

## LEASEHOLDER FORUM – 29<sup>th</sup> September 2010

### MINUTES

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#### AGENDA ITEMS

##### **Item 1 - Minutes of last meeting**

Agreed as a correct record

##### **ITEMS RAISED:**

No issues

##### **Item 2 – Consent to carry out works**

Sean Stafford, Director of Development talked to the group about the need for consent to be sought should the leaseholder want to make changes to the property.

A request for consent is required to ensure that the structure of the building is not put at risk. The sort of thing that has to be avoided is the installation of a velux window in the loft space as the loft space is not part of the lease. New Charter need to make sure that there is a right to make a change to the structure

In order to request consent, a letter should be submitted to Sean and an appointment will be made to inspect the works to be carried out. For some works there may be added building regulation requirements and planning permission which are not part of the consent process.

##### **Item 3 – Buy Back Scheme and mortgage rescue**

##### **Buy Back Scheme**

Sean Stafford, Director of Development told the group that New Charter operates a scheme whereby we will offer to buy back the property where the leaseholder previously exercised the right to buy. This may not be the best solution for some but is an option. The scheme works as follows:

- A valuation is made on the property
- Offer made for 70% of the value
- Deductions made for works required (new bathroom, kitchen)
- Tenancy offered to leaseholder

There is a limited budget for this scheme and the money is all committed for the current year. The budget process will determine if funds are to be made available for the new year

Sean made it clear that anyone taking advantage of the scheme must be aware that they will not be entitled to claim Housing Benefit. The seller must therefore ensure that they can cover the rent due.

### **Mortgage Rescue**

This scheme was introduced 2 years ago and is a Government initiative. People who are struggling to meet their mortgage payments can apply for their property to be purchased under the scheme. They then remain in the property as a tenant. The rent charged to the tenant is called an intermediate rent which is higher than a social rent but lower than a market rent.

The Government have introduced a requirement for the mortgage company to provide as much help as possible to people struggling with payments to prevent possession action being taken.

Under the Mortgage Rescue Scheme, if New Charter is offered a property, they have to take it. The Government fund 65% of the cost of purchase.

If you wish to discuss the schemes described above, contact Sean on 0161-331-2146

### **Item4 – Buildings Insurance**

Jen Holt, Insurance Officer, attended the meeting at the request of leaseholders and delivered a presentation on the Leasehold Building Insurance.

A summary of the scheme is sent out with the invoice in April to highlight what is and isn't covered. She explained that cover exists for incidents – it will not cover on-going maintenance issues.

A claim must be made within 30 days of the incident so if unsure, please make contact with New Charter. In all correspondence with the insurer, it is vital that the policy number is quoted. There is an excess of £50 that is the liability of the leaseholder.

To make a claim, you need to telephone New Charter or in an emergency, you can contact Zurich directly.

**Details of contact telephone numbers and the policy number are on the enclosed copy of the presentation**

### **Item 5 – Grounds Maintenance**

Les Crowther, Operational Manager talked about the work being undertaken to review the contract for the delivery of the grounds maintenance service. The current contract has existed for 10 years. He explained that there are options to operate on a number of grass cuts per year or to operate on a need basis, for example, when the grass reaches a certain height.

The contract will also contain requirements for specific activity, for example, ensuring that climbing plants are not causing problems with gas flues. Tree maintenance is not part of this contract.

Les is looking for champions on estates to let him know when the specification of the contract is not being adhered to. He is looking for volunteers to monitor the situation and welcomed members of the group to be involved.

Les stated he will be attending future meetings to keep people up to date with progress on the contract. Les invited people to contact him should they wish on 0161-331-2627

#### **Item 6 – Any Other Business**

No other items were identified

#### **ISSUES OF INTEREST FOR FUTURE MEETING**

- Letters and invoices are due for review - -the views of leaseholders will be sought on the content
- Grounds maintenance update
- Leaseholder survey
- Handbook review

**DATE OF NEXT MEETING 9<sup>th</sup> March 2011 at 6.00pm  
at New Charter Housing Trust, Cavendish 249,  
Cavendish Street, Ashton-under-Lyne**

