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Leaseholders Handbook

Leasehold Services

Leaseholders Handbook

A guide for Leaseholders whose homes are managed by South Essex Homes on behalf of Southend-on-Sea Borough Council

Throughout this Guide you will see references to Southend-on-Sea Borough Council, South Essex Homes and the ALMO.

South Essex Homes is an **Arms Length Management Organization (ALMO)**, set up with the sole purpose of managing Housing Services on behalf of Southend Borough Council, its Tenants and Leaseholders.

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About this Handbook

Who is it for?

This Handbook is for people who are:

- Leaseholders in a block of flats where Southend Borough Council owns the freehold
- Council tenants who are thinking of buying the flat in which they live
- Anyone who is thinking of buying a flat from a Leaseholder.

What is it for?

- To explain your rights and responsibilities as a leaseholder, the Council's responsibilities and rights as the landlord of your block and South Essex Homes responsibilities on behalf of the Council
- To give help and advice about being a Leaseholder in a shared block of flats, and tell you about the services you are entitled to
- To explain about Service Charges and why you have to pay them.

This Handbook provides useful information about your Lease, your Landlord and the Management of the block/estate in which you live. It also provides answers to questions that are frequently asked.

This Handbook is only a summary of the Terms of your Lease, and does not override your Lease or any other legal agreements (including a mortgage deed). You must not rely on it if any legal difficulty or dispute arises in connection with your Lease. If this happens, you should take independent advice from a solicitor, law centre or Citizens Advice Bureau.

Introduction

Your block and estate are managed by South Essex Homes, on behalf of Southend-on-Sea Borough Council.

South Essex Homes is a not-for-profit 'arms length' management company, set up and owned by Southend-on-Sea Borough Council to manage its housing stock.

South Essex Homes are responsible for the day-to-day management of your home and the block/estate in which it is situated. This includes,

- Estate/block cleaning and grounds maintenance services;
- Tackling; Anti-Social Behaviour in the neighbourhood
- Dealing with estate parking queries and shed/garage lettings.

The Customer Contact Centre is the first point of contact if you have a query, including reporting repairs for which the Council is responsible.

Please contact us on 0800 833160 or email: customerservices@seh.southend.gov.uk

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Section 1

Your Lease, Rights and Responsibilities

Your Lease explained

- The Lease is a contract between you and the Council. It gives you and your successors the right of possession of your flat for a long period (initially 125 years) provided you keep to the terms of the Lease.
- The Lease document sets out these Terms and Conditions. It is a legal document - **keep it in a safe place**. We can give you a copy if you lose it, but a fee will be charged for this. You should have your own copy.
- The Lease can be difficult to understand. Before you bought the property your solicitor should have explained your Lease agreement in full. They should have highlighted the responsibilities you have as a Lessee and the responsibilities the Council have acting as the Landlord.
- The Lease only allows you to use your property as a private dwelling.

When you purchase a flat or maisonette from the Council, you purchase a Leasehold interest in the property; the Council retains the Freehold interest. As Freeholder, the Council owns the land on which the property is built and charges a ground rent.

- Ground Rents on properties sold under the Right to Buy are normally £10 a year.
- Your Landlord will serve you with an annual 'notice of ground rent' when it falls due for payment.

Most Council Leases last for 125 years from the date of the first sale of the property

The Lease will tell you

- What parts of the property have been sold to you (**The Demised Property**);
- What rights you have over communal parts of the building (**The Reserved Property**);
- What rights you have over communal land (**The Estate**);
- The proportion of costs of repairs, maintenance, improvements and cleaning for which you can be charged (**The Lease Percentage** – see section 5 for information on how costs are calculated).

The Council has issued a number of different leases as changes to the law and Council Policy have occurred. Your Lease is an important document, as it sets out your rights and responsibilities as a Leaseholder, and those of the Council as Freeholder. If you have lost your copy of the Lease your mortgage lender may be able to supply a copy. Alternatively, South Essex Homes can provide a copy, for a small charge. Please contact the Leasehold Services Officer on 0800833160 for further information.

You own and are responsible for the maintenance and repair of everything inside your home and that which relates solely to it. This includes

- Internal wall, plasterwork and floor surfaces;
- Tanks, cisterns, drains, conduits, plumbing and wiring which serve only your home;
- Window glass (but not the frames);
- External doors to your home (but not the door frame), internal doors and frames;
- Gardens for which you have sole use;
- Internal fixtures and fittings, unless they belong to the Council; for example – entry phone handset and system, or communal TV aerial and socket;
- Internal decorations.

The Council owns and is responsible, through South Essex Homes, for the maintenance and repair of the exterior elements and main structure of the building and estate complex. This includes;

- Main structural parts of the building including the roof, foundations and walls;
- Joists and beams;
- Loft spaces and fixtures and fittings which serve more than one home;
- Tanks, cisterns, drains, pipes, gutters, sewers, ducts, conduits, plumbing and wiring which serve more than your home;
- Front door frames and window frames to your home;
- Communal hallways, corridors, stairways, doors, door frames, lifts and other shared internal spaces;
- Communal gardens, paths, parking areas, recreation areas and other shared external areas;
- The heating system **if** there is a communal one.

The Leaseholder's main obligations

As a leaseholder you must

- Pay all service charges within 21 days as they become due;
- Keep your home in good repair including internal decorations;
- Keep your home in a clean and tidy order;
- Allow the Council or its contractors or workmen access to your home where reasonable notice is given, or in an emergency;
- Notify the Council if you sublet (where subletting is allowed) the property and provide an address where you can be contacted.

As a Leaseholder you must not

- Make alterations to the building without the Council's, or it's approved managing agents ,prior consent;
- Use the building for business purposes;
- Cause a nuisance or annoyance to neighbours or let other members of your household (including tenants) do so;
- Cause damage to the building;
- Fix or display any sign or otherwise disfigure any wall, fence or window which forms part of the building.

South Essex Homes' main obligations

In accordance with the terms of the Lease, the Council or its approved Managing Agents, namely South Essex Homes, must:

- Maintain and repair the structure and exterior of the building, including decorations;
- Maintain and repair all communal areas both internally and externally;
- Consult with you concerning certain repairs and improvements;
- Insure the building, and carry out repairs to it, following loss due to events such as fire and flood.

The Right to Charge

Your Lease contains the authority under which the Council, or its managing agents, is allowed to charge you for repairs, alterations and improvements to your block of flats. The items for which we can charge do vary according to the terms of individual Leases, and these have to be taken into account when we send a Section 20 Notice for Planned Works. This could mean that your charge could be different to that of your neighbour.

Insurance

Who insures my home?

The Council is responsible for insuring the structure of the building up to its full reinstatement value. This is known as Building Insurance. The terms of your Lease allow the Council to recharge to you the cost of the annual premium. The terms of your Lease require you to have this insurance.

Where applicable, there is currently sufficient provision in the Policy Wording Document to cover the interests of your mortgage company. To ensure adequate cover is maintained, valuations are index-linked to rise each year in line with inflation. The Council is able to achieve a very competitive rate for its insurance cover.

Cover

Your Insurance Policy covers rebuilding costs in the event of damage caused by fire, explosion, lightning, and aircraft damage, or burst pipes to those structural parts of the building that your Lease shows to be the Council's responsibility. It does not cover internal fixtures and fittings which are not part of the structure or permanently fixed in place.

Buildings insurance does not cover the contents of your flat (such as your furniture, decorations and personal possessions); to cover these, you should arrange your own Home Contents Insurance.

What if I do not have Home Contents Insurance?

If you do not have Home Contents Insurance you are taking a big risk.

Suppose you had a fire, a flood or a break in, in your home. Could you afford to replace your furniture, clothing and household possessions? What if you live in an upstairs flat or maisonette and your bath overflowed and flooded out your downstairs neighbour? You would be responsible for the damage, but could you afford to pay if your neighbour took you to court?

What will it cost?

Home Contents Insurance need not be expensive, and most companies will let you pay in installments. There are many insurance companies offering this type of insurance, costs will vary, so it pays to shop around for a good deal.

Your rights as a Leaseholder

Your exact rights depend on your Lease, however

- For information on Repairs and maintenance to communal areas, see Section 3 Repairs and Maintenance for more details;
- To be consulted on major repairs to blocks, see Consultation at the end of this section for more information;
- You have the right to make internal alterations to your flat subject to the appropriate permissions and regulations (See Section 3 Repairs and Maintenance for more information);
- You have the right to expect South Essex Homes (as managing agents on behalf of the Council) to manage issues in your block, estate or area (See Section 4 Management of Your Block for more information);
- You have the right to 'Quiet Enjoyment' and to live peacefully in your flat without interference from your neighbours or the landlord, so long as you keep to the conditions of your Lease;
- You have the right to sell your Lease, but must advise us in writing of change of ownership (See Section 2 Buying, Selling and Managing a Leasehold Flat for more information);
- You have the right to take in lodgers or rent your flat, but must advise us in writing (See Section 2 Buying, Selling and Managing a Leasehold Flat for more information).

Your responsibilities as a Leaseholder

Your exact responsibilities depend on your Lease but generally you are required

- To pay your share of the costs of managing and maintaining your block (See Section 5 Service Charges for more information);
- Not to allow nuisance within your home which may annoy or cause inconvenience to your neighbours (See Section 4 Management of Your Block for more information);
- Not to cause the Insurance Policy to be invalidated or the premium to be increased (See Section 2 Buying, Selling and Managing a Leasehold Flat for more information);
- You must pay your share of the costs of managing and maintaining your block. This is a legal duty set out in your Lease (See Section 5 Service Charges for more information).

Our rights as an ALMO on behalf of the Landlord

South Essex Homes is an Arms Length Management Organisation on behalf of the Council who has overall management responsibilities for your home, estate and area; and has the following rights

- To make decisions on management (See Section 4 Management of Your Block for more information), repairs and maintenance and improvements to your block (See Section 3 Repairs and Maintenance for more information);
- To make charges for the management and maintenance of your block (See Section 5 Service Charges for more information);

- To immediate entry to your property in an emergency situation (See Section 3 Repairs and Maintenance for more information);
- To general right of entry to inspect, with reasonable notice (See Section 4 Management of Your Block for more information).

Our responsibilities as the landlord's managing agents

Exact responsibilities depend on your lease but we are generally required

- To keep structure and common parts of the block in good repair (See Section 3 Repairs and Maintenance for more information);
- To recover share of costs of managing and maintenance of blocks for Leaseholder (See Section 5 Services Charges for more information).

Consultation

We have to consult you about any repairs to your block which are likely to cost more than £250 for each leaseholder or where the landlord has entered into a 'qualifying long term agreement'. This is work that is undertaken for a term of more than 12 months and results in the leaseholder contributing more than £100.00 each year.

Summary of Procedures for Repairs and Major Works

Summary of procedures for Repairs and Major Works
Serve a Notice of Intention
-
Allow 30 days for observations on proposed works and Nominations for Contractor
-
Obtain Estimates
-
Serve S20 with Details of Estimates obtained and, where these may be inspected, invite observations
-
Allow 30 days for observations to be received
-
Award contract to successful bidder

This consultation process is compulsory except in emergencies, such as gale damage to the roof where the building needs to be made secure and watertight.

The Law

There are several Laws and Acts of Parliament protecting your rights as a Leasehold tenant. If you are not sure of your rights, a solicitor can advise you, or you can contact the Citizens Advice Bureau (see the list of useful contacts at the end of this booklet). The main Acts of Parliament covering Leasehold tenancies are

- Housing Act 1985
- Landlord and Tenant Acts 1985 and 1987
- Housing & Planning Act 1986
- Leasehold Reform, Housing and Urban Development Act 1993

- Housing Act 1996
- Commonhold & Leasehold Reform Act 2002
- Housing Act 2004
- Service Charges (Consultation Requirements) (England) Regulations 2003, Sch.4, Pt.2

You can see copies of these Acts at main public libraries or visit www.legislation.gov.uk

Section 2

Buying, Selling and Managing a Leasehold Flat

Buying a leasehold flat and becoming a leaseholder

There are two ways in which you can buy the Lease of a council flat

- Under the Right to Buy in accordance with the Housing Act 1985, if you are a council tenant and you are already living in the flat (subject to certain conditions);
- By purchasing the Lease from the current leaseholder (if the flat has previously been bought under the Right to Buy and is being sold again).

In both cases you should get a solicitor to act for you, or at least someone who is qualified to protect your interests in buying the Lease. It is important to know what charges are due on the property in order to ensure they are dealt with before the sale. Unless you are the first leaseholder, you may have to pay some charges incurred by the previous leaseholder, if they are not cleared before the sale.

If you purchase the lease from the previous leaseholder you must tell us straight away. As the landlord we have the right to know who is responsible for the flat.

You have the right to mortgage your flat to a mortgage lender.

Principal Right to Buy Regulations affecting the purchase of a flat

If you are a Council tenant and are exercising the 'Right to Buy' on a flat, you are entitled to receive a discount on its value, which will be based upon the number of years that you have been the tenant of a Council or other selected public sector bodies.

For the first five years after you buy the flat the amount of the discount is recorded as a Legal Charge. If within that period, you re-sell the flat, the discount or a proportion of it must be repaid to the Council. You should seek advice from your solicitor if you are considering selling your flat within the five years after you have bought it under the Right to Buy.

Further information on the Right to Buy can be found in a booklet called "Your Right to Buy Your Home" available from South Essex Homes, which is sent out when a request for an application form for the Right to Buy is made.

Selling your lease or leaving it in your Will

Selling your flat

You have the right to sell your lease to anyone you want, or alternatively, leave it to someone in your Will or give it as a gift, but you should get a solicitor to help you, to make sure everything is done legally. When you sell your flat, or ownership passes to another person, you must tell us in writing within 21 days of the sale, and the transaction should be properly carried out.

Your solicitor should check details of all ground rent, service charges and insurance policies, so that these can be taken into account when the transfer is completed. We charge fees to register a transfer and to record the interest of the bank or building society that has granted a mortgage against a lease. South Essex Homes charges £60 for a Notice of Transfer and Charge.

For a Notice of Charge e.g. remortgaging our fee is £12

If you sell your lease or leave it to someone, you must make sure that it is all done legally to protect your interests and the interests of the person to whom you are selling or leaving the lease.

Unless there is a proper legal document to show that someone else is now the leaseholder, you will still be liable in law for any charges on the property.

If you die, and you have not left the lease to anyone in your Will, your executors will have to decide what to do with your lease. Any service charges still unpaid will be charged against your estate. If you have anyone you would wish to leave your flat to, such as your partner or children, you should seriously consider making provision in your Will.

If you sell your property, the Council would ask you to let us have a forwarding address in case we need to contact you – we may want to give you a refund for overpaid Service Charges (See Section 5 Services Charges for more information).

Losing your home by forfeiture or repossession

You should be aware that there are some circumstances where the Council or your mortgage lender could apply to the courts for possession of your home.

Forfeiture

Forfeiture is where the Council applies to the Court to end your Lease because you have broken the Lease conditions. This could happen if:

- You do not pay your service charges and the amount concerned is more than £350 or a smaller amount that has been outstanding for more than 3 years;
- You cause nuisance and/or harassment to your neighbours.

If the Court decides that you have committed a serious breach of the terms of your lease, it may terminate the Lease and grant us possession of your flat. In such a case, you would lose your home and would not normally be entitled to any payment or compensation. Also you could be responsible for reimbursing all the Council's expenses, legal costs and surveyor's fees involved in the action, regardless of whether the Lease is terminated.

Forfeiture is a severe remedy and, as a responsible landlord, we only use it where it is necessary to protect the interests of the Council, its tenants and other leaseholders. In the case of service charges, we will always try to help people who have genuine financial problems. Before applying for forfeiture for unpaid service charges, we would have to satisfy The First Tier Property Tribunal that the charges were reasonable and the leaseholder had made no attempt to pay them.

Repossession by a mortgage lender

If you have taken out a mortgage to buy your lease, your mortgage lender has a 'legal charge' on your home. This means they can apply to the courts for repossession if you do not pay your mortgage. If the court grants them possession, they have the right to evict you and sell your lease and take any money you owe them out of the proceeds of the sale. They must give you any proceeds left over, except where someone else, such as the Council as your landlord, also has a legal charge on the property for money which is owed to them.

If you have problems paying your mortgage or service charges, do ask someone for help. The Citizens Advice Bureau and the Council have trained Money Advice Counsellors. Do not leave it until you are about to be evicted. We will always try to make an arrangement over service charges, and mortgage lenders will always discuss terms for making mortgage payments.

Buying the freehold of your block

If at least two-thirds of the residents in your block are leaseholders, you can apply jointly to buy the freehold of your block and manage it yourselves. This is called 'enfranchisement'. If you and your neighbours qualify under the enfranchisement rules, we cannot refuse to sell you the freehold.

- You, as a group, would effectively become the owners of the building and the ground on which it stands, and would need to form a management committee for your block.
- As the Council would no longer be your landlord, you would all be jointly responsible for the maintenance and management of the block.
- You would however, no longer be able to call on South Essex Homes if you had problems with your neighbours.

If the Council still had any rented properties in the block, we would be represented on your Management Committee. You would charge us our share of management and maintenance costs in the same way as we now charge you Service Charges.

Sub-letting your home

Lodgers and sub-tenants

You have a right to take in lodgers or rent your flat to anyone you want. You do not have to ask our permission, **but you must tell us and your mortgage company**. It is important that, when taking in lodgers, you do not become overcrowded. A lodger is someone who shares your home with you, as if they were a member of your family. A sub-tenant is someone who rents your flat when you are not living there and you must tell your mortgage lender if you wish to sub-let, as some mortgage companies do not permit this. Lodgers and sub-tenants do not have the same rights as you and, in the event of your flat being repossessed by your mortgage lender or landlord; they would be evicted.

You should be aware, however, that if you let someone else rent all or part of your home, you become their landlord and you will be creating a tenancy, which could be difficult for you to end. You could have considerable difficulty making them leave if you wanted your flat back, you could also have problems selling your lease if you have a 'sitting tenant'. You are also responsible for ensuring that the sub-tenant complies with all obligations laid out in the terms of your lease. It is important that you have a clear and concise written agreement in place when you sub-let, in order to give you appropriate recourse through the courts.

To comply with the provisions of the Council's insurance policy, any sub-letting must be in the form of a legally binding short hold tenancy agreement. South Essex Homes should be notified of this and be made aware of your address, as you would still be the person to whom all correspondence is sent regarding the flat.

Before you agree to rent your flat to someone else, you should look into it thoroughly. Before entering into any agreement with a third party, please contact the Council's Housing Advice Team or the Citizens Advice Bureau as to what you should do, to ensure that you are legally protected.

Section 3

Repairs and Maintenance

Who is responsible for repairs?

South Essex Homes, on behalf of the Council is responsible for keeping the 'common parts' of your block in good repair. This means we will look after the structure of the building and the landings and hallways including lighting, controlled door-entry systems and so on.

You have the right to ask your landlord to keep the 'communal parts' such as hallways, landings, gardens of your block in a fit state of repair. You also have the right to be consulted about major repairs to your block for which you will be expected to contribute your share of the cost.

Repairs for which the Council is responsible include

Structure

- Roofs, drains, gutters and pipes on the outside of your home;
- Outside entrance doors (but not front doors of individual flats);
- Window frames and sills (not including glass)
- Outside paintwork; Paths and steps (back and front) shared with other dwellings;
- Boundary fences (except some where you or a neighbouring owner are responsible);
- Chimneys and chimney stacks;
- Stairs and landings; including drying areas.

Installations/Fixtures and Fittings

- Shared water pipes, water tanks, gas pipes and electrical wiring;
- Light fittings in shared areas;
- Controlled door-entry systems (where fitted);
- Decoration in shared areas.

Repairs for which you as leaseholder are responsible

- All repairs to the inside of your flat;
- Glass in your windows and fixtures & fittings but not the frame
- Your front door, and all fixtures and fittings but not the frame;
- Any damage to the common parts and services caused by you, members of your household, or your visitors;

How to report a repair, which is our responsibility

There are many ways you can report a repair, which is **the Landlord's responsibility**

- You can telephone the Repairs Section on 0800 833160 This is a Freephone number, and can also be called out of office hours but only in the case of an EMERGENCY;
- If an emergency situation arises where there is a danger to life or limb, or damage to other properties we may need to force entry to make safe. E.g. water leaks. If forced entry is required leaseholders may be recharged for this and any damage to other properties.
- write to us at South Essex Homes, Civic Centre, Victoria Avenue, Southend-on-Sea SS2 6FY
- email: customerservices@seh.southend.gov.uk.

What happens when you report a repair?

We will ask you for

- Your name and address;
- As much detail as you can give about the problem and the repair that is needed;
- When you will be home to let the operative in (if necessary).

When will the job be done?

We give all repairs a priority rating depending on how urgent they are. We will tell you which category this repair is in and how soon it should be done.

Priority

Situation	Detail	Response Time
Emergency	Where life is at risk	Within 1 hour to make safe, to be completed within 24 hours
Urgent	No immediate danger to life or limb	Within 3 working days
Semi urgent	Where a repair is necessary but no danger	Within 6 working days
Non urgent		Within 21 calendar days
Minor repairs		Within 2 calendar months

Making sure you get a good service

Don't forget that the cost of repairs will normally be shared between you, the Council and other leaseholders in your block. When repairs are carried out by our contractors, it is important that we all get value for money. If the job is not done properly, or is not done within the time set out above, please let us know by contacting us on 0800 833160.

Repairs to your own flat

You are responsible for repairs to the inside of your flat, including your front door and the glass in your windows. You should make your own arrangements to get someone to carry out the repairs for you.

If you, or someone you have employed, are carrying out repairs inside your flat, you must make sure that no damage is done to shared services or the structure of the block. You will be liable for any damage caused to the Landlord's property and you will have to pay to have it put right. If you are in any doubt about any work you intend to carry out please contact the Customer Contact Centre and explain the situation. . Based on the information you provide, it will be decided if an inspection is needed prior to the commencement of any work. You must not continue with the work if you are instructed not to. There may be a charge for this inspection.

You must not carry out repairs on landings, stairways and other shared areas. You would not be covered by our insurance if you had an accident or caused damage. If you, or your visitors or members of your household, cause damage to communal areas you will have to pay for the repairs.

You must not carry out repairs on landings, stairways and other shared areas. You would not be covered by our insurance if you had an accident or caused damage. If you, or your visitors or members of your household, cause damage to communal areas you will have to pay for the repairs.

Always report repairs in shared areas to the Contact Centre on Freephone number 0800 833160.

Doing your own alterations

As a leaseholder you have the right to improve your home, but in some circumstances you will need written permission from us. This is because, as the landlord, we have an investment in the block and a responsibility to the other residents, but we will not refuse permission unless we have a good reason. You may also need to get planning permission and building consent before starting work.

We do not need to know about minor works such as decorating, but we do need to know about any alterations which affect walls, windows, doorframes, plumbing and electrical services before any work is started.

You have the right to make alterations to the interior of your flat, so long as you do not remove structural walls or cause damage to the exterior or shared parts of the building. Some alterations may require a variation of your lease i.e. installation of an extra room in the roof space, and there will be a charge for this. For major alterations you must ask our permission before starting on any work. We may advise you that you need planning permission and building regulations approval. Such permission should be obtained from Southend Borough Council who will not unreasonably withhold or delay this process.

You must not do anything which is likely to cause damage to the structure of the building or to shared services, such as plumbing to the roof tank, electricity/gas/water/sewerage supplies.

For what sort of alterations do I need permission?

- Any addition or change to the services in your home, including fixtures and fittings such as heating and piping;
- Dropped kerbs and hard standing;
- Aerials or satellite dishes;

How do I get permission?

You should write to the Leasehold Services Team at South Essex Homes. See back of handbook for full address and contact details. You will need to say exactly what you want to do and include a drawing or plan.

A building surveyor may need to visit your home to see what you intend to do before making a decision. There may be a charge for this.

We will normally give you an answer within two weeks of receiving your request. If we refuse permission we will tell you why.

The permission we give you to go ahead is not the same as planning permission. You are responsible for getting any necessary planning permission or building regulations approval. We will normally make it a condition that you do this when we give you permission for the work.

Home Improvements Loans

You may obtain a loan from your mortgage company to carry out home improvements. If you obtain such a loan within the first three years after you have bought the flat under the Right to Buy, your mortgage company will ask the Council to postpone its legal charge (the discount which you received on the purchase price and which should be repaid if you sell your property). The Council will require quotations for the works you propose to carry out and the Legal Department will consider whether it is appropriate to agree to postpone the Council's Legal Charge. If it is appropriate you will be required to sign a form agreeing that the works will be carried out within 6 months. An appropriate letter of postponement will then be sent to your mortgage company. A fee can be charged for this service.

Section 4

Management of Your Block

Living in a flat

Living with your neighbours

Living in a flat can be difficult. You may have people above or below you, and you may have to share landings and other areas. You have a right to the 'quiet enjoyment' of your flat, and so do your neighbours. We will try to deal with people who cause a nuisance to you, but equally you must not cause a nuisance to them. People who cause serious harassment to their neighbours can lose their home, even if they are leaseholders!

If you live in a flat or maisonette, it is important to bear in mind that what you do affects your neighbours. So please remember

- Not to make too much noise, especially at night or early in the morning;
- To help keep the shared areas clean and tidy;
- To be a good neighbour. Remember that under your lease agreement you have a duty not to cause a nuisance or annoyance to your neighbours. You are also responsible for making sure that your family and visitors to your home do not annoy your neighbours.

Shared areas and services

We are responsible for maintaining the shared areas in your block, but everyone living in the block has a duty to keep them clean and use them properly. Remember that you pay a share of the cost of maintaining shared areas, so if you see someone causing damage to or misusing stairways, landings, parking areas, drying areas, security doors and other shared facilities, please tell the Customer Contact Centre at once.

If you can get evidence of who caused the damage, we can charge them for it so that none of the cost will fall on you in your service charges.

If a repair needs doing to the shared areas in your block, phone the freephone number 0800 833160 and report it. Do not assume that someone else will do it. If the lights are out on the stairs, please report this immediately.

Legal definition of Anti Social Behaviour

In dealing with issues of Anti Social Behaviour South Essex Homes uses the following legal definitions:

- Crime and Disorder Act 1998 – 'Acting in a manner that caused or was likely to cause harassment, alarm or distress to one or more persons not of the same household as himself'
- Housing Act 1996 Section 153A(1) and 153B(2) – 'Conduct which is capable of causing nuisance or annoyance to any person, and directly or indirectly relates to or affects the housing management functions of a relevant landlord or consists of or involves using threatening behaviour, or to use housing accommodation owned or managed by a relevant landlord for an unlawful purpose'

You and your neighbours

As a leaseholder of Southend Borough Council, you have the right to live in your home in peace and quiet, and so do your neighbours.

You have the right to expect South Essex Homes, to deal with problems in your block, such as neighbour nuisance, rubbish and so on.

If you cause a nuisance or annoy your neighbours, you are breaking the terms of your lease agreement. You may also be breaking the law.

It is important to remember that legal action in nuisance cases can be a long and difficult process so be friendly and do not lose your temper. But remember you do not have to put up with inconsiderate behaviour.

Noise -how we can help you.

Noise nuisance is probably the most difficult issue to sort. We all make noise; it is part of life. The sort of noise we are referring to here is excessive noise. It could be teenagers playing their music loudly or it could be an elderly person's television interfering with your peace and quiet. It could even be children running up and down uncarpeted stairs, and doors slamming.

Try to remember that the person causing the noise may not be aware that their normal living is causing annoyance to other people. Very rarely is noise nuisance a deliberate act.

If you cannot sort out your problem by talking to your neighbour, then you should report it to the Anti-Social Behaviour Team or the Council's Environmental Services who have power to act in these cases. They will be able to advise you of your rights and explain what we can and cannot do to help. See back of handbook for full address and contact details.

In most cases a Anti-Social Behaviour Officer will talk to your neighbour about the problem. If the Officer feels it is needed and will help the situation, a written warning can also be sent.

If the situation is serious, you will need to keep diary records of the nuisance. Your Anti-Social Behaviour Officer can give you a form on which to keep a diary record. In such cases it is usually essential to have these records as evidence in court. We will always try to take action where there is good evidence of a serious nuisance, or where a council tenant or leaseholder is the victim (or the cause) of the nuisance. However, there is little we can do if you don't collect this evidence.

Legal action is used as a last resort, and it could mean that the person causing the nuisance is evicted from their home. If legal action is required, you may need to attend court to give evidence. You could also take legal action yourself by asking the County Court to grant an injunction to stop the noise, if you can prove your health, comfort and convenience have been upset. To do this you would need to see a solicitor. As a first step you could talk to the Citizens Advice Bureau.

Harassment

If you or anyone living in your home is suffering harassment from a neighbour, report it to the Anti-Social Behaviour Team and they will try to help you. You may need to collect evidence in the same way as described for noise nuisance above. You must also make sure that neither you, your family, nor any visitor to your home, causes harassment to your neighbours.

This includes:

- Violence or threats of violence;
- Abusive or insulting words or behaviour;
- Damage or threats of damage to property;
- Any action which interferes with peace, comfort or convenience.

Harassment of our staff or representatives

You, members of your household or visitors invited to your home must not harass, threaten violence or be violent towards our staff or representatives. If this happens we will take the strongest legal action possible against you.

Racial harassment

Racial harassment is a serious offence. If you, your family or any visitor to your home threatens, abuses or insults your neighbours in a racist manner, you risk prosecution. In serious cases you could lose your home. We will help any council tenant or leaseholder who is the victim of racial harassment.

If you are the victim of racial harassment, you should report it to the Neighbourhood Services Team. You should also think about telling the police.

Vandalism and graffiti

We need your help to stop vandalism and damage. You should report any incident to the Anti-Social Behaviour Team (we will treat all reports confidentially) and to the Police.

Vandalism is a crime. It costs money to repair damage or remove graffiti, and it is your money. As a leaseholder you have to contribute to the cost of repairing damage caused by others. It also makes your estate or your road a less pleasant place to live for everyone and may affect the resale value of your property.

Pets

A condition of your lease is that you must not keep pets in your flat. However we have recently changed our tenancy conditions to allow the keeping of pets in flats subject to permission being sought. Pets in Tower Block properties are still excluded. If you keep a pet in a flat, you must make sure that it is kept under control; does not annoy neighbours and is not allowed to roam the estate or foul the communal areas. If your pet does cause a nuisance, we will ask you to control its behaviour or if this does not solve the problem, to find a new home for your pet.

If you are thinking of getting a pet, you should think carefully whether it is suitable for living in a flat and then seek the written approval of the Leasehold Services Team or your Tenancy Services Officer. See back of handbook for full address and contact details.

Gardens

If your flat has a garden, you are responsible for keeping it tidy and well maintained. You should not allow rubbish to build up, as it may cause a health hazard and encourage mice and other pests.

If there are communal gardens round your block, we will maintain them, but you can help by not dropping litter or parking your vehicle on the grass. Remember that you pay service charges towards maintenance of communal gardens, so please help us to keep maintenance costs down.

Satellite dishes

If you want to fit a satellite dish on the outside of your flat, you must obtain our permission in writing. You may also need planning permission. See Section 3 Repairs and Maintenance on 'Making your own alterations', which explains how you go about getting permission from us. If you live in a tower block, you should be aware that satellite dishes are not allowed on these buildings.

Car Parking

Most blocks of flats have shared parking areas. Some flats and maisonettes have their own driveway to park on. Parking in shared areas is on a 'first come -first served' basis. No-one has their own parking space. Please consider others when you park.

Do not

- Cause an obstruction as you could prevent emergency vehicles from getting through;
- Park in front of entrance doors and fire exits;
- Park on the footpath, it is an offence;
- Park in your garden, unless you have hard standing and a dropped-kerb;

You can carry out minor repairs to your own vehicle in a shared parking area, at the roadside or in your garage, provided that you do not disturb your neighbours, soil the roadway or parking surface or leave rubbish. You should not do major repairs to your own vehicle or do major repairs for other people, whether for money or not.

Garages

Near most blocks of flats there are garages available for rental. As a leaseholder you have to pay VAT on the rent of a garage from us, provided it is close to your home.

If you would like to put your name down for a garage please contact the Tenancy Service Team. See back of handbook for full address and contact details.

Refuse

Depending upon the type of property you live in, there will be differing arrangements to take away your rubbish. Please be aware of the collection schedule for your home, and do not leave rubbish in a position where it is likely to cause a problem for others.

The Council will take away all normal household rubbish as part of the weekly refuse collection service. In addition, newspaper, plastic bottles and glass can be collected for recycling. Garden Waste can also be recycled, provided it is placed in the sacks designated for garden waste. These can be obtained for a small charge from the Civic Centre..

If you have a **bulky item**, such as a fridge or sideboard you no longer require, **do not** leave it in a communal area or in the street – contact, the Council's Refuse Contractor on 01702 215006; they will arrange safe removal for you. **Note a fee will be charged for this service.** Or take the items to the Council tip in Southend or Leigh.

If you see someone leaving rubbish, whether bagged or a single large item, where it should not be (fly tipping), and you know their name, address or even vehicle registration number, report those details to the Environmental Health Officers. There is a good chance that person can be charged for the removal of their refuse and could even receive a court summons and subsequently a fine. If the Council does not know whom to charge, the cost of removing the items will be charged to the block or estate from where it was removed, and consequently onto your Service Charge accounts.

Condensation

If you do not have proper ventilation, condensation can be a problem in flats, and can cause damage to the walls, windows and general decorations of your home.

Condensation occurs when moist air meets a cold surface, such as windows and walls, and is often caused by cooking, washing, hot baths and drying clothes indoors. Cavity wall insulation and double glazing can help to reduce the problem, but will not solve it completely. To limit condensation, try to make sure that

- There is enough constant heat in your home, so there are no cold surfaces for moisture to settle on;
- There is some ventilation in each room by opening windows or by turning on extractor fans where fitted. When cooking, put lids on saucepans, close the kitchen door and open a window or turn on the extractor fan;
- You reduce the amount of water in the air by drying clothes outside if possible. If it has to be done indoors, keep a window open and vent any tumble driers to the outside;
- When running a bath, run the cold water before the hot to reduce the amount of steam, and keep the bathroom door closed. Afterwards, keep the window open and leave extractor fans running until walls and windows are dry. Don't let the moisture escape into other rooms;
- Avoid using paraffin and liquid gas heaters which emit water vapor as they burn and make condensation worse. Paraffin heaters can also be dangerous.

Rats, mice and other pests

If you have rats, mice, fleas, cockroaches or any other type of household pests in your home, you should contact the Tenancy Services Team. See back of handbook for full address and contact details.

General rights of entry

You must allow staff employed by South Essex Homes and its contractors to enter the flat to examine the state and condition of it, providing reasonable notice is given.

Section 5

Service charges

Why do I have to pay service charges?

When you bought your lease, you effectively became a 'shareholder' in the building in which your flat is situated. This means that you have a responsibility to pay your share of the costs of maintaining and managing the building. This is a legal duty set out in your lease. If you do not pay your share, you are in breach of your lease agreement and we could apply to a leasehold tribunal and then to the courts to have your lease forfeited. In these circumstances, you could lose your home.

If you owned a freehold house, you would have to pay all the costs of running your house. As a leaseholder you share those costs with your landlord, and other leaseholders.

If you have not owned a home before, the cost of running it can come as a shock. As your landlord, we have a legal responsibility to maintain the building and charge you with your share of the cost, which you are legally obliged to pay. We also have to pay our share. The costs are shared among all the flats in the block (except where a cost relates only to one flat or to part of a block) using a percentage rate apportionment. The rent paid by our tenants includes an element to cover the cost of repairs to their homes.

South Essex Homes has a duty to maintain our blocks of flats to a good standard. This means that we have to spend money on keeping them in a good state of repair.

A proportion of everything we spend on your block of flats has to be charged back to you. Some leaseholders would rather we did not spend any money at all, but if this were the case, we would not be doing our duty to our residents, and your investment would deteriorate.

Because we maintain several thousand homes we can, and do, obtain competitive quotes on our repairs contracts. All contracts issued by the Council are subject to competitive tendering regulations, these make sure that the contractors we use give value for money.

We will always be fair about service charges. We will explain how they are calculated, and you can query any charges with which you do not agree. As a leaseholder you are also responsible for paying ground rent, currently £10 per year, as well as paying your Council Tax, Water & Sewerage charges and your own Home Contents Insurance. If you are in financial difficulties, please contact the Money Advice Service or the Citizens Advice Bureau so that all your options can be explored, and also agreements can be made to pay back outstanding debts.

How your charges are made up

Your service charges are made up of the following costs

- Ground rent, currently set at £10 per year under the 1985 Housing Act, and billed annually on 1st April;
- Day to Day minor repairs and maintenance of the block of flats;
- Electricity costs for communal areas;
- Grounds maintenance for shared garden areas/ areas around your block;
- Management charge (our costs in managing leasehold flats);
- Buildings Insurance;

- Caretaking & Cleaning Services where provided;
- Entry phone maintenance where applicable;
- Lift maintenance where applicable;
- Refuse collection;
- Contribution to Renewals Fund (more about this later).

These costs will be itemised on your Service Charges invoice. Normally you will get one invoice each year but in some cases, such as where a repair or improvement work has been carried out only on your flat, or you are being charged for damage you have done, you may get a separate invoice.

How costs are apportioned

Costs have to be apportioned fairly between leaseholders and tenants and the method we use is based on the gross value of your home as a percentage of the gross value of the building..

Dividing costs equally between all flats with no differentiation for flat size means that a three bedroom flat would pay the same as a one bedroom property – hardly fair on the one bedroom flat owner.

Dividing all costs according to the number of bedrooms does not take into account room sizes, and not all two or three bedroom properties have rooms which are as generously proportioned as many one-bedroom properties.

South Essex Homes goes to a lot of trouble to make sure that you are charged only for costs relating to the block in which you live, and that you do not have to pay more than your fair portion; this is a very complex task.

How you get your bill

At the beginning of April each year, we will send you an estimated account for the Service Charge for the coming year. The Service Charge will normally cover all or most of what we expect to charge you in the way of day-to-day costs during the year. Actual costs may, however, turn out differently.

An Annual Statement is produced 6 months after the end of each financial year, showing the costs incurred in the previous year. If the amount that you were charged (and which you paid against the estimate) is greater than the final account, you will receive a refund. However, you may get an additional bill with the statement if the actual charges for the year turn out to be higher than were estimated.

Paying your bill

You need to pay your Invoice within 21 days. If you are unable to, you should contact the Borough Treasurers Department, Income Section to make alternative arrangements.

The Council offers a wide choice of payment methods

- By cash, cheque or credit card at the Civic Centre
- By Bank Giro Credit at any Barclays Bank within the Borough;
- By Post Office Giro at any Post Office. The standard Post Office counter fee will be charged at all Post Offices;
- By Standing order from your bank;

- By Direct Debit. Forms and further details are available from the Borough Treasurer's department;
- By Credit or Debit Card by telephoning 01702 215797 during office hours
- By Pay.Net. Simply call the Income section and you can pay by credit or debit card over the phone.

Renewals Fund

Included in your Service Charge account is an item called Contribution to renewal of Landlord's structure and fittings and equipment (commonly known as the Renewals Fund).

This is a charge, calculated on the estimated costs, of future likely large expenditure for major works, new roof, replacement windows, external and communal parts redecoration, replacement of lift mechanism etc.

These items, which fall into the Council's planned maintenance schedule, can be very expensive, and the idea of the 'Renewals fund' is to build up a credit which can be used to offset these costs. The monies paid into this fund are attached to the property not the person. They attract interest, and when the property is sold, transfer to the account of the purchasers. These monies can only be 'spent' as payment for items for which you receive a 'Section 20 Notice'.

The first five years

If you buy a council flat as a secure tenant under the Right to Buy, we have to tell you how much your Service Charges are likely to be.. We do this by estimating work and repairs to your block during this time and how much it may cost.

Once we have estimated the cost of your major works for the first five years and have notified you of this on the Itemised Works Sheet attached to your Offer to Purchase, we cannot charge you for works that are not listed. If your Itemised Works Summary did not show external decorating and the Council decided to paint the outside of your block of flats two years after you purchased, we would not be able to charge you for the works, even though your flat benefited. If we find we have over-estimated on the summary, we will only charge you what it actually cost.

After the first five years you then have to pay your share of the actual cost.

The five-year protection period applies to repairs and improvements from the date the first buyer buys the lease. If you sell the lease within this time the next buyer is entitled to the remainder of the five-year protection period. There is not a new five-year period each time the lease is sold on.

Your right to be consulted

Under Section 20 of the Landlord & Tenant Act 1985, you have a right to be consulted about major repairs to your block. 'Major repairs' means any work to be carried out on your block, which is expected to cost more than £250 for any property in the block. However, under the Commonhold & Leasehold Reform Act 2002, a further stage in the consultation has been introduced.

If we expect a job to cost any leaseholder more than £250, in most cases we must now consult you prior to contracts being awarded, giving details of the work to be done, the reasons for doing the work, and give you, as leaseholder, the chance to nominate, within 30 days, a contractor who you think could and would be interested in doing the work. Following this, initial consultation tenders will be sought from contractors, including any nominated by

you, to carry out the work, and the estimates received will be scrutinised. We will then be in a position to send you a Section 20 Notice for the work. This notice will

- Give you a full description of the work required;
- Give you at least two cost estimates from different contractors, one of which is unconnected to the council;
- Tell you to whom you should send your comments about both the proposed works, and on the estimated cost;
- Give you at least 30 days to give us your comments;
- The Council will then give due consideration to the comments made.

We may also put up a notice in the entrance of your block. We will give you the name and telephone number of the Officer to whom you can speak about the job.

These rules do not apply if we have to start work urgently in response to a genuine emergency (such as gale damage to the roof). Please tell us if you feel we have not consulted you properly about major works.

Charging for Major Works

When Major Works are carried out, there are time limits imposed during which the Council must either charge for the work or send a Section 20B notice to say costs have been incurred and the right to charge at a later date is reserved.

The charges for these Major Works are not included in your annual Service Charge bill but invoiced as a separate item. The account you receive for these works will be reduced (and in some cases fully paid) by the monies that are held in your Renewal Fund.

If you have difficulty paying your Service Charges or Major Works invoice.

If you find you cannot pay your Service Charge bill straight away, don't ignore it! It will not go away, and you could end up losing your home if you make no attempt to pay.

Check firstly if you are entitled to any benefits.

There are also ways in which we can help you spread the cost of a large bill

- Firstly, you can ask to pay by monthly installments. This will allow you to spread the cost over 12 monthly payments;
- If you cannot afford to spread the cost over one year, you can ask for a loan which will spread the cost over several years.

A loan is a good way of dealing with a bill that is unusually large, such as window replacement or refurbishment of your block. It is not so good for dealing with an ordinary annual charge if you are likely to get the same charge again next year as you will still be paying the loan charges on last year's bill when you have to start paying next year's bill. You therefore need to think carefully whether a loan is the best thing, or whether you would be better off trying to pay the bill in the current year by monthly installments (this way you avoid interest charges and legal fees).

There are two main ways you can obtain a loan to cover all or part of your Service Charges

- A personal loan (ask your bank or building society for details);
- A secured* loan from your mortgage lender.

* A secured loan is one that is 'secured' against your property, like a mortgage. It means that the lender has a right to recover the loan from the value of your property (by selling it if necessary) if you do not make the proper repayments.

What if I don't agree with my charges

We will always try to calculate your charges properly and fairly, but if you think we have miscalculated or charged you for something you haven't had, please do the following

- First of all tell the Leasehold Services Section straight away - we will look at your account again and make corrections if necessary;
- If you are still not happy with what we tell you, write to the Finance Manager at South Essex Homes setting out your reasons (you need to be clear exactly what you are disputing and why). Your case will be investigated fully and a response sent to you.

If you still think you are being charged unfairly, you will be able to apply to an independent First Tier Tribunal.

. Either the tenant (you) or the landlord can apply to the tribunal to settle a dispute over charges. The Tribunal will decide

- If the cost of the services we are charging for is reasonable;
- If the work being charged for is of a reasonable standard;
- If the amount we are asking for in advance is reasonable.

You cannot appeal to a Tribunal if

- A Court or Tribunal has already made a judgment about your charges;
- You have previously agreed that the charges are correct.

The Tribunal may decide that you must pay all of the charges; they may decide that we must reduce our charges to you or they may decide that the charge is not payable. Once the Tribunal has made a decision, we are both bound to accept it. There is a right of appeal against the decision but this must be approved by the Leasehold First Tier Tribunal.

The Tribunal can charge to hear your case. They may decide not to charge you costs, or they may decide to charge costs against us. They are more likely to charge you if they think your claim is unjustified.

What happens if I don't pay my charges

Your lease is a legal contract between you and the Council. It requires you to pay all reasonable charges incurred by South Essex Homes in managing and maintaining your block on behalf of the Council. If you refuse to pay your charges you are in breach of contract and we can start proceedings to have your lease forfeited.

If you have a loan from a bank or building society, we would tell them before we start legal action. As they have a legal interest in the property, they could decide to pay the bill and then take their own legal action against you.

If you have problems paying your charges, we will always try to help by agreeing payment plans, but if it becomes clear that you are making no effort to pay your charges we can

- First, apply to a First Tier Tribunal for a determination that your charges are fair;
- Then apply to the court for your lease to be forfeited and your home repossessed.

We hope that things never get to this stage, but it does happen, and people do lose their homes!

Section 6

Having your say

We want you to have a say in how the Housing Service is run and a good way of doing this is to join your local Tenants and Residents Association. These are open to all residents. By working together we can share ideas and make better decisions about the housing service. By joining the Tenants Association you can be involved in discussions with your neighbours about services which affect your area.

What is a Tenants'/Residents' Association?

This is a group of local people who come together to put forward the views of tenants or residents in an area. An Association raises issues of concern to its members and works with South Essex Homes to solve local problems. The sort of issues that groups get involved in include

- Estate Management
- Cleaning of streets and communal areas
- Environmental improvements
- Play facilities and social activities
- Repairs
- Parking problems
- Vandalism and crime prevention

Why join an Association?

An organised group has a stronger voice than an individual person. We will always consult with recognised groups on important housing issues. This means that you have the chance to influence the decisions we make.

Locally, your Association can help to increase community spirit and give everyone the chance to get to know each other.

You can also provide information to people living in your area about what is going on, through regular newsletters and meetings.

Leaseholder Focus Group

South Essex Homes holds quarterly meetings with leaseholders at which a variety of matters are discussed.

These are matters relevant to your leases, the estates in which your properties are situated, and Service Charges.

All leaseholders are welcome, and we are always pleased to see new faces. It may be that a problem you thought only affected you is brought up and by discussing it, it is possible a more cohesive approach can be found in dealing with it.

If you would like to be involved, please contact Resident Participation on 0800 833 160 and they will ensure that you are sent details of the next meeting. The meetings normally take place at the Civic Centre.

What if I do not want to join an association?

If you do not want to join an association, we will still consult you on matters that affect you as a leaseholder. This might be by letter, survey, newsletter or meeting. We will then take your views into account when we make the final decision.

How to make a complaint or give a compliment?

We aim to give the best service possible to you, our customers. It helps for us to know if we are doing things well or if you feel something is wrong.

There are several ways to do this. These are

- By e mail to complaints@seh.southend.gov.uk
- By completing the complaints form on the internet at www.southessexhomes.co.uk
- In writing to The Corporate Services Department, South Essex Homes, Civic Centre, Southend-on-Sea, Essex, SS2 6FY the complaints form which is available from any of our three Area Housing Offices

By telephone to via the Customer Contact Centre on 0800 833 160

We will post an acknowledgement of your complaint within one working day of receipt, and refer the matter to the relevant department. We aim to respond fully to you within ten working days. We take all complaints seriously and try to put right anything which has gone wrong.

Unhappy with our response?

If you feel that our response to your complaint is not satisfactory, you have the right to request a review. We will aim to respond fully to you within ten working days, and will also advise you of your right to appeal. Should you choose to appeal, you must advise us within 15 working days of receipt of our reply. We will then arrange for your appeal to be heard at the next available Review Panel of South Essex Homes.

Compliments and suggestions

- If you are particularly pleased with the way a member of staff has dealt with you, please let us know. All compliments are passed onto the relevant person, and it helps us to know what we do right, as well as what we do wrong. Or, if you have a comment on our services, or a suggestion on how we can improve our services, please let us know.



Useful Telephone Numbers

SOUTH ESSEX HOMES

Customer Contact Centre

For all contact

0800 833160

SOUTHEND BOROUGH COUNCIL

Main Switchboard	01702 215000
Rating & Income (Service charge payments)	01702 215797
Noise Nuisance	01702 215005
Noise Nuisance (Out of Office Hours)	01702 215000
Refuse	01702 215006
Flytipping	01702 215000

OTHER AGENCIES

Citizens Advice Bureau	0344 477 0808
First Tier Tribunal (Eastern Region)	01223841524
Lease Advisory Service	02078322500
Money Advice Service	



Useful Addresses & Websites

Head Office (for correspondence)

South Essex Homes
PO Box 5817
Southend on Sea
Essex SS1 9EL

Leasehold Services

South Essex Homes
Civic Centre
Victoria Avenue
Southend on Sea
Essex
SS2 6FY

Borough Treasurers Department Income Section

P.O. Box 2
Civic Centre
Victoria Avenue
Southend on Sea
SS2 6BR

SS2 6BR

Citizens Advice Bureau

1 Church Road
Southend on Sea
Essex
SS1 2AL

First Tier Tribunal

Cambridge County Court
197 East Road
Cambridge
CB1 1BA

Websites

South Essex Homes

www.southessexhomes.co.uk

Southend-on-Sea Borough Council

www.southend.gov.uk

First Tier Tribunal

<https://www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber>

Lease Advisory Service

<http://lease-advice.org/>

Money Advice Service

<https://www.moneyadviceservice.org.uk/en>

Citizens Advice Service

<http://southendcab.org.uk/contact.html>