



## **Leasehold Frequently Asked Questions**

### **Q - What is a Leaseholder?**

A leaseholder has bought the right to live in a dwelling that is part of a block of flats, for a fixed number of years – initially, up to 125, and has the right to quiet enjoyment of the flat.

The leaseholder also has the right to make alterations inside the flat as long as walls are not removed or damage caused to the outside or shared parts of the building. The leaseholder will be granted the use of shared areas of the block and grounds in which the flat is situated. These areas will be defined in the lease but usually include stairwells, lifts, yards and lighting etc. The lease is a binding contract, enforceable in law that contains rights as a leaseholder and the council's rights as freeholder.

The freeholder (landlord) owns the building, in this instance, Doncaster Council, and is responsible for looking after the structure, exterior and common areas of the block, which includes cleaning, maintenance, repair, replacement, and sometimes improvements to the shared and structural parts of the block as well as the grounds.

The leaseholder has to pay a share of the council's costs of maintaining the block and providing services. The Service Charge is the share of the council's costs in running the building.

St. Leger Homes of Doncaster is an Arms Length Management Organisation (ALMO) of the Council, and manages all of the council's housing stock, including its leasehold properties.

### **Q - What is a service Charge and what items does it include?**

The Service Charge is the money paid towards the day-to-day running costs of the block of flats. The lease sets out the share of the costs, and the services it relates to.

The leaseholder does not pay anything towards the cost of services and repairs that are provided solely for the benefit of the council tenants in the building, only for those services that are provided for in the lease which, in the main, benefit all residents.

Depending on your building, the Service Charge could cover:

- Caretaking or estate warden services
- Heating, lighting and cleaning of shared areas and stairways

- Centrally supplied heating and water systems
- Communal TV aerial maintenance
- Fire safety equipment
- Laundry facilities
- Door entry systems
- Day-to-day repairs
- Lift maintenance
- Maintenance of shared gardens
- Maintenance of boundary walls and fences
- Management costs
- Buildings insurance

**Q - When are the Service Charges distributed?**

Your service charge account will normally be issued annually at the beginning of April and is in respect of the period 1<sup>st</sup> April to 31<sup>st</sup> March and is initially an estimate. The subsequent statement of account containing actual charges for the same period will be issued to you within 6 months of the period end to which the invoice relates. Any adjustment required resulting from the statement of account will be posted to your account at the same time.

**Q - How can a leaseholder pay the Service Charge?**

The service charge is paid in 12 monthly instalments and can be paid by Direct Debit, Standing Order, cheque or cash at a Post Office, Bank, Automated Telephone Payment Service, or to the cashiers at your local St. Leger Office.

The Income Collection team accept credit or debit card payments, however a charge may be incurred on credit card payments. You can also pay online on the council's website at [www.doncaster.gov.uk](http://www.doncaster.gov.uk).

**Q - Who manages the leaseholder service?**

The leaseholder service is managed by the Land & Leasehold team, tel: 01302 736381, who are able to assist on any matters relating to leases and associated works. Alternatively, you can send an email to [leaseholder@stlegerhomes.co.uk](mailto:leaseholder@stlegerhomes.co.uk)

**Q - What are the rights and responsibilities of a leaseholder?**

The leaseholders responsibilities are:

- to pay Ground Rent, the Service Charge and major works costs.
- not to make structural alternations or additions, including new windows, without the permission of St. Leger Homes.
- to advise St. Leger Homes of any transfer of lease, mortgage, or sub-let.
- to ensure that a gas service is undertaken at least once every

12 months, which must be carried out by a GasSafe registered contractor, who will issue a valid registered certificate upon completion.

- to keep the flat in good repair.
- to observe all the terms and regulations set out in your lease.
- to send a copy of any Notice affecting the property to St. Leger Homes.
- not to do anything which may be a nuisance to residents or cause damage to any part of the building.
- not to play loud music which annoys neighbours.

The leaseholder also has the right:

- to information on the Service Charge and the money spent on your block of flats.
- to be consulted on expensive works, and long-term contracts that affect the building.
- to dispute any service charges you deem as being unreasonable.
- to apply to the Leasehold Valuation Tribunal (LVT) for independent advice and assistance.

The Council's responsibilities are:

- keep in repair the structure, exterior and common parts of the building, including drains and external pipes.
- keep the building insured to the full cost of reinstatement .
- manage your block or estate in a proper and reasonable manner.
- provide an itemised invoice of Service Charges by the end of July showing actual costs for services to your block over the previous year, and how much you need to pay.
- consult with leaseholders before carrying out expensive works to the building.

(A leaseholder may still be expected to pay a contribution towards any repairs and maintenance items to their block)

St. Leger Homes, on behalf of the Council, also has the right:

- of entry – to carry out its duty to keep in repair, to carry out improvements, or to inspect (having given reasonable notice, unless in an emergency)
- to rebuild, restrict or develop any part of the block, estate or neighbouring land.

### **Q - Does a leaseholder get Insurance included in their Service Charge?**

When a leaseholder buys a flat, Buildings Insurance cover is automatically provided by the Council. The cost of the insurance is included in the monthly Service Charge.

Insurance provided by the council is for the structure of the building. The leaseholder must arrange their own Contents Insurance to cover belongings and the internal parts of the flat that they are responsible for.

**Q - Will the leaseholder be consulted on any major works to be carried out?**

The Commonhold & Leasehold Reform Act 2002 changed the way landlords need to consult with leaseholders.

St. Leger Homes must consult with leaseholders before it begins any major repairs, maintenance or improvements for which they have to pay a share, and which will cost any leaseholder in the building more than £250. The leaseholder must also be consulted on certain long-term agreements, or contracts lasting more than 12 months, which the Council intends to enter into, and will cost them more than £100 a year.