

Service charges for leaseholders (evening session)

9:33:24 From Four Million Homes/CCH to Everyone:

Switch on closed caption by clicking ... in the menu (+ choose your language)

Keep your mic off and turn it on to speak

Use the raise hand emoji or the chat for questions or comments

We'll send out the slides and the links from the chat after the session, along with a certificate of your participation

Msg me if you have a technical question.

19:33:40 From Sue to Everyone:

You've froze

19:36:19 From Nigel Hennerley to Everyone:

Hi All. Nigel Hennerley - Regenda Redwing Leaseholder
nrhennerley@gmail.com

19:38:41 From Four Million Homes/CCH to Everyone:

<https://www.legislation.gov.uk/ukpga/1985/70/section/21>

19:39:12 From Four Million Homes/CCH to Everyone:

<https://www.legislation.gov.uk/ukpga/Geo5/17-18/36/section/18>

19:39:35 From Sue to Everyone:

Do leaseholders have to undertake a 5 year electrical assessment or does the landlord do it ?

19:40:23 From Four Million Homes/CCH to Everyone:

<https://www.legislation.gov.uk/ukpga/Geo5/17-18/36/section/19>

19:43:02 From Four Million Homes/CCH to Everyone:

<https://www.legislation.gov.uk/ukpga/1985/70/section/20>

19:49:11 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20A>

19:49:38 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20B>

19:50:16 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20C>

19:51:14 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20D>

19:51:59 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20F>

19:54:01 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20J>

19:54:18 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/20K>

19:54:56 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/21>

19:55:24 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/21A>

19:55:37 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/21B>

19:55:53 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/22>

19:57:01 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/23>

19:59:37 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/1985/70/section/30>

19:59:54 From A strachan to Everyone:
I've only just found out the commission my landlord has been receiving from insurance policy. It's not on any info

20:01:36 From Four Million Homes/CCH to Everyone:
<https://www.legislation.gov.uk/ukpga/2024/22/part/4/crossheading/service-charges>

20:02:04 From Four Million Homes/CCH to Everyone:
<https://www.gov.uk/government/consultations/strengthening-leaseholder-protections-over-charges-and-services-consultation>

20:10:13 From jamie to Everyone:
In what scenarios is a leaseholder justified to not pay any part of their service charge?

20:10:14 From James to Everyone:
Who pays for all the costs of consultation

20:13:58 From A strachan to Everyone:
Is it mandatory for the landlord to state the commission in their statements

20:14:03 From Stella to Everyone:

My apologies - I shouldn't be here really but wanted to understand service charges better. I'm not a leaseholder but I do pay service charges, currently c£43 a week including sinking funds contributions, not as much as leaseholders but have and are rising considerably, for instance we now also have to pay for things like cyclical decs

20:14:22 From jamie to Everyone:

I live in a cul-de-sac which has many leaseholders and council tenants. We are charged for repairs based on works done in the cul-de-sac. If a leaseholder manages to dispute a charge and is successful and that has also been charged to other leaseholders in the area, is the landlord obliged to inform the other leaseholders that there will be no charge?

20:14:45 From jamie to Everyone:

Hope that makes sense lol

20:16:50 From Four Million Homes/CCH to Everyone:

Replying to "My apologies - I shouldn't be here really but want...":

@stella, we created an A-Z on service charges and also hosted a general webinar on the topic before

<https://www.fourmillionhomes.org/a-z-service-charges/>

We're also going to be doing a session on service charges for tenants later in the year

20:17:25 From Stella to Everyone:

Replying to "My apologies - I shouldn't be here really but want...":

Thank you! 😊

20:19:59 From Nigel Hennerley to Everyone:

Thank you, Blasé, for a good informative session, as ever.

20:22:56 From Paul to Everyone:

I have a question please..... 😊

20:28:30 From Four Million Homes/CCH to Everyone:
<https://www.fourmillionhomes.org/videos/shared-owners/>

20:28:49 From Four Million Homes/CCH to Everyone:
<https://www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber>

20:29:34 From jamie to Everyone:

Another question. In my block of four flats, the council are the freeholders and there has been no maintenance or redecoration to the interior of the block since 2008. This is well overdue. Surely the Council is obliged to maintain the block as it states in the lease and are in breach of this. Please can you help in this situation. Should I make a complaint ?

20:31:50 From Barbara Spray to Everyone:
I have another question please

20:33:49 From Ayodele Fatungase to Everyone:

Is it correct to let them know in writing that you are disputing these charges, then the costs would be put on hold until the dispute is resolved

20:36:26 From A strachan to Everyone:
I asked and only just found out now.

20:37:45 From James to Everyone:

what happens if the landlord runs out of money (goes bust)because service charges not being paid, or no money to get works done.

20:41:58 From Four Million Homes/CCH to Everyone:
<https://www.gov.uk/government/publications/governance-and-financial-viability-standard>

20:42:17 From Paul to Everyone:

If you ask the Landlord for information, is there a period of time they HAVE to get back to you, and what can you do if they don't ?

20:42:35 From Four Million Homes/CCH to Everyone:

(this is the standard that outlines that social housing landlords have to have a business and asset management plan)

20:45:52 From Ayodele Fatungase to Everyone:

it this not correct when a written dispute they cannot begin the recovery of these monies i.e. put a lien on your property or refer to ballifs

20:48:16 From jamie to Everyone:

I have one more question if possible.

20:48:28 From Four Million Homes/CCH to Everyone:

Go on Jamie

20:48:32 From Four Million Homes/CCH to Everyone:

Do you want to say it?

20:48:37 From jamie to Everyone:

My last q is what I should and should not expect in my situation, going forward.

The council are responsible for the maintenance of the building and exterior of the building. Myself and other Leaseholders in my block have flagged up movement / potential subsidence in the building due to cracks within our flats, cracks inside the building itself and gaps in the brickwork. We first notified the Council in 2022 and nothing was done. In 2023 a surveyor and structural engineer visited the building and inspected my flat, observed the cracks and said a report would be done to inform the council of the work that needs to be done. I chased this up over the years and received no updates and no work took place. The structural engineer and surveyor are now coming back to the property again to do another report and essentially starting from the beginning This all feels like negligence on behalf of the council. Would you agree?

20:48:46 From jamie to Everyone:

Once the council does finally address the issues , would I expect a charge from the council or because they are the freeholders and responsible for the damage, they would pay the costs.

20:50:21 From James to Everyone:
subsidence should be on insurance policy

20:50:48 From jamie to Everyone:
Yes and I would expect the council will take out a claim themselves to fix the issues?

20:51:25 From jamie to Everyone:
Thank you Nigel.

20:52:15 From jamie to Everyone:
We do have cover in our block insurance for subsidence. But just assumed as the council is responsible for the building and this has caused the issues, they would make the claim themselves.

20:52:15 From James to Everyone:
a social landlord has to cover it, they may take a view and buy less insurance than they need, but cover it from reserves

20:52:19 From A strachan to Everyone:
I had this issue re subsidence but not informed there was an issue until a bill asking to cough up thru insurance excess of £1,000

20:52:24 From jamie to Everyone:
Yes a council property.

20:52:39 From Paul to Everyone:
Thank you Blasé and Helen. I've learnt more in the last hour than in 10 years dealing with the Council, and you've reinforced everything I feel that is right and wrong with the system we are dealing with. I really appreciate the insights you have shared with us. 😊

20:52:46 From jamie to Everyone:
Will there be future webinars?

20:52:50 From A strachan to Everyone:
Thank you

20:53:06 From Cora Wren to Everyone:
Thanks so much!

20:53:23 From jamie to Everyone:
Thank you Blasé and Helen. I'm new here but this was very helpful and insightful.

20:53:24 From Marcia's iPhone to Everyone:
Thanks very much.

20:53:49 From Barbara Spray to Everyone:
Very informative, thank you so much.

20:53:53 From Ayodele Fatungase to Everyone:
another brilliant session. thank you Blasé and Helen

20:54:22 From Paul to Everyone:
As Arnie says....."I'll be back" 😊

20:54:50 From Four Million Homes/CCH to Everyone:
<https://www.surveymonkey.co.uk/r/fourmillionhomesonline>

20:55:36 From jamie to Everyone:
Thanks. Have a good evening

