 'The Management of Flats – the rights and duties of landlords and tenants', which you can get from the Right to Buy and Leasehold Services team. ('Tenants' also means 'leaseholders'.)

The council has two main types of lease:

Green maisonette lease

Copies of this type of lease are produced for tenants and printed on green paper. A 'green' lease applies mainly to houses that have been converted into two flats, one upstairs and one downstairs.

As well as ground rent and buildings insurance, you must also pay a service charge for electricity that is used in any shared areas (if this applies to your flat) and repairs to shared areas such as the roof, entrance door and so on. You must also pay a management fee for us to supervise the services and repairs. The costs are normally divided equally between the two flats involved unless they are very different in size.

We do not normally carry out routine services to flats sold on this type of lease except possibly to any shared lighting. Because of this, we do not estimate service charges in advance. We only charge you when we know the actual costs. At the end of each financial year we check to see whether any repairs or improvements were carried out to your 'block'. We also find out how much electricity has been used in shared areas, before we charge you your share of the cost. We will send you details of these costs with your insurance bill in September, which is when your lease says it should be paid.

If your property was sold on a 'green lease' the lease does not say who is responsible for window frames, so we allow leaseholders of these properties to take responsibility for them. We will only repair, maintain or replace windows to green lease properties at the leaseholders expense, if the leaseholder fails to do so.

White block lease

We sell most council flats on this type of lease. It applies to blocks with more than two flats in them. You must pay a regular service charge in advance for repairs and services we provide to the flat, the block or the estate. You also pay a management fee for us to supervise services, deal with enquiries and manage the account.



At the start of each financial year (1 April), we will send you an estimate of how much we think it will cost to provide services such as caretaking and cleaning and day-to-day repairs to your block and estate for the coming financial year. We will base your service charge bills on that estimate. So, four times a year (just before 1 April, 1 July, 1 October and 1 January) we will send you a bill for one quarter of the estimated charges for the full year.

At the end of each financial year, we work out how much it has actually cost us to provide services to your block and estate, and compare it with what you have been charged. Then, in September we send you a 'Schedule of Service Charges'. This is a statement showing the actual costs for each service. It lists the cost of each service separately and also your share of the total cost. If we have charged you too much over the year, we will show your credit on the October invoice. If we have not charged you enough, we will ask you to pay the difference.

Responsibilities

Our responsibilities:

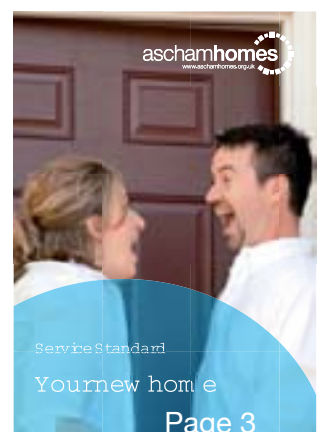
- Keep your property insured for the full reinstatement value
- Provide you with a summary of the buildings insurance policy
- Keep the structure and exterior of the building in reasonable repair
- Maintain services such as electricity to the building
- Maintain all communal parts of the building or estate
- Provide accounts of your service charges
- Collect buildings insurance premium and ground rent
- Serve any legal notices required to recover ground rent and service charges

Our responsibility for repairs

On behalf of Waltham Forest Council, we are responsible for maintaining the structure of the block, the estate and all shared areas, which includes:

All outside parts of the block including the roof, supports, foundations, outside walls, window frames (except for 'green' lease properties) landings, steps, passages and other parts of the block that are used by other residents. This includes drains, guttering, pipes, cables and so on, in the block, which serve more than your flat, including cisterns, tanks, and shared heating systems.

We are not responsible for maintaining door frames if they open onto your own private garden. This would include doors that open onto patio areas, but not French windows that open onto a private balcony.



Your responsibilities:

- Pay your ground rent, buildings insurance and service charges promptly and regularly
- Maintain, decorate and repair all parts of your home including all services used solely by your property, e.g. plumbing, drainage, gas and electricity
- Have any gas appliances in your home checked and serviced every year
- Send us a copy of your gas maintenance certificate every year
- Allow us into your home to carry out repairs you have not done
- Make your own arrangements to insure the contents of your home
- Give us access into your home to check the condition of the property
- Allow us to carry out work on parts that provide services to other properties in the block such as shared heating systems. (We call them 'shared' heating systems because they serve more than one flat)
- Pay all taxes and charges due on the property
- To be considerate towards your neighbours, their family and visitors
- Not to harass or offend others, including our staff, on grounds of race, ethnic origin, religion, sex, or sexual orientation or disability
- Use the property as a home, not a place of work
- Provide notice to us in writing (within 21 days) of details of any change in lease ownership, or if you sublet the property
- Not do anything that would make the insurers refuse to pay out on any claim which we might want to make
- Abide by the terms and conditions of the buildings insurance
- Write to us for permission to carry out alterations to the property before carrying out the work. To check whether your proposed works require planning permission please contact the Duty Planning Officer on 020 8496 3000 or email dcmail@walthamforest.gov.uk
- Not to let oil, grease, refuse or harmful substances leak into drains or sewers
- Pay your share of the cost of any work we carry out

We will ask for access to your home in circumstances where we need to check the condition of the property and fixtures and fittings or where you have failed to carry out your repair responsibilities.

Your responsibility for repairs

You are responsible for maintaining anything inside your flat and anything that only serves your flat, which includes the following:

- The surface of the floors in the flat above the joists or other supporting floor structure, and the surface of the floor of the balcony, if you have one
- The ceiling of the flat up to, but not including, the joists or other supporting floor structure or beams the ceiling is attached to
- The surfaces of all walls, windows and doors inside your flat, the glass in your windows and your front door and frame
- All pipes, cables and so on, laid in any part of the block that serve only your flat

Please note that if there is any loft space above your flat, it belongs to the council. If you need access to the loft space to repair pipes, for example, you must get our permission first. You are not allowed to store anything in the loft space.

Please don't install laminate flooring to your flat without first putting down very good sound insulation. If you don't use sufficient sound insulation normal every-day living noises such as walking could disturb neighbours in flats below yours. This could even be considered as nuisance behaviour under the lease and could result in us asking you to either remove or take up and relay the laminate flooring with satisfactory sound insulation.

Our permission

You must get our permission (Landlord's permission) in writing before you carry out work to repair, maintain or alter anything that we are responsible for (such as replacing windows or painting the outside of your flat) You must also ask our permission if you want to carry out work that could cause damage to or affect the appearance of the building such as erecting a satellite dish. We will not withhold permission unreasonably. If you don't get our permission we may tell you to return your home to the condition it was in before you carried out the work.

You are not allowed to carry out any work that would require local authority planning consent (Planning Permission). Any work you carry out must also meet building regulations.

You should also contact us for advice before you replace your front door. This is because fire regulations say that your front door must be able to withstand fire for at least 30 minutes, to protect both yourselves and your neighbours.



Service charge information

Charges for the estate

These charges are for the shared areas of your estate. Your estate is described in the 1st schedule of your lease and shown on your lease plan. These charges do not include work carried out to public paths and roads (rather than estate roads managed by Ascham Homes) which run through the estate.

Grounds maintenance charges include the costs of weeding hard surface areas, cutting grass and pruning shrubs and rose bushes. The Grounds Maintenance team are required to keep the grounds to an agreed standard and will normally visit each block and estate according to a planned schedule. The schedule may occasionally change, depending on the weather.

Day-to-day repairs to the estate are charges which include work carried out to any part of the estate that is not part of a block. For example; roads, paths, car park and garage areas, pram sheds, store cupboards and fences on the estate. We do not charge you for repairs carried out to garages.

Communal electricity may be charged as an estate cost if lamp columns on estate roads are linked to individual blocks

Charges for the block

Caretaking and cleaning charges include the cost of the caretaking service, as well as any associated services such as bulk refuse clearance and chute cleaning (see below). We provide two types of caretaking service, the resident caretaking service and the mobile caretaking service.

The charge for a resident caretaker includes the costs of wages, accommodation allowances, a uniform, tools and equipment. Resident caretakers live in one of the blocks they look after, so may not live in the same block as you. The charge for mobile caretakers does not include any costs for accommodation but does include the costs of transport, uniform, equipment and wages. We work out the charges based on the average amount of time the caretaker(s) spend at your block each week.

The caretaker's main tasks are:

- checking that shared lighting is working properly and changing bulbs and time clocks
- clearing litter
- reporting repairs
- sweeping shared entrances to blocks
- cleaning the inside surfaces of shared windows

You will normally only be charged for either the resident caretaking service or the mobile caretaking service. However, if we have to change the way we provide a caretaking service to your block during the year, you may be charged part-year costs for both services.

Building cleaning charges cover the costs of cleaning shared areas such as staircases, corridors and balconies. Building cleaners are also responsible for removing graffiti and polishing the floors in shared areas. Service charges are based on the amount that we are charged for each site by the council's Portfolio Management Services team who carry out the work.

Communal electricity charges are for the lights in shared areas, controlled-entry systems, lifts and any shared aerial systems. Charges are based on electricity bills we pay on the relevant electricity meters. On some estates where lamp columns are linked to block electricity meters, communal electricity may be charged as an 'estate' cost instead of a 'block' cost.

Day-to-day repairs to the block charges, include work to shared parts of the block such as the roof, shared staircases, window frames and drains. Any repair and maintenance costs we charge to a block are only for that block, not for the whole estate.

Lift repairs and maintenance charges include the cost of the yearly maintenance contract as well as the cost of any new parts and so on. Sometimes these costs may not be shown separately from day-to-day repairs. Entryphone repairs and maintenance charges include the cost of repairs, renewing parts and maintaining all parts of controlled-entry systems including video cameras. Sometimes these costs may not be shown separately from day-to-day repairs.

Porter or Concierge costs include wages, equipment, a uniform and telephone charges.

Charges for your flat

We are not responsible for carrying out day-to-day repairs and maintenance on the inside of leased flats, unless they affect pipes, drains and so on which also serve other flats in the block.

For example, if you have a leaking toilet in your flat, or you need a broken window to be boarded up and you ask us to help, we will charge you for doing the work. Before we will agree to carry out the work you will be asked to sign a form saying that you agree to pay for it. We may include the charge in your service charges, or we may send you a separate bill.

Either way, you will also have to pay VAT and an administration charge. If the damage was caused by an accident or vandalism, you may be able to claim for some of these costs under your insurance policy.

If you need a repair carried out inside your flat one of our contract partners may be able to help. Contact the Right to Buy and Leasehold Services team for information about this.

In some cases we may have to carry out some work inside your flat. You must give us access to enable us to do this. We may include a charge for the work in your service charges or we may send you a separate bill.





Communal heating and heating-maintenance contract charges cover the cost of fuel and maintaining boilers for flats with shared heating systems.

How we work out your charges

The amount of service charges you pay depends on the gross value of your flat. The District Valuer's Office calculates gross values based on the property's market value, floor area, age and condition. The gross value of a block or an estate, is the total of the gross values of all the flats in the block, or on the estate. For example, if a block has six flats in it and each flat has a

gross value of £300, the gross value for the block will be £1,800 (6 x £300). The same rule applies to the estate.

If your service charge is different from your neighbour's charge, it could be because your flat is larger or smaller, older or newer, and so has a higher or lower gross value. There may also be differences caused by the age and type of a lease.

Management fee

We charge a management fee to cover all administration costs of working out charges, managing accounts, dealing with enquiries, supervising services and so on.

The management fee is charged in two parts, a fixed fee and a percentage fee. The fixed fee covers the leasehold-related costs of the Right To Buy & Leasehold Services team such as calculating service charges, producing annual Estimates and Schedules of Service Charges, issuing invoices, dealing with queries, issuing Ground Rent Notices, payment reminders, producing newsletters, office overheads and so on.

The percentage fee is added to the cost of services such as caretaking, repairs and grounds maintenance to cover the cost of managing those services.

We include a separate administration charge in the cost of any major work we carry out. This charge includes the costs of paying consultants and surveyors, the costs of consultation meetings, newsletters, office overheads and so on.

Major works

Major repairs and improvements

We charge you for major repairs and improvements we carry out as part of our maintenance responsibilities.

We plan meetings to consult you about this work, starting at an early stage of the design process. At the meetings, surveyors' will explain the planned work. You will be able to ask questions, give your views and make suggestions. When a new scheme has been fully designed, we will send you a Notice of Intention, telling you about the work we plan to do.

If the work is to be carried out by one of our partnering contractors, we will only send you one notice telling you that we are going to carry out the work. The notice will give you a cost estimate and give you 30 days to write to us with your comments. Although we take your views in to account, we can not always act on them.

If the work is not going to be carried out by one of our partnering contractors and we are going to ask for quotes from other contractors, the notice will ask you for your comments. It will invite you and any Residents' Associations to nominate a contractor that you feel should be allowed to bid to do the work. The notice will give you 30 days to send us your comments or nominations for a contractor. After the 30-day period given in the notice of intention, we will invite a number of contractors to provide an estimate for the work, within a specific time limit. At the end of this time limit, we will assess the estimates and choose the one that we think will give the best overall value. We will then send you a notice giving details of the estimate we have chosen as well as details of at least one other estimate. If we receive an estimate from a contractor nominated by a Residents' Association or by a leaseholder, the notice will include details of their estimate. The notice will also ask for your comments on the estimates and will tell you where and when you can inspect them. You will have 30 days to inspect the estimates and to give us your comments. Although we must consider your views, we do not have to act on them.

Limits to charges during the 'initial period' of the lease

If you bought your flat after 1987, there is a limit on the amount we can charge you for repairs and improvements during the initial period, roughly the first five years of the lease from the date of the original sale.

Whatever major repairs or improvements are carried out during the initial period of your lease, we can only charge you for any work we listed in the Offer Notice we sent to you under the 'Right to Buy' process. For this work, we can only charge you the amount shown in the Right to Buy Offer Notice, plus an extra amount to allow for inflation.





The amount that we can charge you for other repairs during the initial period is also limited to a certain amount for each year plus an allowance for inflation.

The conditions of the Right to Buy Scheme say that a property must be valued 'as at the date we receive your Right to Buy application'. This means that whatever date our valuer actually carries out the valuation on your flat, the value the flat would have had on the day we received the application must be used.

The initial period of the lease can begin on the same date as the valuation, (the date we receive the Right to Buy application). This means that if we carry out work to your home after you have applied to buy it, we can charge you for the work after the sale has completed.

Money matters

Ways to pay your service charges

- Standing order or direct debit
Please contact the Right to Buy and Leasehold Services team
- Website
You can pay by debit or credit card only at www.lbwf.gov.uk/payonline
Please have your invoice serial number or your customer account number handy when you log on and choose the 'LBWF General invoices' option
- Telephone
One of our staff can take your debit or credit card payment over the phone for you, using the council's website
- Cheque or cash
Take your cash or cheque in person to the Co-op Bank at 151-155 Hoe Street, London E17 3AN. You will be charged a fee if you pay by cash or cheque at any other bank
- By post
Cheques, money orders and postal orders should be made payable to 'London Borough of Waltham Forest' and crossed 'Account Payee only'
- At your bank
Please use the slip attached to your invoice to make sure that the payment reaches your service-charge account

There is more information on the back of each of your service charge invoices. Please write your service charge account number on the back of any cheques you send or the payment may not reach your account. Your bank may charge you for this service.

Paying for major works

We understand that most people are not able to pay large bills for major work without adjusting their budgets or arranging loans. The following information covers the main ways you can pay the charges for major work. If you are able to pay the full amount, please pay the total debt immediately, preferably, within three weeks of the invoice date.



Paying in instalments before work is completed

If we have sent you an estimated service charge invoice for major work at the start of a contract, we will accept monthly interest-free instalments for the length of the contract, until we have agreed a final account with the contractor. When we are sent a breakdown of the final account, we will work out the actual payment for the work and send you a statement showing the difference between the estimated bill we sent you and the actual costs. If the estimated bill was too low, we will send you another invoice. You will need to make arrangements for paying the extra invoice and any money still owing from the earlier estimated invoice immediately, using any of the payment options shown here.

If the estimated bill was too high, we will tell you how much is due to you. We will only give you a refund if your service charge account is fully paid.

Paying in instalments after the end of a contract

We may be able to agree with you that you can pay the amount you owe us over 12 or 18 months. If you want to do this, you must write to us within three weeks of the date of the invoice and let us know how much you are going to pay each month. Please do not telephone us to make an instalment arrangement, this request needs to be put in writing. As long as the amount you offer to pay will clear the debt within 12 or 18 months, we will agree to your offer and advise you when the first payment is due. You must make regular payments every month, we strongly advise you to setup a standing order.

Please remember that if you miss any of the monthly payments, and you have a mortgage on the property we will write to your mortgage company to recover any outstanding amounts due. If there is no mortgage lender we will refer the debt to our solicitors immediately to recover the amount you owe in the county court.

A statutory or discretionary service charge loan from the council

You may be entitled to a loan from the council, either by law (a statutory loan) or, if you are not entitled to a statutory loan, a discretionary loan.

Any invoices we send you for major work will include information about how you can apply for a service charge loan. Please note that at the moment, we can only offer a service charge loan where the service charge is for repairs, maintenance or improvements. We cannot give you a loan to pay off other service charge debts.

The loan would be secured by a charge on the property. However, the interest rate that applies is set by the Government so it is likely that you should be able to get a loan at a lower rate of interest from a commercial mortgage lender.

If you are entitled to a statutory loan the council must allow it, whether you can afford it or not. But the Law sets out the amount you can borrow and the term of the loan. If you are not entitled to a statutory loan, the council can offer you a discretionary loan. The terms of discretionary loans can be a bit more flexible than for statutory loans. For example, with a discretionary loan, the council would be able to agree a longer repayment period than would be allowed for a statutory loan.

If you are receiving Income Support, the council can offer an interest only loan. This means that you do not repay the amount of loan the council offers (the capital), but instead it is set up as a charge on the property. You only pay the interest due on the loan each month. If you are on Income Support, your benefit can be adjusted to include the amount of interest you have to pay. You would have to apply to the Benefits Agency for help to meet the interest payments. The loan (the capital) would be repaid when the property is sold, or it can be repaid earlier with a lump-sum payment.

Re-mortgaging

This option does not directly involve either us or the council. You could ask your existing mortgage lender for another loan called a 'further advance' to pay the service-charge bill for the work. Usually, this would involve the amount of the loan being added to the amount you already owe on your mortgage. Your mortgage lender would then work out a new rate of repayment on your mortgage. They may also consider extending the mortgage term, for example, from 25 to 30 years, to keep the repayments affordable.

If you want to consider this option, you should contact your existing lender in good time to discuss the matter. Most lenders are prepared to approve or refuse a loan in principle before the council has sent you the details of your share of the cost of the work.

Please note that where the bill is not in dispute, or where you have disputed the bill but a court (or arbitration panel) has ruled that you should pay the bill, we are entitled to contact your mortgage lender to ask them to settle the debt on your behalf.

If you are 60 or over or are living with a disability, you may be able to get help in the form of a low-cost loan from the Home Improvement Trust. Ask the Right to Buy and Leasehold Services team for a leaflet, or contact the Trust directly.

The Home Improvement Trust
7 Mansfield Road
Nottingham
NG1 3FB
Freephone helpline: 0800 783 7569
email: info@hitrust.org
Fax: 0115 934 9501
website: www.houseproud.org.uk/Homeowner/Index.php

We take a charge on the property

If we agree that you cannot afford any of the options described above, with your agreement we could consider taking a charge on the flat to secure the debt. This is similar to a mortgage, but you would not have to make any monthly payments towards the debt. Instead, when the lease of the flat is transferred (for example, if the flat was sold), you would have to pay the charge in full, along with the interest due.

This option would be a last resort, and would only be considered if the only alternative was court action to recover the lease, as this means repossessing your home.

What will happen if you don't pay your service charges

Under clause 1 of the standard lease agreement, you must pay the following:

- Ground Rent on 1 April each year
- Your share of the insurance for the block on 30 September each year
- Your share of the estimated costs of maintaining, repairing or improving the block and estate. You must pay these estimated charges in advance by 1 January, 1 April, 1 July and 1 October each year

You must pay all of these charges even if we don't send you any bills. We will tell you in March each year what your charges will be for the coming year.

If you do not pay your service charges when they are due, you are breaking the contract that gives you your rights to the property.

We will send you reminders before we take any further action and give you the chance to explain why you are not paying the bills. If you disagree with any part of your charges, we will do our best to deal with the problem. If we are satisfied that services you have been charged for have not been provided to a reasonable standard, we will reduce the charges.

If we have to send you more than two reminders without hearing from you we will charge you an additional administration fee for each letter we send. The total amount of these fees will go towards reducing the overall administration fee for all leaseholders. We do this so that leaseholders who pay their service charges on time do not have to pay for reminders sent to leaseholders who don't pay.

If you are having financial difficulties, we may allow you to pay in instalments and we can help you to apply for Income Support or Pension Credit. When you apply for Income Support or Pension Credit your claim should include your service charges, the ground rent and insurance.

If we do not think that you have a good enough reason for not paying your full service charges, we may take action in the County Court to get the money from you and to take back the lease. If the court agrees that you have broken the conditions of your lease, you must pay the charges plus interest. You must also pay our legal costs.

If you do not pay within the time allowed by the court, we will apply to the court to repossess the flat and you could be evicted. If you lose your home in this way the council may not be able to find you a new home because you will be considered 'intentionally homeless'.

So you must let us know why you are not paying your service charges so that any problems you are having can be sorted out quickly.

Support from the Benefits Agency

If you are entitled to benefits such as Income Support or Job Seeker's Allowance, the Benefits Agency can help with interest payments due on loans that you have to take out to pay the service charges for certain types of work done to your building. For more information about help from the Benefits Agency, please contact:

Benefits Agency Mortgage Section
Wentworth House
350 Eastern Avenue
Ilford
Essex
IG2 1BR

Alternatively, you can telephone the Benefits Agency Mortgage Section on 020 8532 4200.

Financial and debt advice

For free and impartial advice from trained advisers contact 'Moneymadeclear' at the Financial Services Authority on 0300 500 5000 or visit their website www.moneymadeclear.fsa.gov.uk/

Citizens Advice Bureau

If you can't afford to pay your service charge or have any other debts, we can arrange a confidential appointment with a debt advisor from the Citizens Advice Bureau (CAB). For more information about this or to arrange an appointment please contact the Right to Buy and Leasehold Services team. You can also get advice from the CAB online at www.adviceguide.org.uk.

Or, contact the National Debtline on 0808 808 4000 or go to www.nationaldebtline.co.uk

Credit Union

Residents can go to the Waltham Forest Community Credit Union for help with money problems.

You may be eligible for a low cost loan that would be cheaper than a loan from stores or finance companies. Telephone 020 8520 8740 or visit their website www.wffccu.org.uk

Other information

Enquiries

If you have any questions about your service charges or don't agree with any part of your charges, please write to our Right To Buy and Leasehold Services team at Ascham Homes, Willow House, 869 Forest Road, Walthamstow, London E17 4UH. Or email rtb.lease@aschamhomes.org.uk. The Leasehold Finance Officer responsible for your area will deal with your enquiry. If you are elderly or have a disability which makes visiting our offices difficult, please contact us to arrange a home visit.

If you have any questions about the services or repairs that have been or may be carried out to your block or estate, telephone Ascham Direct on 020 8496 4197 and ask for the Right to Buy and Leasehold Services team. You can also visit us at our offices, above.

After you have contacted us, if you still think that part of your service charge is unreasonable, you can either make an official complaint or ask us to refer the matter to mediation with the independent Leasehold Advisory Service (LEASE). An independent advisor will be asked to look into our reasons for charging you, and your reasons for disagreeing with the charge. They will then decide who is right, or suggest a compromise, you may be asked to pay part of the costs for this. You can get more information from the Right to Buy and Leasehold Services team or from LEASE at www.lease-advice.org.

The LEASE Mediation Service

The LEASE Mediation Service provides a way to settle a dispute without the need to go to court or the Leasehold Valuation Tribunal. If both parties agree, mediation provides an opportunity for two parties to discuss a problem and together, work out a solution. Both parties meet with a LEASE mediator who helps them to clarify the issues, to communicate with each other and to reach an agreement. For more information about this you can either contact our Right to Buy and Leasehold Services team or LEASE at www.lease-advice.org

Leasehold Valuation Tribunals

Leasehold Valuation Tribunals have the power to decide whether service charges are reasonable and whether you have to pay them or not. If you feel that any of the service charges that we ask you to pay are unreasonable, you need to explain this to the Right to Buy and Leasehold Services team. You must give a full account of why you feel the charge is unreasonable.

If we do not agree with you, you have the right to apply to a Leasehold Valuation Tribunal. If you want to find out more about Leasehold Valuation Tribunals, please ask the Right to Buy and Leasehold Services team for a copy of the booklet 'Applying to a Leasehold Valuation Tribunal' or contact LEASE at www.lease-advice.org or the Residential Property Tribunal Service at www.rpts.gov.uk.

Contract Panels

Contract Panels are meetings of representatives of Tenants and Residents Associations (TRAs) for an area of the borough. We have Contract Panels for Chingford, East Walthamstow, West Walthamstow, South Walthamstow, Leytonstone and the out of borough areas (Epping, Billericay and Wickford).

We consult with Contract Panels over changes to services, our performance and any other issues that may affect residents. Several leaseholders are already involved in TRA's and also attend the Contract Panel for their area.

If you would like more information about either joining or setting up a TRA please contact Ascham Direct and ask to speak to a Community Development Officer.

Recognised Tenants and Residents' Associations

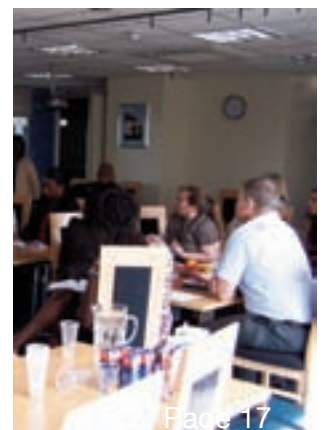
A legally recognised Tenants and Residents' Association is an association of tenants and leaseholders which has asked for in writing and received, recognition from their landlord under Section 29 of the Landlord & Tenant Act 1985.

Recognised Tenants and Residents' Associations have rights to consultation on decisions that affect them, such as:

- changes to management policies
- housing conditions
- housing services
- stock transfer

In order to qualify for recognition the association will need to be able to show that it has:

- a constitution and officers, (a chairperson and treasurer)
- meetings, (including an annual general meeting)
- accounts
- membership open to tenants and leaseholders



The benefit for leaseholders is that a recognised association has rights to consultation about service charges, choice of managing agents and other decisions. Although none of our TRAs are legally recognised associations under Section 29 of the Landlord & Tenant Act 1985, we generally consult with them as if they are legally recognised.

How to bid for works to your block or estate

Every year part of our planned maintenance budget is allocated to a Major Repairs Allowance (MRA) for residents and stakeholders to bid for funding to pay for works or facilities for their block or estate. MRA funding can be used for schemes that improve your security or environment such as secure fencing works, door entry systems, paving works, play ground improvements, railings, and other communal repairs of a larger nature than maintenance.

Anyone can bid for MRA funding even if they do not belong to a residents association. After all of the bids for a year have been received we ask our contract partners to prepare and cost draft schemes. These are then presented to the Contract Panels for each area, who prioritise the schemes. This is because there is normally not enough funding for all of the schemes.

Once a decision has been made, residents of each block affected are then given a newsletter and asked to make a decision on which of the schemes can be realised.

If the majority of residents who reply, say they agree with the scheme it will go ahead. If there are leaseholders who will be charged a share of the costs of the work, we will start the legal consultation process.

Gas servicing

It is extremely important that gas appliances are inspected and serviced at least once a year. This is to make sure that they work safely and efficiently and are not a cause of danger to you, your family or your neighbours. As well as keeping you and your neighbour safe from carbon monoxide poisoning or gas explosions, having your gas appliances serviced every year can also save you money by making sure the appliances are working efficiently.

Also, please be aware that if you have let your property you, as landlord, are subject to the Gas Safety (Installation and use) Regulations 1998, which state that it is a legal requirement that you carry out an annual gas safety check to all gas appliances within your ownership.

The 'Gas Safe Register' has replaced CORGI in Great Britain and the Isle of Man. The register exists to protect you, your family, and your property from dangerous gas work. By law, anyone carrying out work on gas installations and appliances in your home must be on the Gas Safe Register. Be gas safe and always use a Gas Safe registered engineer. Always ask to see their Gas Safe Register ID card. For more information go to the Gas Safe website at <http://www.gassaferegister.co.uk/default.aspx>

Our heating and gas maintenance partners may be able to help you, telephone our Decent Homes team on 020 8496 2672. When you have had your gas appliances checked, please send a copy of the gas safety record certificate to the Right to Buy and Leasehold Services team.

Buying the freehold of your block of flats

In some cases, if you have a long lease, you may be able to buy the freehold of your block with the other people who live in it. This is known as the right to 'enfranchise'. Once you have bought the freehold, you can decide how to manage the building.

You can get more information about this from the Right to Buy and Leasehold Services team. We ask for a deposit in advance for our administrative and valuation costs, before we can provide you with a price.

Extending your lease

You have the right to extend your lease. This means you can buy a new lease to add another 90 years to the time left on your existing lease.

You can get more information about this from the Right to Buy and Leasehold Services team. We ask for a deposit in advance for our administrative and valuation costs, before we can provide you with a price.

Renting out (subletting) your flat

As a leaseholder, you are normally entitled to rent out your flat as long as your mortgagee does not mind.

Renting out your property may affect your buildings insurance, this is because your premium is normally based on the fact that you are living in the flat.

If you rent out your property, you will be responsible for making sure that your tenants do not cause a nuisance to other people who live in the block, for example, by making noise or causing damage. You will also still be responsible for paying the ground rent, service charges and buildings insurance for the flat.

If you decide to rent out your flat, please fill in and return a Sublet Registration form within 21 days of renting your flat and tell us your new address and telephone number so that we can keep in contact with you. You will also have to pay a Registration Fee. For more information or to ask for a Sublet Registration form please contact the Right to Buy and Leasehold Services team.

When you want to sell your flat

When you have found a buyer, your solicitor will need to give the buyers solicitor information about your service charges. This will normally include the amount of your normal charges each year, the balance of your account, whether there are any major works planned and so on.



We do not include the cost of providing this information in our management fee. So, to meet our costs we make a charge for the information.

Please ask your solicitor to contact the Right to Buy and Leasehold Services team as soon as possible after you have agreed terms with your buyer, or your sale could be delayed. Your solicitor will need to give us at least 15 working days to provide the information they will need.

Living on your estate

Parking

Ascham Homes is responsible for roads and parking areas on Council-owned housing estates. Parking restrictions apply between 7am and 7pm. The rules should be clearly displayed on the estate. We will:

- Take action if you report a car that is breaking the rules
- Remove untaxed, abandoned or illegally parked vehicles within 24 hours

The Council has some garages available to rent. If you would like more information or would like to know whether any garages are available near your home, please contact phone Ascham Direct and ask for the Garage Officer.

Lifts

If your lift is not working, please report it to your caretaker or Ascham Direct. Residents have told us that they are particularly concerned about antisocial behaviour in lifts, such as graffiti, or using the lift as a toilet, and we will take action against those found to be behaving in this way.

Report to us any criminal damage or graffiti that you see. If graffiti is racist or offensive, we will remove it within 24 hours. If you see anyone damaging our property, do not approach them but call your caretaker. You should also tell the police or call Crimestoppers on 0800 555 111. If we can collect evidence against people damaging our property we may be able to force them to pay for the damage which will help us keep your rent and service charges down.

Pets

You must have our permission to keep pets. If your pet uses the shared areas (or your home and garden) as a toilet, it would cause a nuisance to your neighbours and breaks the conditions set out in your lease agreement.

Home safety

We would like you to be as comfortable and safe in your home as possible. It is your responsibility to keep your home safe for the benefit of your household and those around you. Fire and smoke can spread incredibly fast through a home and through blocks and gas explosions can cause huge amounts of damage. Please read the guidelines below on how to prevent disasters and what to do in the event of an emergency

Make sure you know your escape route from the building.

In Emergencies:

- Call 999 straight away and let your neighbours know if possible
- Do not try to tackle fires yourself, get out of the building
- If you have to go where there is a lot of smoke, crawl with your head low

Fire Safety

You can contact your Fire and Rescue Service who may be able to come to your home to assess the risks and give you advice. They may also be able to fit a free smoke alarm for you. Please contact your nearest fire station or the London Fire and Emergency Planning Authority, 8 Albert Embankment, London SE1 7SD, 020 7587 2000, www.london-fire.gov.uk. For detailed advice please visit this website www.fire.gov.uk/Home+safety.

Please do not increase the risks by storing anything that might explode or be a fire hazard in your home (such as bottled gas and paraffin), unless you have special permission from Ascham Homes and / or the London Fire and Civil Defence Authority. Petrol-driven vehicles such as motorbikes must not be stored in indoor shared areas.

Children

- Keep matches and lighters hidden away from children
- Do not leave children on their own in the kitchen whilst you are cooking on the hob

Cigarettes

- always make sure that they are put out
- be particularly careful if you have been drinking or taking medication that makes you drowsy
- use proper ashtrays and empty them regularly





Candles

- always make sure that they are put out
- put them in proper candle holders; avoid tall ones that can easily be knocked over
- do not put them on surfaces that could melt or catch fire (for example, tea lights can melt televisions)

- make sure there are no materials above or nearby that could catch fire, for example, curtains or shelves.

Furniture

- make sure soft furniture, such as, sofas, meet fire safety regulations

Smoke Alarms

It is your responsibility to fit smoke alarms. Smoke alarms are cheap, available in many high-street stores, supermarkets and D.I.Y. stores and are easy to fit and maintain.

- fit at least one smoke alarm, preferably one on each floor
- make sure it meets British Standard (BS) 5446 Part 1 and preferably also carries the British Standard Kitemark or PCB 'Horseshoe' mark
- test your smoke detectors every week by pressing the test button
- choose smoke detectors with a standby battery and never remove a battery, unless to replace it

Cooking

- take extra care when cooking with hot oil
- use a dry cloth to put out burning oil or electrical wires on fire

Electrical Safety

Please use the following guide to prevent electric shocks and electrical fires from breaking out.

To stay safe with electricity, you should:

- switch the television and hi-fi off at the wall when you are not using them
- buy good quality appliances and plugs
- make sure all plugs are wired correctly
- fix a suitable fireguard in front of electric fires
- get expert help for all repairs and rewiring
- make sure all electric leads are not able to touch the hob/cooker
- always use a proper adaptor if you are using a foreign appliance with a two-prong plug

You should never:

- use an appliance with a damaged lead
- use cracked or chipped plugs or sockets
- run an appliance from a light fitting
- overload sockets with adaptors
- handle plugs, switches or any appliance if you have wet hands
- use electrical appliances in the bathroom (you can use a shaver if a special socket is fitted)
- fit sockets in the bathroom, apart from shaver sockets
- cover or block air grills on fan or storage heaters
- fit time switches or delay controls to electric fires



Gas Safety

If you think you smell gas:

- do not use matches or a naked flame
- do not turn light switches on or off
- put out any cigarettes immediately
- turn off the gas supply (usually found near the gas meter)
- open doors and windows
- telephone Transco on freephone 0800 111 999

When Transco arrives, check their identity card and allow them to carry out any work they say is necessary.

Preventing Intruders in Tower Blocks

To keep all residents safe from intruders, you should:

- make sure the door is always closed behind you
- not leave the main door propped open
- not to let anyone into the block who you don't know

If you have lost your door-entry card or key, you can get a replacement from Ascham Direct, please do not rely upon other households to let you into the block.

Our Service Standards

Customer care, we will:

- Provide an Emergency Repairs service 24 hours a day, 365 days a year
- Provide a contact centre 'Ascham Direct' on 020 8496 4197, which will be open from 8.00am to 8.00pm Monday to Friday
- Open our Willow House reception from 8.00am to 6.00pm on Mondays and 9.00am to 5.00pm Tuesday to Friday
- Open our Billericay office from 9.00am to 11.00am Tuesday and Thursday mornings
- Provide a comprehensive website with online reporting forms
- Provide email addresses for customers to contact staff



When you contact us, we will:

- Answer the telephone within seven rings, telling you who we are and asking how we may help you
- Ensure that another staff member assists with your enquiry or takes a message if the member of staff you are calling is not available
- Get back to you the same day if you call before 1.00pm and by 1.00pm the following day if you call after 1.00pm
- Respond to your letters and emails within 10 calendar days
- Respond to formal complaints within 28 calendar days
- Keep you informed about the progress of any complaints you make

When visiting your home, we will:

- Carry a photographic identity card with a contact telephone number for confirmation
- Treat you and your home with respect
- Offer appointments for home visits to vulnerable and elderly residents
- Contact you as soon as we can if we are unable to keep an appointment and rearrange it

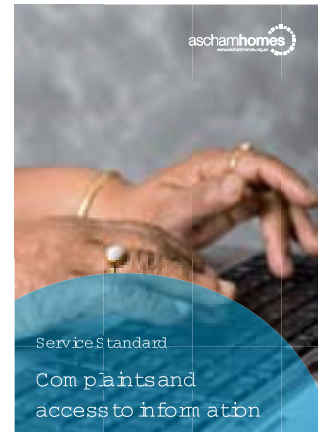
In carrying out our duties, we will:

- Treat all customers fairly and according to their needs
- Be polite and professional when dealing with your enquiry
- Seek your views and comments about improving your services
- Apologise if we make a mistake
- Aim to correct mistakes as soon as possible and aim to learn from our mistakes and advise you what actions we are taking to rectify the mistake

Complaints and Service Improvement

We will:

- Take your complaint by letter, phone, visit to our offices or by email and acknowledge your complaint within five calendar days
- Explain our procedure in Plain English
- Tell you the name of the person dealing with your complaint, their telephone number and when you can expect a response
- Respond to your complaint within 28 calendar days of your enquiry
- Investigate your complaint fully and tell you the outcome
- Carry out a satisfaction survey with all complainants once their complaint has been resolved
- Monitor all complaints by reporting to our Executive Management Team and Waltham Forest Council, to consider what Ascham Homes can learn from each complaint
- Respond to Freedom of Information requests within 20 working days
- Provide access to your tenancy or leasehold file under the Data Protection Act within 40 days. There will be a £10 administration charge
- Ensure your personal details are kept confidential



Caretaking service

We will:

- Keep all areas free from bulky waste and litter
- Clean all shared windows every eight weeks
- Ensure that all shared areas are properly lit. If the lighting fails and is a health and safety risk, it will be dealt with as an emergency repair
- Remove all racist or offensive graffiti on estates within 24 hours of being told about it and other graffiti within seven days
- Provide information about the frequency your estate is cleaned on the estate noticeboard
- Ensure estate services staff are able to tell you when your estate should be cleaned
- Replace your door entry card or key if you lose it (at a charge)
- Undertake regular inspections with residents and stakeholders on estates
- Provide information on the actions and repairs ordered following those inspections in a newsletter sent to all residents on the estate
- Take legal action against residents who damage council property



Communal gardens and green spaces, will:

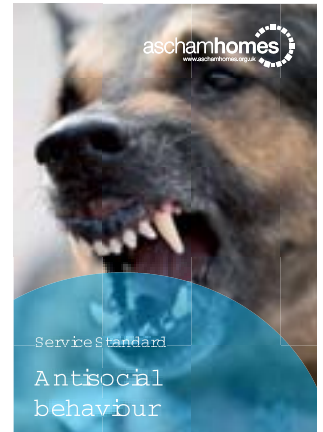
- Cut the grass every six weeks between March and October
- Cut the grass, if required, between November and February
- Ensure access ways are kept free from overgrowing vegetation
- Seasonally control weeds and prune shrubs
- Work with Waltham Forest Council to provide recycling facilities on estates and at smaller blocks

Antisocial behaviour

We will:

- In serious cases such of antisocial behaviour, domestic violence or harassment, carry out an interview with the complainant within 24 hours
- In all other cases, we will interview the complainant within ten working days
- Arrange for independent mediation to help end disputes between neighbours
- Not disclose information to the person you are complaining about without your permission, but this may restrict the action we can take to help you
- Take action against residents who breach their tenancy agreement through their antisocial behaviour
- Keep you informed of what actions we are taking and decide on what action (if any) is to be taken within 15 days
- Keep monthly contact with you and review each complaint after three months
- Write to you to confirm actions and when we close a case

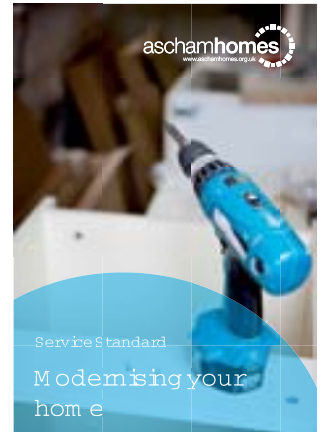
We have a dedicated telephone line for reporting antisocial behaviour, domestic violence and harassment 020 8496 4011. This is staffed during office hours (Monday to Friday 9.00am to 5.00pm). If you cannot stay in your home because you have been assaulted or feel you are at risk of physical harm, we will refer you to Waltham Forest Council's Homeless Persons Unit.



Modernising your home

We will:

- Make the Decent Homes Programme available via our website and reception areas
- Consult you about what features would work best in your home
- Meet with residents to discuss the programme of work
- Find out what your circumstances are to help us deliver the best possible service to you
- Provide resident liaison officers for each project and provide you with out of hours contact details
- Carry out a customer satisfaction survey on all of the completed works
- Speak directly to residents who say they are dissatisfied to see how we can resolve issues
- Inspect work for quality and consistency, during and on completion of the work



When we visit your home

We will:

- Be polite and professional at all times
- Treat you and your home with respect
- Carry a photographic identity card with a contact telephone number for confirmation
- Carry language and Braille flashcards to help customers who speak languages other than English
- Keep to appointment times and tell you in good time if we have to cancel an appointment
- Wear appropriate clothing and arrive in clearly marked vehicles
- Leave you with heating and hot water, toilet and cooking facilities every day
- Take care of your belongings and cause as little disruption in your home as possible.

Involving and consulting

We will:

- Present information in Plain English, avoiding jargon where possible
- Make information available in different formats such as Braille, audio cassette, CD and in large print
- Provide an interpreting service if English is not your first language
- Provide comprehensive and up to date information on our website
- Produce the ahead newsletter at least four times a year
- Share information with residents through letters, newsletters, phone calls, text, email, website and in person
- Ask your opinion through surveys and focus groups to ensure we deliver a good service and provide you with feedback
- Consult residents formally and informally on how we manage and improve the services you receive
- Offer a range of opportunities to be involved at whatever level you wish, at a time and in a way that suits you
- Provide regular training for interested residents
- Provide expenses to ensure residents that participate are not out of pocket
- Consult interested residents from all backgrounds, including traditionally 'hard to reach' groups to strengthen the community
- Publicise the dates and venues of meetings and events in advance on our website www.aschamhomes.org.uk



Useful contacts

Ascham Homes, Willow House, 869 Forest Road, Walthamstow, London E17 4UH.

website: www.aschamhomes.org.uk

Ascham Direct	020 8496 4197
Emergency - out of hours service	020 8496 3000
Right to Buy & Leasehold Services	020 8496 4087

If you have a complaint write to Complaints & Service Improvements team, Ascham Homes, Willow House, 869 Forest Road, Walthamstow, London, E17 4UH

Or email complain@aschamhomes.org.uk

For information about a Residents' Association for your block of flats or information about how to set up a Recognised Tenants (Leaseholders) Association (RTA) call our Community Development team on 020 8496 4934

For information about how you could contact our contract partners for gas servicing, re-wiring, or having a new kitchen or bathroom installed, call our Decent Homes team on 020 8496 2672

London Borough of Waltham Forest
(www.walthamforest.gov.uk)

Antisocial behaviour hotline	020 8496 4011
Council Tax	020 8496 3000
Emergency - out of hours service	020 8523 2718
Environmental Health Services	020 8496 3000
Housing Benefit	020 8496 3000
Information on local services	020 8496 3000
website: myplace.walthamforest.gov.uk	

Social Services	020 8496 3000
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Waltham Forest Direct	020 8496 3000
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Offices at: 774 High Road, Leyton, E11 6AE
137 Hoe Street, Walthamstow, E17 4RT
819 High Road, Leytonstone, E11 1HQ
265 Chingford Mount Road, Chingford E4 8LP

Basildon District Council	
website: www.basildon.gov.uk	0126 853 3333
Epping Forest District Council	
website: www.eppingforestdc.gov.uk	0199 256 4000

Help with your service charges or other costs

Benefits Agency (for claims and advice)

Walthamstow office 020 8535 6100
656a Forest Road, London E17 3SH
(For postal districts E17 and E4)

Leytonstone office 020 8685 0355
1 - 3 Lemna Road, London E11 1JJ
(For postal districts (E10, E11 and E18))

Benefits Agency (for help with housing costs) 020 8532 4200
Mortgage Section
Wentworth House, 350 Eastern Avenue
Ilford, Essex IG2 1BR
www.dwp.gov.uk/directgov.shtml

The Pension Service (for Pension Credit) 0800 99 1234
PO Box 4
Gateshead
NE92 1BQ

Leaseholder specific advice

LEASE (Leasehold Advisory Service) 020 7374 5380
31 Worship Street
London
EC2A 2DX
website: www.lease-advice.org

Leasehold Valuation Tribunal (LVT)
Resident Property Tribunal Service
10 Alfred Place
London WC1E 7LR
email: london.rap@communities.gsi.gov.uk
Telephone: 020 7446 7700
Fax: 020 7637 1250

Crime

Reporting a Hate Crime Metropolitan Police 020 8556 8855
Ascham Direct 020 8496 4197
The Corner Stone 020 8558 2121
Metropolitan Police Safer Neighbourhood Team 0300 123 1212
website: www.met.police.uk/saferneighbourhoods
(Do not use this number in an emergency, always dial 999)

Debt and Money Advice

Consumer Credit Counselling (www.cccs.co.uk)	0800 138 1111
Mary Ward Centre (debt advice service)	020 7269 0292
National Debt Line (www.nationaldebtline.co.uk)	0808 808 4000
Citizens Advice Bureau (www.citizensadvice.org.uk)	
547 - 551 High Road, Leytonstone, London E11 4PB	020 8988 9620
167 Hoe Street, Walthamstow, London E17 3AL	0870 1264 026

Ascham Homes, Willow House, 869 Forest Road, Walthamstow

CAB sessions: Tuesdays 1pm – 4pm, call for an appointment

Waltham Forest Community Credit Union 020 8531 8097

website: www.wfccu.org

Work Out Your Benefit Entitlements

website: www.entitledto.co.uk 020 8520 8740

Transco - Gas Leaks 0800 111 999

Elderly

Help The Aged

website: www.helptheaged.org.uk 0808 800 6565

Age Concern 020 7820 6770

website: www.ageconcern.org.uk

Pension Information

www.pensionservice.gov.uk 0845 6060265

Employment and Training

Jobcentreplus (helping people from welfare to work)

www.jobcentreplus.gov.uk 020 8535 6100

Walthamstow Office 020 8988 5300

Leytonstone Office

Worknet (advice, support and training to help you find a job)

Chingford office 07969 726976

Leyton office 07969 727131

Leytonstone office 07969 726990

Walthamstow office 07969 727146

Energy

EDF Fuel Grant Hotline (if you are struggling to pay your gas or electric bill) 020 8534 3487

Energy Watch - to compare energy prices 0845 906 0708

MPAS (Energy Supply Information) 0800 849 7077

website: www.energylinx.co.uk

North East London Energy Efficiency and Advice Centre 0800 458 7107

The Energy Centre, 31 Church Hill, Walthamstow, London, E17 3RU

website: www.lessenergy.co.uk

Winter Fuel Payments

website: www.pensionservice.gov.uk 08459 151515

Family and relationships

Child Benefit - enquiry line	0845 302 1444
Gingerbread (support for lone parents) website: www.gingerbread.org.uk	0800 018 5026
Kiran - domestic violence in families with children	020 8558 1986
Parentline Plus (supporting parents) website: www.parentlineplus.org.uk	0808 800 2222
Relate (relationship counselling for couples, families & individuals) website: www.relate.org.uk	01708 441722

Health and Welfare

Community Drugs and Alcohol Team (help with alcohol or drug problems)	0844 600 1241
Disability Benefits (enquiry line) website: www.direct.gov.uk/disabledpeople	0808 882 200
MIND (advice on mental health issues) website: www.mind.org.uk	0845 766 0163
NHS Direct website: www.nhsdirect.nhs.uk	0845 4647
Victim Support (support for people affected by crime) website: www.victimsupport.org.uk	0845 3030 900

Young People

Childline (helping children with their problems) website: www.childline.org.uk	0800 1111
Connexions (information & advice for young people 13-19) website: www.connexions-direct.com	080 800 13219
Stop It (preventing child sexual abuse) website: www.stopitnow.org.uk	0808 1000 900
Youth Net (online support for young people aged 16-24) website: www.youthnet.org	

Various

Advice UK (Information on Agencies giving advice) website: www.adviceuk.org.uk	020 7469 5700
Community Legal Service Direct (help finding the right legal advice and information)	0845 3454345
Directgov (Easy access to Government information & services) website: www.direct.gov.uk	
East London Lesbian & Gay Centre (advice and support for Gay Men & Lesbians) website: www.elop.org	020 8509 3898
Post Office (to find your nearest post office) website: www.postoffice.co.uk	08457 223344
Tax Credits (helpline) website: www.hmrc.gov.uk/taxcredits	0845 300 3900

This Leaseholder handbook is for leaseholders of Waltham Forest Council. This handbook gives you information about Ascham Homes' services and your rights and responsibilities under the Lease. If you would like to speak with an Interpreter about this handbook please contact Ascham Direct on 020 8496 4197.

This Leaseholder handbook will also be made available upon request in the following formats, please tick the appropriate box.

Audio Tape Braille Large Print

Kjo Broshurë për Mbajtësit e Lease-it është për mbajtësit e lease-it në Kansillin Waltham Forest. Kjo broshurë ju jep informata për shërbimet e Ascham Homes si dhe për të drejtat dhe përgjegjësitë nën Lease. Nëse dëshironi të flisni me një përkthyes rreth kësaj broshure, ju lusim të kontaktoni Ascham Direct në 020 8496 4197.

Albanian

كيتيب المستأجر هذا للمستأجرين من مجلس والثام فورست. يعطيك هذا الكتيب معلومات حول خدمات أسكام هومز وحقوقك ومسئولياتك تحت عقد الاستئجار هذا. وإذا أردت التكلّم مع مترجم عن عقد الاستئجار هذا فالرجاء الاتصال مع أسكام مباشرة على رقم هاتف: 020 8496 4197.

Arabic

এই লিজহোল্ডার হ্যান্ডবুকটি ওয়ালথাম ফরেস্ট কাউন্সিলের লিজহোল্ডারদের জন্য। এই হ্যান্ডবুকটিতে আস্চাম হোমস্ যে সার্ভিস বা সেবাগুলো প্রদান করে এবং একটি লিজের আওতায় আপনার কি কি অধিকার এবং দায়-দায়িত্ব রয়েছে, সেগুলোর বিষয়ে তথ্য প্রদান করে। এই হ্যান্ডবুকটির বিষয়ে আপনি যদি একজন ইন্টারপ্রেটার বা দোভাষীর সাথে কথা বলতে চান, তবে দয়া করে 020 8496 4197 নম্বরে আস্চাম ডিরেক্টে ফোন করুন।

Bengali

Ce guide intitulé *Leaseholder Handbook* est destiné aux locataires de la municipalité de Waltham Forest. Il contient des informations sur les services d'Ascham Homes ainsi que sur vos droits et responsabilités dans le cadre d'un bail. Si vous souhaitez parler de ce guide avec un interprète, veuillez contacter Ascham Direct au 020 8496 4197.

French

લીઝહોલ્ડરો માટેની આ હેન્ડબુક (માહિતી પુસ્તિકા) વોલ્થમ ફોરેસ્ટ કાઉન્સિલનાં લીઝહોલ્ડરો માટે છે. આ હેન્ડબુકમાં એશકેમ હોમ્સની સેવાઓ તેમજ લીઝ હેઠળ તમારા અધિકારો અને જવાબદારીઓ વિશે માહિતી આપવામાં આવી છે. જો તમે આ હેન્ડબુક વિશે દુભાષિયા સાથે વાત કરવા માગતાં હો, તો કૃપા કરીને એશકેમ ડાઈરેક્ટનો 020 8496 4197 પર સંપર્ક કરો.

Gujarati

Este Manual para Titulares de Arrendamento destina-se aos titulares de arrendamento da Waltham Forest Council. Este manual oferece informações sobre os serviços da Ascham Homes e sobre os seus direitos e responsabilidades ao abrigo do arrendamento. Caso deseje falar com um Intérprete sobre este manual, deverá contactar a Ascham Direct através do número 020 8496 4197.

Portuguese



In the interest of economy: paper stock and the use of images have been carefully selected.
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