

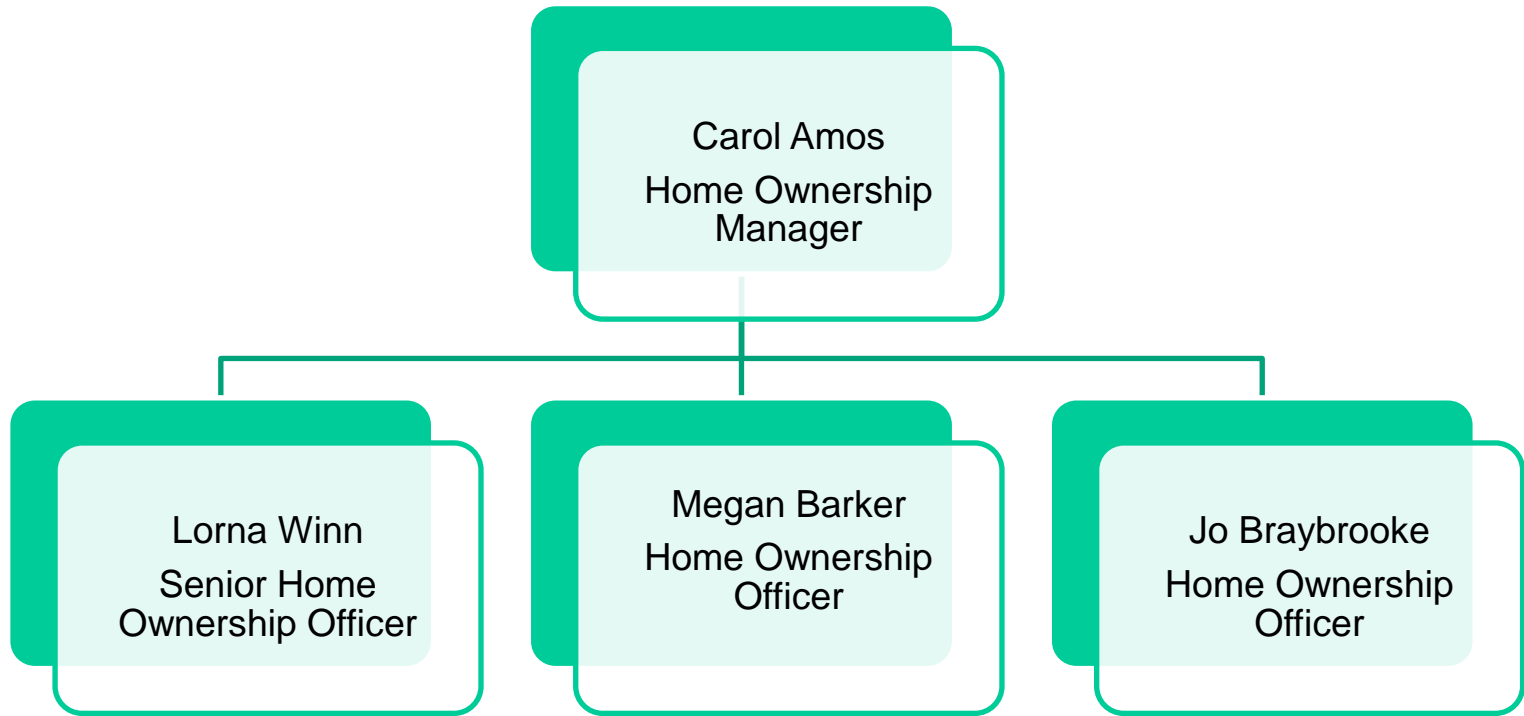
# Home Ownership Services



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- Right to Buy
- Shared Ownership
- Leasehold Management

# Right to Buy

- To qualify a tenant needs to have a minimum 3 years secure/assured tenancy
- They are awarded a discount which is based on the number of years spent a public sector tenant. The discount is capped at £96,000.
- Can share the RTB with family who have lived with them for the last 12 months.
- Some or all of the discount is repayable if the property is sold in the first 5 years after purchase. The property must be offered back to the Council in the first 10 years after purchase.
- Houses are sold freehold and flats / maisonettes are sold leasehold.



- We accepted 88 Right to Buy applications in 2021/22
- From that year 33 people successfully purchased their homes (18 houses, 15 flats).
- The Council received a total of £6.7 million pounds for those properties.
- £6.7 million pounds must be spent on building or buying new homes.

	2018/19	2019/20	2020/21	2021/22	2022/23	Total
Sold RTB	27	29	16	33	27	<b>132</b>
Demolished by CCC	27	4	20	16	33	100
Built by HDA	11	10	90	46	232	389
Bought by CCC	0	0	1	6	15	22

# Shared Ownership

- We have 87 Shared Ownership Properties, a mixture of houses and flats.
- The Lessee is responsible for all repairs and maintenance to the property
- Pay a rent on the share they do not own to the Council.
- They all have the right to purchase up to 100% ownership
- The Council has right of first refusal.



# Leasehold Management

- We manage the Council's 1179 (domestic) leasehold properties.
- Collection of Service Charges & Ground Rent
- Over 500 are rented out privately.
- All leases have similar terms
- Lease Extensions
- Deed of Variations
- Alteration Applications
- Gas Safety
- Re-sales



- Breaches of Lease

1. *“To keep the flat including the passages thereof substantially covered with carpets except that in the kitchen and bathroom all over cork or rubber covering or other suitable material for avoiding the transmission of noise may be used instead of carpets”*
2. *“Not to store or permit to be stored anything in the communal area”*
3. *“Not to enter any roof space above the flat not cause allow or permit any such entry to be undertaken except in the case of emergency for dealing with wasps nests burst water pipes or the like”*
4. *“To use and occupy the flat solely and exclusively as a self contained residential flat in one family occupation only”*

# Service Charges & Ground Rent

- We set the service charges each year for all our flats
- Ground Rent is £10 per year £0 for leases granted after June 2022 and £0 for properties who have completed a lease extension.
- We are responsible for the collection of those service charges and persuing any arrears
- The service charge is variable and covers only what it costs to manage & maintain the area, the Council does not make a profit. Below is a list of elements you will likely see in your own breakdown:
  - ✓ Management Charge (all) £177.20
  - ✓ Communal Repairs (all) £70.00
  - ✓ Buildings Insurance (all) £51.56
  - Estate Management (most) £25.10
  - Grounds Maintenance
  - Communal Electric
  - Lift
  - Door Entry
  - Communal Cleaning
  - Caretaker



Service Charge Schedule  
Actual Charges  
2022-23



September 2023

Property Details

Account Number/Our Reference: [REDACTED]

Address: [REDACTED] Britten Place, Cambridge

This is not an invoice - This is for information only

Service Charge	Estimated Charge (£)	Actual Charge (£)
Communal Repairs & Maintenance	70.00	317.90
Buildings Insurance	41.84	42.54
Communal Electricity Charges	56.81	57.06
Estate Service Charge	24.89	26.20
Ground Maintenance	18.19	19.24
Management Charge	155.38	177.20
Building Cleaning Charge	0.00	128.91

Total Charges for 2022-23	367.11	769.05
Reconciliation Adjustment for 2022-23		401.94

# Actuals & Estimates

- You pay a variable service charge
- You are sent an estimate for the financial year ahead each February
- You receive an actual every September.
- The difference you will either be credited or invoiced for the difference.



Job Description	Job Price	LH Share
Attend to communal gate to block as not shutting at all. May need replacing	£50.29	£12.57
Attend to loft/roof at to prevent ingress of squirrels	£138.30	£34.58
FAO Pro Flat - comm Britten Place shed roofs require re felting	£932.00	£233.00
Fire Risk Assessment Team Safety Services	£151.00	£37.75
	£1,271.59	£317.90

# Repairs

## Repairs CCC is responsible for:

- Roof including guttering / soffits / fascias
- External Walls
- Balconies
- Communal areas (including communal gardens) and everything in them - doors & windows, stairs, door entry systems, lifts, lighting, drying areas, paths.
- Parking areas and some roads
- Shared pipework (soil stacks)
- Loft space



## Repairs Lessee is responsible for:

- Everything else inside the home, including external doors and windows.
- All plumbing, electrics and gas services that exclusively serve the flat.
- Maintenance of any trees in private gardens.

# Blocks or Communal Areas?

- Our properties are always managed in 'blocks' and sometimes broken down further into 'communal areas'.
- **Block** – are all under the same main roof. The cost of certain repairs are raised against the block and the cost is divided equally between the number of units in the block
- **Communal areas** – this is the communal area that provides access to certain addresses.





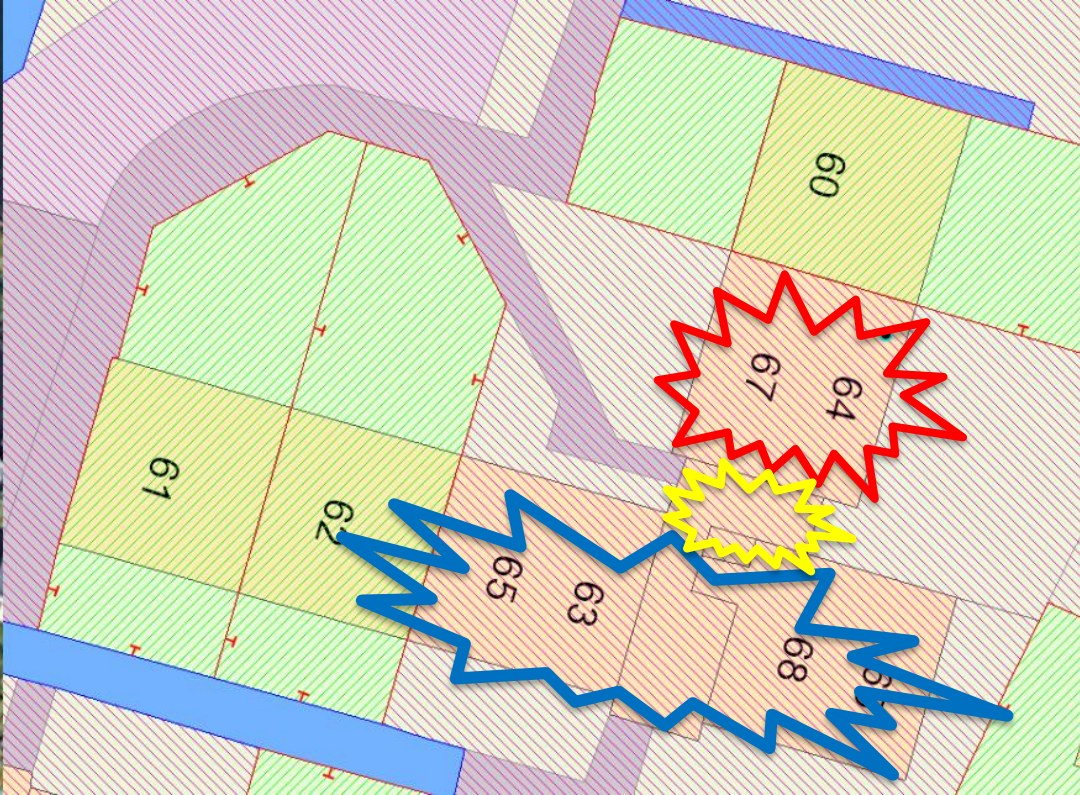
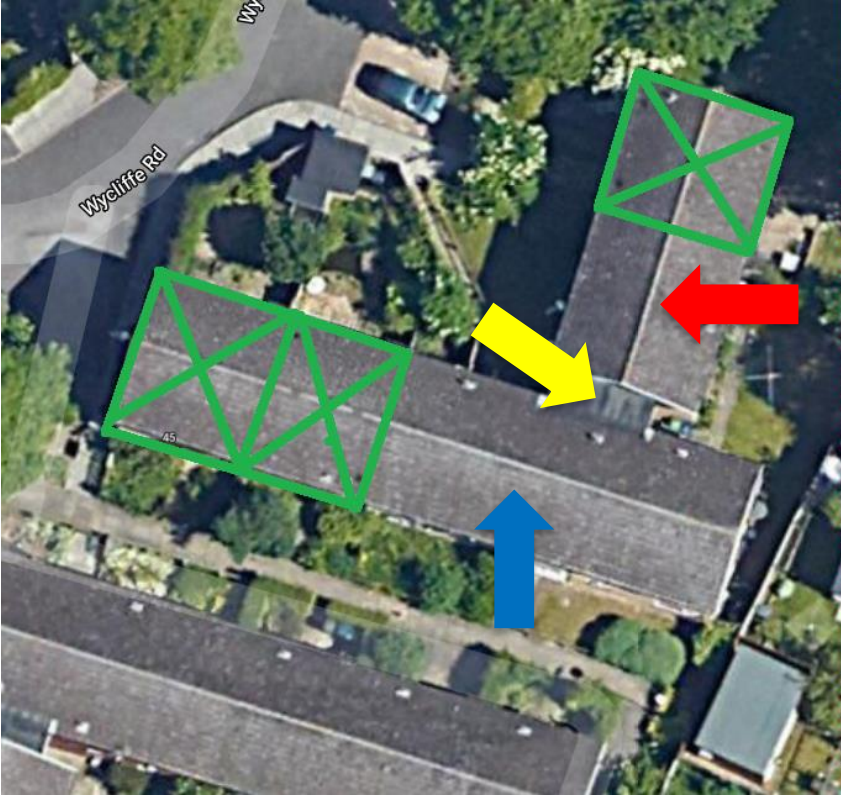
Examples:

**Edgecombe**, St Kilda Avenue, Markham Close, Newmarket Road,  
Brackley Close, Albemarle Way,



Examples:

**Bridewell Road**, Rayson Way, Rawlyn Road, Fortescue Road,  
Rustat Road, Mallets Road, Brackyn Road, Chalmers Road,  
Gray Road, Ward Road,



## Examples

**Wycliffe Road, Molewood & Hazelwood Close, Cockerell Road, Minerva Way**

- Communal Area – 63-68 all 
- Block 63,65,66 & 68 
- Block 64 & 67 

# Buildings Insurance

## Protector Insurance

- The Council is responsible for obtaining Buildings Insurance for leasehold properties
- Leaseholders pay their buildings insurance premium via their service charge
- The Council self-insures the first £250,000.
- Our insurance covers our entire housing stock.

## Leaks!



- Leaks are the most common cause for a claim.
- Leaseholders are responsible for locating & repairing leaks within their property; however, they may be able to make a claim if damage is caused to the 'structure' as a result of a leak (eg floorboards, walls, ceilings).
- The Council is responsible for repairing shared pipework and leaking coming from outside.



# Major Works / Planned Works / S20 Works

- Leaseholders are liable under the terms of the lease to pay a reasonable proportion of any works carried out to the block/communal area where their flat is situated. Under the **Landlord & Tenant Act 1985 (as amended by the Commonhold & Leasehold Reform Act 2002)**, if the cost for any individual leaseholder is to exceed £250.00 we must notify you prior to commencement of the works by serving a Section 20 Notice.
- Examples of planned works;
  - ❖ Cyclical Repair & Painting
  - ❖ Communal doors and windows
  - ❖ Fire Risk Works
  - ❖ Health & Safety Works (HHSRS)
  - ❖ Communal Flooring, Lighting, Electrics
  - ❖ Structural Works
  - ❖ Re-roofing



# Thank you for listening!



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