



**MINUTES**

<b>Meeting</b>	<b>Date</b>	<b>Time</b>	<b>Location</b>
Leaseholder forum	14/10/2025	18:00	<b>Zoom</b>
<b>Attendees</b>			
<b>Residents</b>	<b>Councillors</b>	<b>Staff</b>	
Alex Santos Berengere C.R. David Ball Eneyi Pemu Esme Davis Hamid Janet Heaton Joanna Draaj Joanne Lindsay Khalil Lyn Porter Natalia Rosie Davies Sam Halani Angela Norris Steve Veronica Boboc	Yassin Mohamud	Julie McKay Paul Dury Claudette McDonald James Bannerman Barbara Reid Amy Hughes David Maggs Henry Murray	
<b>Apologies</b>		<b>Minutes</b>	
None		Henry Murray	

**Agenda items**

- 1. Welcome, housekeeping and introductions – Julie McKay**
- 2. Actions from previous forum**
- 3. Buildings insurance – Paul Dury**
- 4. Buyback acquisitions programme – Claudette McDonald**
- 5. Service charges – Julie McKay**
- 6. Resident & Community Panel – Amy Hughes & David Maggs**
- 7. Any Other Business**

<b>Agenda Item</b>	<b>Discussion Points/ Outcomes &amp; Actions</b>
1	<p><b>Welcome, housekeeping and introductions</b></p> <p>The Chair welcomed attendees, outlined the purpose of the forum and introduced the agenda items and speakers.</p>
2	<p><b>Buildings insurance – Paul Dury</b></p> <p><b>Summary of presentation:</b></p> <ul style="list-style-type: none"> <li>• Buildings insurance is arranged by the Council as freeholder and recharged via service charges.</li> <li>• The policy covers the structure but excludes contents.</li> <li>• Leaseholders are responsible for contents insurance; landlord insurance is advised where properties are sublet.</li> <li>• Premium increases reflect construction inflation, higher claims values, and post-Grenfell market pressures.</li> </ul> <p><b>Questions and responses:</b></p> <ul style="list-style-type: none"> <li>• Janet asked why leaseholders must contribute to buildings insurance. Paul Dury explained that insurance spreads risk and protects leaseholders from significant financial exposure in the event of major damage.</li> <li>• Rosie Davies asked why premiums had risen sharply. Paul Dury responded that rising reinstatement costs and increased claims values across the market were the main drivers.</li> <li>• Julie McKay shared insurance policy summary to help residents understand cover.</li> </ul> <p>JM: <a href="#">Leaseholder Summary of Cover- Bristol 2025</a></p>
4	<p><b>Buyback acquisitions programme – Claudette McDonald</b></p> <p><b>Presentation summary:</b></p> <ul style="list-style-type: none"> <li>• The buyback programme aims to increase temporary accommodation and affordable housing, prioritising family homes.</li> <li>• Target of up to 110 properties supported by a £33 million budget.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Properties are purchased at market value subject to viability, refurbishment cost, and future liabilities.</li> <li>• The programme is funded through the Council’s General Fund.</li> </ul> <p><b>Questions and responses:</b></p> <ul style="list-style-type: none"> <li>• Lyn Porter asked how to check EPC ratings and whether market value is paid. Officers confirmed EPCs can be checked online and that market value is offered subject to financial viability.</li> <li>• Barbara Reid asked why non-traditional homes were excluded. Claudette McDonald explained the current focus is on quicker delivery for families, with future phases subject to funding.</li> <li>• Steve asked how long the scheme would continue. Officers advised this depends on annual budget approvals and updates would be provided at future forums.</li> </ul> <p><b>Actions:</b></p> <p><b>Claudette McDonald:</b></p> <ul style="list-style-type: none"> <li>- Provide an update on future funding phases at a subsequent forum (anticipated April 2026).</li> </ul> <p><b>Julie McKay:</b></p> <ul style="list-style-type: none"> <li>- Ensure guidance on EPC checks and buy-back enquiries is shared with leaseholders.</li> </ul> <p>Energy Performance Certificates (EPCs) are required when a property is either sold or rented. A link to find the most up to day EPC for you home can be found here: <a href="#">Find an energy certificate - GOV.UK</a></p>
5	<p><b>Service Charges – Julie McKay</b></p> <p><b>Presentation summary:</b></p> <ul style="list-style-type: none"> <li>• Service charges are variable and reconciled annually.</li> <li>• Charges are governed by leases, legislation and statutory consultation requirements.</li> </ul>

<b>Agenda Item</b>	<b>Discussion Points/ Outcomes &amp; Actions</b>
	<ul style="list-style-type: none"> <li>• Leaseholders may request invoices, receipts, and inspection of supporting documentation.</li> <li>• Payment plans are available for large balances due to major works.</li> <li>• Digital access is being improved through a planned resident portal.</li> </ul> <p><b>Questions and responses:</b></p> <ul style="list-style-type: none"> <li>• Lyn Porter queried unexpected lift charges and advance notice. Julie McKay advised individual cases would be investigated and confirmed payment plans are available.</li> <li>• Berengere raised concerns about communal energy and laundry charges. Officers confirmed costs are shared according to lease terms and anomalous charges can be reviewed.</li> <li>• Rosie Davies asked about transparency of general repairs and Section 20 consultation. Officers advised detailed breakdowns and invoices are available on request.</li> <li>• Natalia queried missing estimate items and new charges appearing in actuals. Julie McKay explained this can result from identification errors and encouraged early queries on estimates.</li> <li>• Joanna DraJ raised concerns about repairs prior to Right to Buy. Julie McKay explained that non-essential works are paused once Right to Buy is initiated, with individual cases reviewed separately.</li> </ul> <p><b>Actions:</b></p> <p><b>Julie McKay / James Bannerman:</b></p> <ul style="list-style-type: none"> <li>- Investigate reported anomalies (e.g. lift, energy, laundry charges). Improve accuracy of service charge estimates where possible.</li> <li>- Explore sharing forward maintenance information to give earlier notice of major works.</li> <li>- Invite an Energy team representative to a future forum.</li> </ul>

<b>Agenda Item</b>	<b>Discussion Points/ Outcomes &amp; Actions</b>
<b>6</b>	<p><b>Resident &amp; Community Panel – Amy Hughes &amp; David Maggs</b></p> <p><b>Summary:</b></p> <ul style="list-style-type: none"> <li>• Introduction of a new Resident &amp; Community Panel replacing the Housing Management Board.</li> <li>• Up to 20 paid members including leaseholders.</li> <li>• Training, expenses, and policy influence opportunities provided.</li> </ul> <p>No questions were raised on this item.</p>
<b>7</b>	<p><b>Any other business</b></p> <p>No items raised</p>
<b>8</b>	<p><b>Close of meeting</b></p> <p>Julie McKay thanked attendees for their engagement and confirmed the next forum date 21.04.2026</p>