



# Minutes – Leaseholder Forum

Thursday 16<sup>th</sup> January 2025 – 18.30  
Microsoft Teams video conference

## Lewisham Staff:

### Chair:

Carol Hinvest (CH) – Director of Resident Engagement and Services  
Emma Mills (EM) - Head of Home Ownership and Independent Living  
Lynn Seymour (LS) – Leasehold S20 Consultation Manager  
Yvonne Lemonius (YL) – Collections Manager and Legal Coordinator  
Chris Brown (CB) - Head of Asset Management  
Tony Riordan (TR) – Strategic Finance Business Partner  
Martin O'Brian (MO'B) – Head of Climate Resilience  
Soroya Johnson (SJ) – Home Ownership Officer (taking Minutes)

**Meeting attendance:** Chloe K (CK), Dylan W (DW), Lois R (LR), Hedley Shaw (HS), Rhiannon (RX), Megan, Dev Bharadia (DB), Rebecca White (RW), Billie Murdoch (BM), Megan Ancliffe (MA), Stephanie Hanson (SH), Lori Minni (LM), Molly, Helena Russell (HR), Gladys Medina (GM), Chris Horton (CH), Gemma Whittle, Anita and Roberto, Zeinab Mikatti (ZM), Julie Winfield, Maria Salaru (MS), Maddie B (MB)

**Apologies:** None

1	<b>Welcome and introduction</b>
1.1	Carol Hinvest (CH) welcomed everyone to the meeting.
1.2	CH – ground rules re, talking, background noise etc, asked attendees to be muted.
1.3	CH welcomed Chris Brown (CB) who joined the Council 3 months ago. Invited to speak first as he had an in-person meeting to go onto for residents. Agenda to be re-arranged.
6	<b>Chris Brown Director of Quality and Investment</b>
6.1	Building Safety national concern. Challenges over recent years, to make sure people are safer in their houses. Make sure properties and blocks net zero by 2026. Making sure blocks are weather tight.
6.2	Megan spoke about the proposed works at Jerningham Court and asked questions about grants to help leaseholders.
6.3	CB: The cap is £15k if Florrie's Law applies. Therefore, LBL have a challenge because most of the works are above that to provide energy efficient buildings. We will keep looking for grants which will help LBL afford to do the works appropriately. Rent payers cannot subsidise the cost of the works. <b>Minutes amended following amendment proposal by a member of the Leasehold Forum:</b> <b>Item 6.3 states:</b> <b><i>CB: The cap is £15k if Florrie's Law applies. Therefore, LBL have a challenge because most of the works are above that to provide energy efficient buildings. We will keep looking for grants which will help LBL afford to do the works appropriately. Rent payers cannot subsidise the cost of the works.</i></b> <b>This does not align with my notes from the meeting. Chris Brown stated very clearly that Lewisham Council will not use any government grants where introducing those grants would mean Leaseholder costs would be capped at £15k for works where the costs would otherwise exceed this amount.</b>



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In other words, Lewisham Council will not use government grants where in doing so costs would be higher overall for the Council because it would cap Leaseholders contributions. There was no suggestion that other grants could be available and that the Council would look into them. Therefore, the Council's position is that grant funding will not be used for any project where Leaseholder contributions would be in excess of 15k.

CH There may be other funding available not from the Government which would not be impacted by Florrie's Law

- 6.4** Megan argued about Florrie's law that this was brought in to protect leaseholders. CB said he has to be careful not to spend rent money, so all costs have to come from somewhere, but to ensure rent payers' money to pay for other works.
- 6.5** Hedley Shaw (HS) spoke of a report that covers other properties. There is no capital spending to help leaseholder and these major works bills come without any notice and at often at a huge cost to the leaseholders.  
The minutes from the last meeting said that Savills have carried out a stock condition survey, with an estimated completion date of December 2024. As leaseholders we would like to see the results of that.
- 6.6** CB says 100% of blocks have been surveyed and the remaining reports will come through by March 2025. We plan to have a 5 year investment plan. Which is detailed the 1<sup>st</sup> year and less so towards the 4<sup>th</sup> and 5<sup>th</sup> year.
- 6.7** We are seeking Mayor and Cabinet approval for an investment plan for next year. We will share how much we expect to spend with Mayor and Cabinet.
- 6.8** HS said none of them know when works are going to happen with large costs, and this is a huge concern.
- 6.9** CB: We plan to be more detailed with planned works using the detail from the stock condition survey stated so.
- 6.10** DB raised concerns about length of time given to pay for these large major works bills and that they need to be looked into.
- 6.11** EM responded and said that there are a number of options to pay for the major works and an affordable payment plan can be put in place with options for up to 5 years.
- 6.12** CH: said that we have statutory responsibility – Decent Homes standard etc. These are a priority that we have no choice about because that is what the government want from us which we are happy to complete.
- 6.13** RW says that even though there are payment plans with them receiving a bill for £58k, which is more than £900 pm. Most people don't have a spare £900 per month even with a decent salary to pay such a bill with. Also the budget planner form that leaseholders are asked to complete is not good it asks how much is spent on cigarettes, alcohol etc.



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6.14	Loist Robinson spoke of applying for 10 years and it was declined. She was not sure why and said that other boroughs offer longer payment options. Southwark and Bromley offer longer periods.
6.15	<p>CH: acknowledged that we should benchmark against Bromley and Southwark EM: said the 5 years was based on benchmarking 2 years ago and said that other boroughs do allow longer periods, but some may offer them as interest bearing often with interest rates high than those from high street lenders.</p> <p><b>ACTION: EM and YL to carry out benchmarking to assess what repayment plans other local authorities are offering.</b></p>
5	<b>Climate resilience update – Martin O'Brien</b>
5.1	M O'B does not work in the Housing team but works closely with Housing. Housing accounts for almost half of the Borough's emissions.
5.2	London Borough of Lewisham (LBL) said that as a Council we would draft a strategy to show how to make the borough more emission friendly. This report should be ready by March 2025.
5.3	<p>In short, the analysis showed that the challenge is huge. The cost of de-carbonisation is more than £3bn. It's not their role to bankrupt LBL but we need to have smart ways of trying to impose decarbonisation. Supporting owner occupiers to works they can do to help.</p> <p>We also looked at our housing stock in parallel with what CB was talking about.</p> <p>£470m is what it would cost to de-carbonise the LBL Housing Stock.</p>
5.4	<p>The key focus is to try and seek external funding, along with grants. Our approach is aligning de-carbonisation works – Health &amp; Safety standards, Decent Homes etc to reduce the overall cost and go further to improve the fabric of our buildings.</p> <p>EPC is often the benchmark in targeting the EPC ratings.</p>
5.5	RI said that a lot of what Martin was talking about was over her head and asked if the gist of what he was saying, was about making sure homes were energy efficient.
5.6	M O'B - yes
5.7	<p>BM – asked what works LBL was doing in relation to parks and green spaces? Especially during Covid many places have not been taken care of. How will de-carbonisation not result in high costs for Leaseholders?</p>
5.8	M O'B Where planned decarbonisation works in a building include a leasehold property this will be managed in the same way as all planned works since decarbonisation works will be delivered as part of the Council's wider capital programme with a focus on those homes that require remedial works to reach required minimum energy efficiency standards, protecting residents from rising energy costs.



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5.9	CH: we prioritise the Decent Homes and statutory responsibilities.
5.10	MO'B: moving towards better quality windows and thermal efficiency windows. Trying to do what we do normally, i.e. windows, insulation etc. Overlap the different programmes.
5.11	MA – have you thought of a leasehold panel to see how much Leaseholder's can afford to engage with leaseholder's and what they can afford and how they can manage that. Rather than the other way round? At Jerningham Court they have an estimated £63k bill.
5.12	MO'B: under the social housing fund wave 3. The Government provide just over £700 towards each property. The money has to come from somewhere and it has to be done on a case-by-case basis. The bid submitted, is to enable us to support the estate as a whole. We have had to be quite focused.  <i>Minutes amended following amendment proposal by a member of the Leasehold Forum:</i>  <i>The Government provide just over £700 towards each property. The money has to come from somewhere and it has to be done on a case-by-case basis. The bid submitted, is to enable us to support the estate as a whole. We have had to be quite focused.</i>  <i>Noted the cost as £7,500 per property not £700.</i>
5.13	SH – asked who will be looking at how many have large bills in relation to new windows etc.
5.14	CH: responded that windows and roofs will be based on the evidence from the Savills survey. The work Martin is talking about will be delivered through our Capital programming.
5.15	SH asked when did the surveys take place?
5.16	CH: from September 2024 to December 2024.
5.17	MO'B: 78% of our properties already achieve the standard already. 20% are being worked with to get them over the line.
5.18	RI said she hopes LBL don't have heat pumps installed and spend lots of money for heating.
5.19	CH: said that LBL are not required to de-carbonise the heating.
5.20	LR: in terms of the consultation, section 4 lays down it's consultation principles. To consult within 12 weeks before works commence and you didn't do this in her block.



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5.21	CH responded to LR to please email the report to Emma.
5.22	Dacres Estate was not a part of the 5-year plan. Everything has been taken away, where is everything?
5.23	CH: the stock survey report will be shared with everyone
5.24	Molly: what is the plan? Is it on estate by estate and will it tell us Paxton Court will need i.e. new windows, new roof etc? When does year 1 start? It would be great to be given notice about the planned works.
5.25	CH: confirmed that CB is working on a 5-year programme. We work in financial years, so April 2025 is probably the start of year 1.
5.26	MO'B confirmed that we need to find ways to be able to afford this stuff – to reduce upfront costs and paying into these moving forward. We need to think differently about the large amounts of money to improve housing.
5.27	DB this becomes a win-win because the tenant already has this saved and therefore it helps to pay off the capital cost. People would want to do this because they continuously pay into it and pay it over longer periods of time.
5.28	MO'B: you also have to think about the change of resident changing over time. LM – LBL has a responsibility to try and reduce the costs.2 questions: 1) the 5-year capital programme and my question is consultation. What form will that consultation take? Will leaseholders be able to feed into the capital programme? Do we have any guarantee that residents will be consulted before the programme has been approved?  2) is it changeable? Are there any guarantees that contractors will do the works properly? Is the Council on it to ensure the contractors are mindful how they work throughout the programme?
5.29	CH: we will not consult on the programme before it is passed. The Housing Regulator expects us to consult after it has been approved by mayor and cabinet. We use the evidence to consult on the programme. There should be more informal ( non-statutory) consultation – to meet the contractors on the estate because everyone is affected by the works.
5.30	LM: therefore, Leaseholder's will not be consulted? Will this be before the S20 Notice? The onus should be on the landlord to ensure everyone is informed.
5.31	CH: we do listen to residents because they live there. The timetable is very tight, we accept that, but it is set out in law which we are governed by. When we start a scheme of works, that's when we consult.
5.32	Billie Murdoch: most of us are on here because we don't believe things will be better because of our experience.



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	<p><b>ACTION MO'B to develop a co-production group to include leaseholders.</b></p> <p><b>ACTION EM to share consultation process which includes the informal (non-statutory) stage of consultation with residents)</b></p>
<b>4</b>	<b>Service Charge Setting 2025-2025- Tony Riordan</b>
<b>4.1</b>	<p>We have had the Actuals for 2023-24 audited and calculated. For 25-26, in the main we will be using the actual cost form 23-24 with an uplift of 2.7% to calculate the estimated charges for leaseholders. Window cleaning, Pest control, FRA's, asbestos surveys will be based on the contract prices. Store Sheds £0.50 per week increase. It's been £0.50 since he's been in the Council, t's never been increased.</p> <p>Anyone have a question about this?</p>
<b>4.2</b>	<p>HR – charging for store sheds is a missed opportunity there are empty store sheds not being used CH said the Head of Housing and Communities is looking at unused store sheds.</p>
<b>4.3</b>	<p>RW neighbour who does not speak English had the lock broken on their store shed, it was broken into, and the police were notified, they have a crime ref no. but the lock is still broken. RW to email; EM the detail and Em will ask someone to reach out to the affected resident.</p>
<b>4.4</b>	<p>LR: In relation to the poor quality of works in MW's has made us look at other charges more closely. Leaseholders are paying more than tenants. Tony Riordan: costs should be the same – please send me a copy of details of this.</p>
<b>4.5</b>	<p>LR: caretakers charges are split even though costs are £145k per year, we hardly see them.</p>
<b>4.6</b>	<p>HS: we appreciate the cost of things go up as well as down. Electricity has tripled in the last 4 years. LED lighting should be looked at.</p>
<b>4.7</b>	<p>Lift (Crossfields Estate) charges has gone up massively despite having a new lift fitted two years ago. We have a number of lines (listed in the service charges) which are significantly higher. The figures could be from anywhere. £360 - £2474 – lift price increase! Can you be more transparent? For the last 4 years I have been raising this and people say we'll take it away and look into this, but no one has/does.</p>
<b>4.8</b>	<p>TR: we should be able to look into this and explain.</p>
<b>4.9</b>	<p>BM: thank you for giving us the heads up for the increase to 2025-26 Service Charges. The frustration is that staff are struggling to get the information to us. Raised queries before April 2024 and still in communication with staff to answer these. Make sure repairs are set out to help staff get the correct information to us.</p>



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- 4.10** CH: one of the things is starting earlier to interrogate things sooner. We have implemented a new housing management system which should help us.
- 4.11** BW: scared about further service charge increase. We seemed to be paying more than a friend in zone 1 who has concierge.
- 4.12** HR: echoed the same as BM, especially the electricity bills, as received a number of documents with numbers, but no reference to meters, so would welcome a better system to provide breakdowns.
- 4.13** SH: 1) who does the auditing because when information is requested it isn't easily accessible. 2) Are we paying for a service as opposed to a salary? We are not seeing any difference in the service even though caretakers are off sick. Service is not occurring. Are we paying for a service or salary?
- 4.14** TR Beevers and Struthers are the auditors.  
We send the auditors a full list of the buildings we manage and anything else they request.  
It goes through a sample process. They wouldn't be able to check every individual cost.  
If it's a contract, i.e. window cleaning, we send them the contract, prices etc.
- 4.15** EM: you are paying for a service, but note, that the service is also made up of salaries.
- 4.16** LM: the Service Charge is enormous and that's because it is calculated manually. This should not be the case now.  
We have the right to be charged with what we have been provided a service for.
- 4.17** LR: under the Landlord and tenant act 1985, when we ask for invoices, we are sent a spreadsheet. Why are we not sent the invoice.
- 4.18** EM: an invoice may cover a number of properties, but some of the works are carried out internally and therefore there may not be an invoice. Either way, you should be provided with information / evidence to support the cost.
- 4.19** LR: not good enough, we should receive the invoices.
- 4.20** RI: when we ask for information, it would be good to have accurate information.
- 4.21** GM (Clement House). The lift is constantly out of order. The lift was out of order from 20<sup>th</sup> November to 27<sup>th</sup> November. So, our Service Charge bill is divided only by 45 properties. But the lift serves all the properties in Pendennis when their lift is not working. So, it should be divided by all properties in Clement House and Pendennis House.  
  
It takes many days and in this example 3 weeks to have the lift up and running again.



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	<b>ACTION CH to raise lift issues with Cory Francis (lift contract manager)</b>
4.22	Chris H in previous years actual costs were added to our service charge when it is for tenanted property. A manual error when it is inputted into the system.
4.23	EM: this starts with the logging and scheduling in Repairs. Our aim is to get the costs on the portal ahead of time so that it can be picked up sooner.
3	<b>Action Log</b>
3.1	EM shared the action log and provided updates – see separate log.
3.2	HS – Apologised to CH as he established that FRA's do not have to be shared with residents. But they should be readily available for inspection. Should this be flagged up (to look at the FRA). I wouldn't have known to do that if I wasn't a part of this group. It also says, the FRA was £221 this year and wonder if I have to pay this next year, in 2 years, 3 years, 10 years? Could there not be a hyperlink for residents to click on to access the FRA.
3.3	EM working to get the FRA's on the portal by summer. They are available on request, but I agree that they should be more available to residents. They can be ordered free of charge through our online shop <a href="#">We are Lewisham</a>
7	<b>Date of next meeting</b>
	Propose Thursday 20 <sup>th</sup> March 2025
8	<b>Future Agenda items</b>
	Transformation programme Leasehold Satisfaction results (papers circulated to the group already) Martin Ryan Environment - Recycling, Caretaking etc
9	<b>Any Other Business</b>
9.1	Housing Ombudsman visit: 28-29 <sup>th</sup> January for Ombudsman inspection and residents to be invited.
9.2	LR: Tenants satisfaction results. Why do residents not have a report for how LBL are actually doing and a comparison to other neighbouring boroughs.
9.3	CH: London boroughs are usually used as a comparison.
9.4	LM: requested national average comparisons <b>ACTION CH to establish if national average can be included along leasehold satisfaction results.</b>
9.5	MA: can we have feedback on informal process of S20 Notices being updated
9.6	LR– Asked about Housing Regulator and the response Chiddy got. LH has looked through it – it talks about the landlord and their responsibilities. Misleading answer –



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	should have been that the Ombudsman was [for] the leaseholders and there are still some responsibilities under Regulatory in terms of repairs.
9.7	CH – Yes, Housing Ombudsman Service is for Leaseholders to take complaints to, after exhausting the Council’s Complaints Process or if the complaints are about Service, not Service Charges. Regulator for Social Housing regulates social housing tenancies – they do not regulate leasehold properties, but care about blocks, estates, environment.
9.8	LR – So anything external to properties, we can still go to Regulators?
9.9	CH – Yes, can go to Regulators about communal repairs. Regulator isn’t there to take tenants/residents’ complaints. That’s for the Ombudsman.
9.10	LR – So re self-referral for leaseholders, where do LBL stand in terms of ongoing issues attached to that? As a Council, LBL self-referred because they fell short on fire safety which affects leaseholders, so where do leaseholders stand if they have a complaint under that forum as well?
9.11	CH – If Leaseholders have complaints about fire safety actions they can take it to the Regulator, Building Safety Regulator, or Housing Ombudsman Service. First though is to come to the Council and go through complaints process as it’s the quickest way.
9.12	LR – What if people are writing to Council and Council do not respond?
9.13	CH – Can use the Complaints Form on website. <a href="#">Lewisham Council - Housing complaints procedure</a>
9.14	LR – Asking about response times? Under new Housing Ombudsman Code, it’s 5 days to do acknowledgement and 10 days from when acknowledgement is sent- so, a maximum of 15 working days.
9.15	LR – So all officers and reps of the Council have 15 working days?
9.16	CH – Yes, for housing complaints under that Code that’s the standard set out in that Code.

There being no other business, the meeting closed at 20:44.

The next Leaseholder Forum meeting will be held on: Thursday 20<sup>th</sup> March 2025