



The Gateshead Housing Company

Leasehold news

Bringing you housing news

March 2008

What's on your mind?

**Repairs and
maintenance**

**Anti-social
behaviour**

**Can I
give my
views?**

**How you
would respond to
my queries**

**Major
works**

**What are
my rights and
responsibilities?**

**Service
charges, billing
and payment**

What's on your mind?

Leaseholders were invited to their first Service Improvement Group in December to identify service priorities.

The issues raised included:

- A review of the leasehold management fee
- An investigation of the provision of a home contents insurance scheme
- A review of information provided to leaseholders
- An exploration of the methods used to monitor the quality of the Decent Homes programme, responsive repairs, caretaking and cleaning services.

Future meetings will involve leaseholders in setting the annual service plans, developing service standards and identifying, scrutinising and monitoring opportunities, such as mystery shopping.

Service Improvement Groups are being held throughout the company to ensure that leaseholders and tenants can help to make services better.



If you would like to know more about the Leasehold Service Improvement Group, please contact Leasehold Services on 0191 433 5396.

Leasehold

Want to make a difference?

The Gateshead Housing Company has a Leasehold Service Improvement Group to make things better for you and other leaseholders.

If you want to see improvements in the service then get in touch. Call our Customer Involvement Team on 0191 433 5357 for an informal chat.

You can also:

E-mail: involve@gatesheadhousing.co.uk Text: 0762 480 4167 (keyword 'INVOLVE')
Minicom: 0191 433 5349



The Gateshead Housing Company
Working with Gateshead Council

Your building insurance

As your landlord, Gateshead Council is responsible for providing building insurance for your property.

The building insurance policy is with Zurich Municipal and is free of all claims excesses, except in respect of subsidence, ground heave or landslip where £1,000 applies.

What is covered?

YOU ARE INSURED AGAINST	YOU ARE NOT INSURED AGAINST
Fire, smoke, explosion, lightning or earthquake.	
Riot, civil commotion, strikes, labour or political disturbances.	
Malicious damage.	Loss or damage: <ul style="list-style-type: none"> a) arising after you home has been unoccupied for more than 30 consecutive days b) caused by a person lawfully within the buildings.
Collision by aircraft, other aerial devices, any vehicle (or articles dropped from them) or animal.	
Storm or flood.	Loss or damage: <ul style="list-style-type: none"> a) by frost b) to fences, gates and hedges.
Escape of water from any fixed tank, fishtank, pipe or appliance and damage caused to such by bursting or freezing.	Loss or damage: <ul style="list-style-type: none"> a) arising after the home has been unoccupied for more than 30 consecutive days b) from wet or dry rot.
Falling trees or branches (and removing any fallen trees or branches which cause damage to the buildings) or telegraph poles or lampposts.	
Theft or attempted theft.	Loss or damage: <ul style="list-style-type: none"> a) caused by you or any member of your family b) to the home while it is lent, let or sub-let (in whole or part), unless arising from the breaking into or out of the home c) arising after the home has been unoccupied for more than 30 consecutive days d) due to any person obtaining property by deception unless deception is used only to gain entry to the home.
Subsidence or ground heave of the site on which the buildings stand or landslip. An excess of £1,000 applies to each incident or loss.	Loss or damage: <ul style="list-style-type: none"> a) to swimming pools, ornamental ponds, fountains, septic tanks, central heating fuel tanks, tennis courts, walls, gates, fences, hedges, railings, terraces, lampposts, patios, drives and paths unless the structure of the home is damaged at the same time b) caused by the use of defective materials or faulty workmanship

continued on pages 4 and 5

YOU ARE INSURED AGAINST - CONTINUED	YOU ARE NOT INSURED AGAINST - CONTINUED
	<ul style="list-style-type: none"> c) to solid floor slabs unless the foundations of the load bearing walls of the home are damaged at the same time and by the same cause d) caused by coastal or river erosion e) caused by normal settlement, shrinkage or expansion of the building f) resulting from a reduction in value following repair g) caused by demolition.
<p>Leakage of oil from any fixed oil-fired installation including smoke and/or smudge damage arising from defective vaporisation.</p>	
<p>Breakage or collapse of television or radio signal receiving apparatus. This insured risk covers the damage that falling aerials or satellite dishes may do to your building.</p>	<p>Damage caused to your aerial or satellite dish itself.</p>
<p>Accidental breakage of fixed glass in doors, roofs and windows of the home, glass in solar panels, glass doors in fitted ovens and ceramic fitted cooker hobs and fixed sanitaryware.</p>	<p>Depreciation and deterioration from normal use and wear and tear.</p>
<p>Accidental damage to fixed water or heating installations, inspection covers, cables and pipes serving the buildings (including the cost incurred in breaking into and repairing the pipe between the main sewer and the home following blockage of the pipe).</p>	
<p>Drain blockages – where the blockage is of a sudden nature.</p>	<p>Drain blockages caused by a continual build up of debris.</p>
<p>Accidental damage to the building.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> a) caused by livestock, vermin, insects, mildew, the action of light or atmospheric conditions, depreciation and deterioration from normal use, wear and tear or other gradually operating cause b) caused by chewing, scratching, tearing or fouling by pets c) caused by wet or dry rot, settlement or shrinkage, faulty workmanship, defective design or materials d) caused while the buildings are lent, let or sub-let e) electrical or mechanical failure or breakdown.

Your building insurance

Important information

Your building insurance premium

Your insurance premium is based on your property type and size, and will be the greater of either:

- **The minimum sum recommended by the insurers,**
- **The sum required by your mortgage provider, or**
- **The sum you request.**

The insured sum should reflect the cost of reinstatement, which may differ from the market value.

If you feel that your property is under-insured, we can arrange for it to be increased. You will need to send us written confirmation to do so.

Your insured value and yearly premium are shown on your Estimated Service Charge Invoice, which is sent to you at the end of February each year.

Leaving your property empty

Your insurance cover will be affected if your home is empty for more than 30 days at any time. In such instances, you will not be covered for malicious damage, escape of water or theft.

If your property will be empty for an extended period, you are advised to let us and the police know how to contact you if necessary, and also make arrangements for someone to periodically check on the property.

Changes in circumstances

You must inform Gateshead Council or The Gateshead Housing Company about any changes in your circumstances. For example:

- **If you have had an extension built**
- **If your home is used for any business purpose**
- **If you have let your property to tenants**

- **If you, or any person in your home, has ever been convicted or received a police caution or has any prosecution pending for any criminal offence involving arson, fraud or theft.**

Failure to inform us of any changes in circumstance may result in your insurance becoming invalid, and any claims made not being met.

Making a claim

If you suffer damage and you want to make a claim on the insurance, you should contact either:

- **The Gateshead Housing Company's Leasehold Team on 0191 433 5395, or**
- **Gateshead Council's Insurance Section on 0191 433 3714.**

A claim form will be issued which should be returned directly to Zurich Municipal, who will contact you with regard to a settlement of the claim.

If you want more information on the insurance policy and cover please contact The Gateshead Housing Company's Leasehold Team on 0191 433 5395, 0191 433 5396, or 0191 433 5397.

Home contents insurance

Contents insurance provides cover for all of the moveable items that make up your home; for example, furniture, clothing and carpets.

This type of insurance is completely separate from building insurance, and there is no obligation for you to have it, although it is recommended you do so.

Coming soon...

Home contents insurance provided by The Gateshead Housing Company, working with Gateshead Council, will be available from 7th April 2008. Details of the new scheme will be sent to all leaseholders in the near future.

Outcome of leasehold management fee consultation

The Leasehold Service Improvement Group recently reviewed the leasehold management fee, and asked all leaseholders to comment on the decisions taken.

The comments raised by leaseholders were taken into account, and following a further meeting of the Service Improvement Group it was agreed that:

Your future management fee will be based on the services provided to your block and your property type (whether you live in a low, mid or high-rise property).

The introduction of the true management fee costs will be phased over a three-year period, commencing in April 2008.

Details of the phased charges are set out below:

Type of property	Year 1 (2008/09)	Year 2 (2009/10)	Year 3 (2010/11)
Low-rise – two-storey blocks	£86.00	£111.00	£136.00
Mid-rise – three to four-storey blocks	£87.00	£112.00	£137.00
High-rise – above five stories	£90.00	£115.00	£140.00

After 2010/11 these charges will rise by inflation only.

Would you like a home makeover?

The Gateshead Housing Company would like to offer leaseholders the opportunity to have internal improvements carried out on their home.



Leaseholders can choose from:

- Kitchen improvements
- Bathroom improvements
- Central heating installation
- Rewiring
- Any other internal property enhancements.

If you would like more information about the costs of having internal works carried out, please contact Leasehold Services on 0191 433 5395 or 0191 433 5397.

It's all change in the Leasehold Team...



Helen Craig returned from maternity leave in February, having given birth to her beautiful baby boy Sam.

Carol Burns gave birth to her daughter Grace and has now left the company. Her position is temporarily being covered by **Clare Matthews**.



Laura Chapman, who recently got engaged, remains as Leasehold Officer.

The results are in

All leaseholders had the opportunity to have their say by completing the annual Leasehold Survey at the end of 2007.

- 7% of all leaseholders responded
- 67% were satisfied that the housing company provides enough information to leaseholders
- 64% felt they received sufficient information about service charge accounts
- 70% believe they have enough opportunities to become involved with improving the leasehold service.

There are still improvements to be made to assure leaseholders that they are receiving value for money, with only a 23% satisfaction rate, and with overall satisfaction with the services provided.



Janice Adams, Leasehold Manager, said: "We are pleased with this year's results, however there is still some work to be done.

"We are confident that now that the Leasehold Service Improvement Group has been established, the provision can continue to progress, in keeping with our customers' needs."

See page 2 for details of joining the group.

Leaseholder winners are...

Six lucky leaseholders have been celebrating in style – by simply paying their service charges by Direct Debit:

- **Mr Richard and Mrs June Armstrong** of Deckham
- **Mr Stephen Hall** of Wrekenton
- **Mr Michael and Ms Anne Renwick** of Dunston
- **Mr Dereck and Mrs Liliias Nicholson** of Dunston
- **Mr Anthony Halford** of Low Fell
- **Mr Sean and Mrs Lorraine McCartney** of Felling

Each household were the recipients of £50 shopping vouchers by signing up to the Direct Debit scheme – arguably one of the easiest ways to pay for services.



And another winner is...

Lynn Basquil of Leam Lane Estate also received £100 of shopping vouchers.

Lynn was picked at random from leaseholders who took part in the company's annual Leasehold Survey, which aims to help improve future services.

The survey covered how much information leaseholders receive when they became a leaseholder, and the services they receive as part of the service charges they pay.

See story above for the results of this year's survey.

Service agreement

Your Grounds Maintenance Standards

Providing standards for ground maintenance to estates and areas around housing stock managed by The Gateshead Housing Company

The Gateshead Housing Company is committed to delivering a grounds maintenance service, together with Gateshead Council's Local Environmental Services (LES), that meets the aspirations of our customers.

In 2006, the housing company formed a partnership with LES and uses a joint action planning approach to improve grounds maintenance services delivered on estates.

Following consultation with customers, a service agreement has been developed.

The company is working closely with other organisations, including neighbourhood management, Northumbria Police, neighbourhood wardens and residents to identify and resolve problems in specific areas.

Aims and objectives

- To ensure our customers receive quality, cost-effective and timely services that meet their aspirations.
- To ensure grounds maintenance standards meet the changing needs and demands of our customers.
- To ensure customers will continuously be involved in setting and monitoring the delivery of services and standards.
- To ensure customers and employees review grounds maintenance standards periodically to continuously help improve the service.
- To ensure The Gateshead Housing Company and LES work together to deliver a consistent service to all customers.

The key issues

The standards have been developed in consultation with tenants and residents.

The agreement is generic to all estates managed by The Gateshead Housing Company. While it does aim to cover all service areas, there will naturally be individual cases that need to be dealt with independently.

The specification will provide an indication of the level of service that can be expected, rather than the technical detail on how to carry out the works.

Grounds maintenance service standards and responsibilities

Grass cutting

- Grassed areas will be cut every five to ten working days between April and October.
- Grass cuttings will not be collected, however any grass cuttings on paths will be swept back onto the lawn.
- Grass cuttings will only be collected from sheltered accommodation schemes.
- Before grass is cut, any litter on the lawn will be removed.
- Grass around fixed items, for example bollards and lampposts, will be strimmed to maintain a tidy appearance.
- All grassed areas will be cut to an even height.

Edging

- All grassed areas will be edged as required to maintain an acceptable appearance.
- More frequent edging will be carried out on sloped grassed areas as required to maintain acceptable standards.
- Overgrown grass encroaching footpaths will be removed.

Maintenance of horticultural features

Rose beds

- Pruning of rose beds will be carried out between October and March.
- Dying or diseased wood will be removed throughout the growing season.
- All beds will be clear of litter, rubbish and weeds.

Hedges

- Hedges will be maintained around housing stock managed by The Gateshead Housing Company.
- Hedges will be pruned to maintain a neat, tidy and pleasant appearance.
- No hedge cutting will take place between February and May due to bird nesting.

Shrub maintenance

- Shrubs will be maintained between November and March.
- Unmulched shrubs should be cultivated between October and March.
- On each visit, all litter and weeds will be removed.
- Shrubs may also be pruned if they cause obstruction, for example, to windows or paths.
- Shrubs that need additional attention for any particular reason will be attended to individually.

Plant/weed growth

- The bottom of hedgerows will be treated with residual herbicides at least once a year between January and March.
- Cyclical spray will be used on estates, gunnels and any other areas identified.
- Paths will be sprayed adjacent to communal land, drying areas, hard standings and parking bays.
- Weed control will be carried out on hard surfaces, shrub/rose beds, fence lines, hedge bottoms and other areas where this service is required.
- Self-seeded plants will be removed from all areas.

Leaf fall

- Leaves will be removed as required on all estates managed by The Gateshead Housing Company.
- Where there is heavy leaf fall or wind-blown leaves, the leaves will be removed, including debris, as required to meet acceptable standards.
- Where there is heavy leaf fall or wind-blown leaves, such areas will be prioritised to ensure they do not become a hazard to pedestrians.

Damaged grass areas

- Grass verges that have been damaged by car parking or for any other reasons will be repaired.
- Enforcement actions will be taken or alternative solutions investigated when car parking is the cause of degradation of grassed areas.

Paths, drying areas and car parks

- Weeds will be sprayed three times during the summer months.
- Where necessary these areas will be swept and cleared of litter.
- Moss will be treated when identified as a problem.

Strips of land between paths and fences

- Narrow areas between paths and fences will be maintained on a regular basis.

Quality checks

- The Gateshead Housing Company and LES will work together to carry out quality checks to capture both good performance and service failure.

Moss control

- LES will ensure all areas around housing stock and land around estates are free from moss, either by cultural methods or an approved moss killer.

Tree work

- Tree work will be carried out within 24 hours if it is deemed as urgent, for example if the trees pose a danger to the general public or to buildings.
- Work that needs to be completed before it becomes potentially dangerous will be carried out within three months.
- After trees have been cut, the stump will be ground down below ground level to avoid tripping hazards.
- We will repair damaged footpaths/kerbs resulting from cut trees.
- During each inspection, any branches that block paths or are a hazard to pedestrians will be reported and removed by a tree specialist.

Dog fouling

- The Gateshead Housing Company, LES and Regulatory Services will work together, taking action under appropriate legislation, against dog owners who do not clear up after their pets.

Abandoned vehicles

- The Gateshead Housing Company and LES are working in partnership with Northumbria Police and will take enforcement action where vehicles have been abandoned.
- Where abandoned vehicles have been identified and reported, Northumbria Police will start their investigations immediately and take appropriate actions.
- Customers can report abandoned vehicles by calling 0191 433 7000 or 101 - the non-emergency number.

Fly tipping

- Fly tipping/illegal dumping will be removed within five working days.
- Legal action will be taken if the responsible person is identified, which may lead to taking action against the perpetrator's tenancy.
- If you see anyone fly tipping please report the incident to your housing office. All information will be treated as confidential.

Ground maintenance service agreement – what will happen when?

The following table will give you an indication of the types of maintenance that will be carried out at different times of the year:

April - October	October - March	All year
<ul style="list-style-type: none"> • Grass cutting • Removal of seeded trees/plants • Weed control on hard standings • Moss treatment on footpaths 	<ul style="list-style-type: none"> • Grass edging • Removal of leaf fall 	<ul style="list-style-type: none"> • Maintenance of planted areas • Black mulched areas • Grass verge repairs • Seasonal planting • Fence lines maintained • Tree maintenance

Examples of acceptable standards



How will service standards be monitored?

- Estate Officers, together with customers, will carry out estate tours on a bi-monthly basis, and LES foremen will complete quality checks on a regular basis.
- Quarterly and monthly performance meetings between The Gateshead Housing Company and LES will be held on a neighbourhood basis to evaluate the service.
- Service improvement plans are in place to capture overall performance on a neighbourhood basis.
- The Annual Survey will capture customer feedback on the service.
- Customer focus groups are held to find out what works well and understand areas for improvement.

If you would like to get involved in future consultation meetings with regards to grounds maintenance, please contact **Henry Mayanja** on **0191 433 5387** or e-mail henrymayanja@gatesheadhousing.co.uk



IMPORTANT-Gas safety

Under the conditions of your lease, you are responsible for keeping all gas appliances in your home in a safe condition.

This is to make sure you do not pose a risk to yourself, those living with you or other people who live in your block.

What do I have to do to make sure my gas appliances are safe?

You must have your gas appliances serviced every year by a recognised gas installer, such as a CORGI-registered engineer.

Since 17 October 2007, tenants purchasing their flats or maisonettes through the Right To Buy scheme must sign a lease agreeing to:

- *Carry out an annual gas service of appliances in their property*
- *Provide The Gateshead Housing Company with a copy of the certificate*
- *The Gateshead Housing Company carrying out the service on their behalf and claim the costs from the leaseholder if the service is not completed.*

An application to the Leasehold Valuation Tribunal has been made to amend all leases created prior to 17 October 2007 to include the new terms. If the application is successful, all leaseholders will be required to provide us with a copy of their gas certificate in the future.

We will keep you informed of the outcome.



What if I sublet my property?

If you sublet your premises you are required by law, as a landlord of a lease under seven years, to ensure all gas appliances are checked annually and issued with an appropriate certificate. You will be criminally liable if you do not do so.

The housing company can service gas appliances for you

For around £40 per appliance, The Gateshead Housing Company can carry out the service for you, offering peace of mind for the rest of the year.

Please note that the cost of the service does not include any remedial work, which may be required following the service.

To find out more contact the Leasehold Services Team on 0191 433 5395 or visit www.hse.gov.uk/index.htm for some safety tips.

Moving Forward

The housing company is about to launch its 2008/09 Moving Forward Customer Training Programme.

Forthcoming courses include:

- **B&Q home security** – Tuesday, 15 April, 10.30am-11.30am
- **B&Q gardening** – Tuesday, 6 May, 10.30am-11.30am
- **Decent Homes** – Wednesday, 14 May, 5pm-7pm
- **Empowering young people** – Saturday, 17 May, 12pm-5pm
- **Health Up!** – Thursday, 22 May, 10am-1pm
- **B&Q gardening** – Tuesday, 3 June, 2pm-3pm
- **Building your confidence** – Wednesday, 4 June, 10am-4pm

For further information contact Lisa Wilkinson on:

- Telephone: 0191 433 5357
- Fax: 0191 433 5354
- E-mail: involve@gatesheadhousing.co.uk
- Text: 'INVOLVE' to 0762 480 4167
- Minicom: 0191 433 5349



Have you considered subletting your home to lodgers or sub-tenants?

Here are some things to think about...

As a leaseholder, you have the right to take in lodgers or rent your flat to a third party.

- *A lodger is someone who shares your home, like a member of your family does.*
- *A sub-tenant is someone who rents your flat when you are not living there.*

Do I need to be granted permission to sublet my property?

No, you do not need the company's permission to do so, but you must contact the Leasehold Services Team, as subletting your property may affect your building's insurance.

If you sublet your property and move elsewhere, please provide us with your new contact details so that we can keep in touch with you.

What rights do lodgers and sub-tenants have?

Lodgers and sub-tenants do not have the same rights as you, so if your mortgage lender or landlord repossessed your flat, they could be evicted.

However, if you let someone else rent your home, you become their landlord and you could be

creating a tenancy that could be difficult for you to end.

You could have considerable difficulty making them leave if you wanted your flat back. For example, there could be problems selling your lease if you have a 'sitting tenant'.

Advice and assistance

Before you agree to rent your flat to someone else, you should look into it thoroughly. It is important when taking in lodgers that your property is not overcrowded.

Our Leasehold Services Team or the Citizens Advice Bureau can provide information on what you should do to make sure you are legally protected.

Neighbourhood nuisance jailed again

A man has received a six-month jail sentence after repeatedly breaking an injunction banning him from a Gateshead estate.

The courts jailed Glen Adam Smith, 20, formerly of Milvain Close in Deckham, after he breached an Anti-Social Behaviour Injunction (ASBI) for the third time, that forbid him from entering the block.

The custodial sentence reflects the commitment of the housing company, Police and the courts to reduce anti-social behaviour.



To report anti-social behaviour, contact the Neighbourhood Relations Team on 0191 433 5327 (Monday to Friday, 8.45am to 5pm) or 07799 583 197 (Monday to Friday, 5pm to 8pm).

We want your views

If you have any suggestions about how we can make the services we provide to you and other leaseholders even better, then why not come to one of our main forums?

- **Monday, 21 April** between 6pm and 8pm in the Lamsley Room, Gateshead Civic Centre
- **Friday, 25 April** between 2pm and 5pm in the Board Room, Keelman House – the housing company's new head office on Team Valley Trading Estate

For further information contact the Leasehold Services Team on 0191 433 5395.

Estate Tours

Have you ever looked around your local area and thought, I'd like to change this or I'd like to change that? Well, by working with The Gateshead Housing Company you can.

By joining us on an Estate Tour you will help to identify problems and solutions to improve your local environment.



Tours in Central Gateshead and Sheriff Hill – call 0191 433 2730 for further information

- Sunderland Road - Wednesday, 2 April 2008
- Mount Pleasant - Wednesday, 2 April 2008
- Fieldhouse Estate - Thursday, 3 April 2008
- Marion Court - Wednesday, 9 April 2008

Tours in Blaydon and Highfield – call 0191 433 6206 for further information

- Parkhead - Tuesday, 1 April 2008
- Lower Rowlands Gill - Tuesday, 1 April 2008

New legislation - summary of leaseholders' Rights and Obligations

On 1 October 2007, the provisions of the Commonhold and Leasehold Reform Act 2002 s.153, stated that landlords were required to accompany any demand for service charges with a statement of tenants' rights.

The summary sets out your Rights and Obligations in relation to variable service charges and must, by law, accompany any demand for service charges.

The Rights and Obligations summary highlights your right to ask a Leasehold Valuation Tribunal to determine whether you are liable to pay service charges for services, repairs, maintenance, improvements, insurance or management.

You can make a request before or after you have paid the service charge to - Leasehold Valuation Tribunal, Northern Region Rent Assessment Panel, 20th Floor, Sunley Tower, Piccadilly Plaza, Manchester, M1 4BE.

The full summary of Rights and Obligations was included with your Estimated Service Charges Invoice for 2008/09, which was issued in February 2008.



Paying your service charges and ground rent

It is important that your service charges and ground rent are paid on time and in line with your lease.

Easy ways to pay

The Gateshead Housing Company provides a range of options to make it as easy as possible for leaseholders to make payments.



You can pay at any PayPoint outlet, Post Office or housing office using your service charge payment card.



You can call **0845 149 0002** using your debit or credit card 24-hours a day.



You can pay by Direct Debit – contact Leasehold Services on **0191 433 5397** for a mandate form.

NEW - from 1 April 2008 an extra payment date will be introduced – pay 1st and 15th of each month.



You can pay online or check your balance at www.gatesheadhousing.co.uk



You can send a cheque or postal order to any of our payment offices, or to Keelman House, Fifth Avenue Business Park, Fifth Avenue, Team Valley Trading Estate, Gateshead, NE11 0XA.

Cheques should be made payable to 'The Gateshead Housing Company' with the payment reference clearly shown on the reverse. Do not send cash by post.



If you work for The Gateshead Housing Company or Gateshead Council your service charge and ground rent can be taken directly from your salary. Please call Leasehold Services to arrange.

Falling into arrears

You will be contacted by the Leasehold Services Team if your service charge and ground rent account fall into arrears.

Up to four letters will be sent to you:

- 1 The first letter will remind you that you have not paid your service charge bill and will ask you to bring your account up-to-date within a month.
- 2 The second letter will ask you to attend an interview to discuss your arrears.
- 3 The third letter will advise you that we will contact your mortgage lender to advise them that you are in breach of your lease.
- 4 The final letter will advise you that failure to pay your service charges and ground rent within seven days will result in legal action being taken.

For free, confidential advice about service charge arrears call Leasehold Services on 0191 433 5395, 0191 433 5396 or 0191 433 5397.

Help is available

If you are experiencing financial difficulties, contact our Welfare Benefits Advice Service who offer free advice, support and representation to leaseholders in Gateshead experiencing debt problems.

The Welfare Benefits Team can be contacted on 0191 433 5484 or by e-mailing welfarebenefits@gatesheadhousing.co.uk

Benefit advice - there's no price



**You may be entitled to help
with your service charges**