

LEASEHOLDER FORUM – 10th March 2010

MINUTES

AGENDA ITEMS

Minutes of last meeting Item 1

Agreed as a correct record

ITEMS RAISED:No issues

Agenda Items Item 2

ITEM 2 – Budgets

Jacqui Fieldhouse (Deputy Director of Finance) made a presentation to the group in relation to the budget process. The presentation highlighted the budget cycle and the types of issues that need to be considered to be able to make sure there is enough money to meet commitments. Papers were circulated to the group.

The item was noted and the presentation will be placed on the New Charter website at www.newcharter.co.uk

Item 3

ITEM 3 -Service Standards

Julie Vickers (Head of Revenues) circulated draft service standards for discussion. Copy of the document is attached at the end of these minutes at **appendix I**.

Majority of items agreed. Leaseholders did not think that reporting collection performance was important so did not think this to be a valid service standard. Item in regard to consultation to be revisited for better wording that makes matters very clear.

The group was asked for any other items that may be important to them. There were no additional items raised. JV asked that if leaseholders do think of any items they would like adding then that should contact Paula Potter who is the contact officer at New Charter.

Contact officer to be added as a service standard as this service was introduced at the request of leaseholders at a previous meeting

Service standards will be taken forward to be formalised

Any other business

- Guttering cleaning raised – this was an issue discussed at a previous meeting when the Head of Responsive Repairs addressed the concern. The following is an extract from the minutes of that meeting held on 24th September 2008 and the situation remains unchanged.

Issues with gutters – this is no longer a cyclical programme but reactive unless there

is a known problem in particular areas. Will be completed within 20 days of report.

- Life of the lease – a question was raised in relation to how long needs to be left on a lease for a mortgage to be granted. The response to this question is as follows: Leases for properties sold under Right to Buy or Right to Acquire can only be granted for 125 years – that is statutorily prescribed. However leaseholders have a statutory right in certain circumstances to extend the lease by 90 years.

Minimum lease terms for mortgages vary between lenders, we have checked a few mortgage companies and a term of 30 years beyond the mortgage term is a common requirement. So on a mortgage of 25 years minimum term on granting a mortgage would be 55 years. **Please note this is not an matter in the control of the landlord and is dependent on the lender – this comment is not legally binding on New Charter**

- Ground rents – can the ground rent be purchased. One of the attendees stated that he had purchased his pre transfer ground rent when the lease was still held with the Council.

The response to this question is that a ground rent is payable for the land the property stands on. Buying out a ground rent means that the leaseholder buys the landlord's freehold reversionary interest. In the case of a flat all of the leaseholders in the block need to collaborate to buy the freehold. This is known as collective enfranchisement and is done by forming a management company. The purchase price is a complex calculation, which is usually between 10 and 18 times the annual ground rent

- Water meters – it was mentioned that water meters are to be made compulsory to all households. What is New Charters policy on this issue?

The response is at present we have no plans to introduce water meters and it is yet to be established where the responsibility will lie. If leaseholders which to apply for a meter themselves then we would not turn down a request for permission

- Heating upgrades and other internal works – it was asked when work is being carried out on estates that leaseholders would not normally be party to, can it be offered to them, for example, renewal of heating systems.

The response on this issue is that this is a reasonable request and the matter will be discussed to establish if this is possible. This of course would require an agreed price and a commitment to pay any invoice upon receipt

- Consents for improvements – JV advised the group, following on from the last item that where works are being carried out, then consent of the landlord is required. Leaseholders were not aware of this however it is detailed on page

33 on the handbook and relates to *the structure and outside of the building or any shared service*'. There may be conditions attached to any permission granted and a fee may be payable. Leaseholders should refer to their individual lease to be sure of the conditions that apply to them personally. The handbook is not legally binding but is a guide. Consents will be added to the agenda for the next Forum for debate

- Choices for refurbishment of communal areas – is it possible that leaseholders can be involved in how communal areas are maintained? There may be preferences as to whether the floor should be renewed or the walls painted

This question is very timely. New Charter is about to begin a programme of refurbishment/upgrades to communal entrances, staircases and landings which will take at least five years. The first task is to identify and prioritise works required and create the programme to complete the works. Tenants and leaseholders will be engaged before finalising our plans.

- Grounds maintenance – what are the guidelines in relation to the height of bushes/privets? There are issues with overgrown privets that are causing concern

The response to the query is as follows: We will cut back last year's growth during a winter prune and we will carry out a summer prune to some of our shrubs. In an emergency situation i.e. our shrubs higher than a window or branches tapping windows, we can prune at any time following a report by the resident. There is no general height restriction with a few exceptions. We do **not** prune shrubs that residents have planted.

A visit has been made to the areas in Dukinfield where a concern was raised. More specific details are required as the inspector could not locate the problem and a further visit can be made

DATE OF NEXT MEETING 29th September 2010 at 6.00pm at New Charter Housing Trust, Cavendish 249, Cavendish Street, Ashton-under-Lyne

**NEW CHARTER HOUSING TRUST
LEASEHOLDER SERVICE STANDARDS
DRAFT DISCUSSION PAPER 10th March 2010**

- **WE WILL PROVIDE SERVICE CHARGE ESTIMATES ANNUALLY**

Target – April

- **WE WILL COLLECT SERVICE CHARGES THROUGH A WIDE RANGE OF PAYMENT FACILITIES**

Target – collect 95.00% of all amounts due on an annual basis

- **WE PROVIDE STATEMENTS OF SINKING FUND ACCOUNTS ANNUALLY**

Target – September

- **WE WILL PROVIDE DETAILS OF AVAILABLE PAYMENT FACILITIES**

Target – provision of leaflet and details to be published annually

- **WE WILL PROVIDE TIMELY SUPPORT TO HELP YOU MANAGE YOUR MONEY**

Target – Referral to Welfare Benefit Advisor within 5 days of request
Referral to Debt Advisor within 5 days of request

- **WE WILL PROVIDE DETAILS OF HOW SERVICE CHARGES ARE SET**

Target – included in handbook

- **WE WILL PROVIDE INFORMATION OF WHAT HAPPENS WHEN YOU GET INTO ARREARS**

Target – detailed in handbook

- **WE WILL SEND YOU A NOTICE TO ASK THAT YOU PAY YOUR GROUND RENT ANNUALLY**

Target – in line with lease January, October or December

- **WE WILL CONSULT WITH YOU IN RELATION TO MAJOR WORKS AT YOUR HOME**

Target – in line with requirements of S20 of the Commonhold & Leasehold Reform Act

- **WE WILL HOLD A FORUM FOR LEASEHOLDERS TWICE A YEAR**

Target – September and March