



MINUTES

Meeting	Date	Time	Location
Leaseholder Forum	16/06/23	18:00	Virtual meeting via Zoom
Attendees			
RESIDENTS			
<p><i>abbas Sharif, Agata Wanat-Duli, Alexandre dos Santos Aranda, Amanda Williams Ben Hanrath, Christopher Brown, Chris Evans, David Ball, Dean, Eden, Jan Bohin, Jan Heaton, Jennifer Norris, joanne L, Joanne Kelly, Kiran Sharma, Karen POOLEY, Kirsty Rockett, Michaela's iPhone, Natalie, Nicky, oasis, philh, Ross Dallimore, Sam Newton-Fenner, Samsung SM-A137F sarah gibbard Steve Carlin, Thomas Solan, Tim De La Rew, Vincent Manning, Win Kennedy, Zach Moate, Joanna D BCC</i></p> <p><i>David Maggs(DM), Ilona Marciniak (IM), James Bannerman (JB), Julie Mckay (JM), Jack Gingell (JG), Francesca Carrol(FC), Joe Clayton (JC)</i></p>			
Apologies		Minutes	
		David Maggs (DM)	

Agenda Items

1. Welcome, housekeeping and introductions
2. Action Points and updates since the previous forum (April 2024)
3. Lease Extensions – talk through of an example (Joe Clayton, Legal Officer)
4. Leasehold Reform – Update on recent developments (Julie)
5. Forward Maintenance Plan (James)
6. HMB update (Ben Hanrath) – No HMB meeting has taken place
7. Future 'hot topic' ideas for the Leaseholder Forum in October 2024
8. Any other business
9. Date of next meeting 15 October 2024 and close.

Agenda Item	Discussion Points/ Outcomes & Actions	Actions
1	<p>Welcome (Housekeeping/ code of conduct)</p> <p>JM welcomed everyone to the meeting and the officers were introduced.</p>	
2	<p>Action Points and updates since the previous forum (April 2024)</p> <p>The team have responded on Home Ownership questions, but Property Services have had some issues.</p> <p>Key updates:</p> <ul style="list-style-type: none"> - Letter to Leaseholders to explain the number of years left on their leases has been sent. - New contact/ telephone options – these are nearly done, but still waiting for one of the options on the telephone options to be changed to say “To pay your rent or service charge press XX” 	
3	<p>Lease Extensions – talk through of an example (Joe Clayton, Legal Officer)</p> <p>A. JM gave a presentation on Lease extensions (attached).</p> <p>Additional points: Key date is when there is 80 years or less is left on the lease. Marriage value (the charge if a lease is less than 80 years) is payable from that date. Note “marriage value” wasn’t removed in the new Leasehold Reform Act 2024. So overall the total cost of an extension rises significantly as the lease goes less than 80 years.</p> <p>B. Joe Clayton, BCC Legal Officer talked through of an example of a lease extension (attached). BCC broadly follows the steps in the statutory route to extending a lease, even though voluntary route is used in most cases. Key Section in the document is “Schedule 1” which gives details of the extension. No ground rent is payable on new leases (it was £10). It is replaced with a non-chargeable peppercorn rent. Strong recommendation from the HO Team to use the Leaseholder Advisory Service which has a calculator on their website – Calculate the cost of a lease extension - The Leasehold Advisory Service (lease-advice.org)</p> <p>Fixed charge for BCC legal services is currently £1000. Premium (the cost of lease extension) is currently: £1500</p> <p>Chat question: If the 990 year lease extension goes ahead as planned, is there any point in paying for a 90 year extension? JM Response: Not clear in terms of when Act will be implemented, but likely within 2 years. You need to take independent legal advice, but in general terms if you have several years before your lease only has 80 years left, you may wish to wait.</p> <p>Additional information here: Should I wait to extend my lease? I have heard that planned chang</p>	

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	<p>es to the law could make lease extension cheaper. - The Leasehold Advisory Service (lease-advice.org)</p> <p>Chat question: How long does the Lease extension process take? JC Response 3 months is a guide in most non-complex cases.</p> <p>Leaseholders can now potentially sell their flat back to the Council. Funding is available for 1-3 bedroom flats. However, funding is limited, so interested leaseholders should contact the HO team soon. Please email leaseholderenquiries@bristol.gov.uk if you are interested.</p>	
4	<p>4. Leasehold Reform – Update on recent developments (Julie)</p> <p>JM noted that they will keep Leaseholder Reform as a standing item on Forum agendas.</p> <p>JM gave a presentation(attached) on Leasehold Reform Act 2024. The elements of the Act related to BCC Leaseholders have no date when they will come into force. The Act includes the standardisation of service charge Information.</p>	
5.	<p>Forward Maintenance Plan (James)</p> <ul style="list-style-type: none"> - JB explained that a letter is going to leaseholders to give an idea of which years are planned for internal and external maintenance to be carried out on their blocks. This could include lifts, external doors, laundry, alarms etc in the period up to 2053. BCC will consult with you on costs when your time is nearer. BCC can't provide estimate of costs at present and costs will be specific to what is in your lease. - Question: Can we ask for seals to be done rather than the whole window being replaced in order to reduce the costs. JB responded: New windows are standard across the whole BCC estate to reduce ongoing maintenance costs, so new windows will be demonstrated in advance of installation but can't change the type and no option to opt out of replacement if the windows are the responsibility of the Council. <ul style="list-style-type: none"> • Section 20 of Landlord and Tenant Act requires BCC to consult you on costs that are for works that cost £250 or more. We serve notice of intention for the planned works. There is a 30 day period for residents to give responses. We then need to respond in 20 days. Three tests of reasonableness: <ol style="list-style-type: none"> 1. Reasonable to replace, we'd note that if your windows are OK but the majority in the block are failing then the works would need to be done at the same time due to cost savings related to scaffolding. 2. Costs need to be reasonable 3. Quality needs to be reasonable. 	

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	<p>Several questions were raised by Leasehold Residents who were in attendance:</p> <ul style="list-style-type: none"> • Who is the buildings insurance with now: Protector is now the buildings insurer, Zurich stopped being insurer in March 22, but dealing with issues that relate to old cases. Details can be found via this link: Council leasehold building insurance (bristol.gov.uk) • Sinking Fund to fund forward maintenance – can this be looked at this again • When do the annual heating bills come out in – these will be issued in September each year. • Chat questions on CCTV Response: JB can check if there is a system in your blocks • Contracts for refurbishment that are given to contractors cover tenants and leaseholders. There aren't separate contracts for different tenures. • What is a leaseholder's responsibility ? This will be detailed in your lease, they do vary. Mostly internal is yours, communal/external are councils' responsibility. Windows can be either determined by the lease. <p>reported that actual service charges were sent on 27.9.23, however there have been postal delays. Let JB know if haven't via LH mailbox leaseholderenquiries@bristol.gov.uk.</p> <p>This is first of the new style of invoices which has a single account for all payments. Still get certificates. Can now pay on the Council website.</p> <p>QUESTIONS</p> <p>Question 5: CE Asked why his service charges had an annual increase of 47%. JB said he will respond directly. In general terms:</p> <ul style="list-style-type: none"> • Currently major works are <u>not</u> a budgeting estimate – they are actual. • Repairs are increasing because of age of buildings. • An additional increase in service charge because Fire servicing hadn't been included as it should have been. • "Waking Watch" are not being charged back to LHs on service charges. LHs are protected under the Building Safety Act, so there will not any cost for essential safety cladding work. <p>Question 6: BH asked when can we see outstanding balances on our own account? Answer: If paying online, can set up an account – at present only works for some people on the system. Aim will be to have it on the new resident portal, which is part of the Housing and Landlord Services IT upgrade, where you will be able to see balance and make payments. But JMC hasn't seen portal yet. Next year we hope to come back to Forum with a pilot account to show what will be available.</p> <p>Question 7: JH has not received the service charge summary. Can it be emailed.</p>	

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	<p>Answer JB: Yes</p> <p>Question 8: LP noted that at bottom of schedule said “you will be sent an invoice” which was not correct. Answer: JB agreed that this was an error, and it will be deleted in future. JB reiterated that no more invoices will be issued for Service Charge and heating and hot water costs. The LH Team will be reviewing lessons learned from queries raised by LHs in this billing cycle.</p> <p>Question 9: LP Why do we use Eventbrite to book, feels unnecessary. IM responded so we can check attendance and communicate effectively with those booked. There is also a security benefit as well, as we can check any unfamiliar email addresses.</p> <p>Question 10: GG asked can we get full breakdown of individual service charge? Answer: JB said Yes – Home Ownership Officer can do on request.</p>	
6.	<p>Housing Management Board(HMB) update (Ben Hanrath)</p> <p>No HMB meeting has taken place , informal introduction at the end of the month for members. Solar Panels are being looked at on certain buildings.</p>	
7.	<p>Future ‘hot topic’ ideas for the Leaseholder Forum in October 2024</p> <p>Sustainability & Green Energy 25% of vote Insurance – 18.75% of vote Service Charges – 43.75% of vote Buybacks – 12.5% of vote</p> <p>It was agreed that we would have Service Charges and Sustainability & Green Energy as the second topic with Insurance as a back-up.</p>	
9	<p>Any other business</p> <p>Insurance Problems:</p> <p>Nicky: Ceiling fallen in due to either resident above, or City Council pipe work. There is no accidental damage cover within the current insurance, where no negligence. Sedgwick won’t make a claim against the tenant above. Will be picked up outside of the meeting.</p> <p>Z Moate: Zurich/Sedgwick wants leaseholder to get his contractor to work on BCC land. Response: Referred to HO Team. Will be picked up outside of the meeting.</p>	
10	<p>Date of next meeting 15 October 2024 and close</p> <p>Please book here: https://www.eventbrite.co.uk/e/493700530577?aff=oddtcreator</p>	

