

## Leaseholder forum

### Meeting summary / actions

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**Date:** Tuesday, 21 April 2026

**Time:** 6:00 PM – 8:00 PM

**Location:** Online (Microsoft Teams)

**Chair:** Julie McKay (BCC)

**Transcribe:** Henry Murray (BCC)

#### Attendees:

Residents: 45 in attendance

BCC: Julie McKay, James Bannerman, Claudette McDonald, Ilona Marciniak, Amy Hughes, Henry Murray, David Maggs, Barbara Reid.

#### 1. Welcome and Introductions

- Julie McKay opened the meeting and clarified that only transcription (not recording) was taking place.
- Speakers introduced themselves as needed during agenda items.

#### 2. Action Points and updates since the previous forum (October 2025)

- **Insurance increases** – continued sector-wide issue due to safety requirements and reduced market competition.
- **Service charges transparency** – improvements introduced (new estimate methodology).
- **Section 20 communication** – processes clarified and feedback incorporated.
- **Resident portal** – ongoing development (see below under service charges).

#### 3. Buy Back Programme (Claudette McDonald, Housing Delivery Manager)

- Buyback/acquisitions programme paused (October 2025) pending

funding.

- 96 properties completed
- 7 pending exchanges with a total of 103 exchanged.
- 65 properties in works pipeline
- 20 completed and handed back
- Programme expected to fully conclude July–August 2026
- No confirmation of future funding.
- Residents were advised that a waiting list is being maintained for future interest.
- All purchases are based on independent valuations, and any outstanding service charge or major works liabilities are considered during negotiations.
- No timeline for further funding is available, so early registration was encouraged.

#### **Q+A:**

- Resident asked what the buyback programme is  
**Answer:** Council purchases leasehold and market properties for housing use; currently no new funding but a waiting list is available.
- Resident asked if funding is tied to financial year  
**Answer:** Historically yes, but future funding uncertain.
- Resident asked if one should register their interest in buybacks early  
**Answer:** Yes it is recommended to register ahead of announcements.
- Resident asked about selling to the Council & timescales involved.  
**Answer:** Advised there is no current timeline but updates will be shared.
- Are purchases at market value?  
**Answer:** Yes, all purchases are based on standard valuations.

#### **Actions:**

- Buy Back Programme to provide update in July

#### 4. Energy Efficiency (Customer Operations Manager at City Leap)

City Leap were unable to attend but provided some useful information which is listed below:

- An overview of the City Leap initiative was provided.
- This partnership between the Council and Ameresco aims to invest approximately £500 million in low-carbon infrastructure such as heat networks, solar panels and heat pumps, with a target of reaching carbon neutrality by 2030.
- The Warm Homes retrofit programme aims to improve comfort, air quality and energy efficiency in homes.
- Officers highlighted that funding often requires sufficient participation within blocks, meaning leaseholder engagement is essential.
- Further detail on how this aligns with Council programmes will be provided at the next forum. Goal: carbon neutrality by 2030

#### Q+A:

- Resident asked if council and City Leap programmes are coordinated.

**Answer:** Update will be given in July but assumption is yes.

#### 5. Service Charge Estimates (James Bannerman, Home Ownership Team Manager)

- James Bannerman presented the 2026–27 estimates, based on previous actuals plus a 4.8% uplift.
- A new repairs model and block classification system (high, mid, low-rise) have been introduced to improve accuracy.
- Residents were informed that Section 20 major works are excluded from estimates as these are charged in their Actuals (issued in September following the year the works were completed).
- Officers clarified differences between repairs and contracts, and confirmed detailed breakdowns are available upon request.
- Key discussion points included refunds for underspend, lease limitations on certain charges, rising insurance costs, fire safety responsibilities, and clarification on lightning protection charges. The resident portal was also discussed, noting current limitations and plans for development.

## Q&A:

- Resident asked what are “general repairs”?  
**Answer:** Day-to-day repairs are repairs that are dealt with as they arise (e.g. gutters, door handles); full breakdown available on request. Major works are planned works such as window, roof, lift replacements.
- Resident asked the difference between contracts vs repairs  
**Answer:** Contracts = regular maintenance and servicing; repairs = ad hoc fixes
- Resident asked what happens if no repairs occur  
**Answer:** Credit is applied or refund is issued.
- Resident asked if residents get responses to Section 20 comments  
**Answer:** Yes responses will be provided and included in future consultations.
- Resident asked if costs can be matched clearly to bills  
**Answer:** Breakdown of costs are available on request due to resource limitations

## 6. The Council’s Resident Voice Approach – new ways to get involved (Ilona Marciniak & David Maggs, Tenant Participation Officers)

- A new resident engagement model was introduced, featuring flexible participation opportunities such as the Resident Community Panel, Housing Scrutiny Panel, themed Boot Camps and a new High-Rise Living Group.
- These aim to improve accessibility and ensure resident feedback directly informs service development. Residents were encouraged to participate, with future sessions promoted.

## 7. Leasehold Reform (Julie McKay, Home Ownership Service Manager)

- Updates were provided on National Leasehold Reform proposals, including ground rent caps, abolition of marriage value, limits on legal costs and standardised service charge information.
- Further proposals include reserve funds, higher Section 20 thresholds.
- Changes to enforcement will be made with forfeiture expected to be abolished in favour of court-led solutions.

- The transition to commonhold ownership was also discussed as a long-term ambition. Current processes remain unchanged in the short term.

#### Q&A:

- Resident asked: Will this have an impact on lease extension?  
**Answer:** The change to lease extensions that has come into effect is that leaseholders don't need to wait 2 years before requesting one. Extending by 990 years instead of 90 years has not come into effect yet.

### 8. Future 'hot topic' ideas for the Leaseholder Forum in July 2026

#### Confirmed topics:

- Energy efficiency (full presentation)
- Resident portal update
- Potential:
  - Collective enfranchisement (freehold purchase)
  - Leaseholder handbook review

### 9. Any Other Business

- Queries included parking permissions and land use, which depend on lease terms.
- Residents were reminded to keep communal areas clear for safety.
- Postal communication requirements remain, although digital communication via the portal is being developed.
- Ongoing portal issues are being addressed.

### 10. Date of next meeting 14<sup>th</sup> July 2026 and close

#### Summary of Actions

| Action          | Detail               | Owner   | Deadline  |
|-----------------|----------------------|---------|-----------|
| Provide buyback | Monitor internal and | Housing | July 2026 |

|                                      |                                                                                                                                                  |                     |                              |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------|
| funding update                       | external funding opportunities and provide a clear update to leaseholders on availability, eligibility criteria, and expected timelines.         | Delivery            |                              |
| Confirm City Leap coordination       | Clarify how City Leap retrofit works align with Council asset management and communicate how leaseholders will be included in future schemes.    | Energy Team         | July 2026                    |
| Follow up Section 20 queries         | Respond to outstanding leaseholder queries arising from recent consultations and ensure future consultations clearly include feedback responses. | Home Ownership Team | Ongoing                      |
| Provide cost breakdowns              | Establish a consistent process for providing detailed service charge breakdowns when requested and improve transparency of billing information.  | Home Ownership Team | This is available on request |
| Update lightning protection guidance | Review and correct documentation explaining lightning protection charges and ensure consistency across all service charge communications.        | Home Ownership Team | Next review                  |
| Investigate property damage reports  | Follow up reported cases of unresolved external damage and ensure coordination with repairs and neighbourhood teams                              | Repairs Team        | As required                  |

|                                 |                                                                                                                                                        |                 |                   |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------|
|                                 | to resolve issues promptly.                                                                                                                            |                 |                   |
| Support portal access           | Assist residents experiencing access or registration issues with the online portal and ensure accurate resident data is captured for login validation. | Housing Systems | Ongoing           |
| Provide portal updates          | Deliver regular updates at each forum on functionality improvements, planned features, and timelines for the resident portal.                          | Housing/IT      | Each forum        |
| Provide enfranchisement session | Develop and deliver a session explaining collective enfranchisement and freehold purchase processes, including legal and financial considerations.     | Home Ownership  | July 2026         |
| Circulate handbook for review   | Share updated Leaseholder Handbook draft with residents and gather structured feedback for future revisions.                                           | Home Ownership  | Before next forum |