

# Leaseholders Handbook



## Useful Contacts

### Blackpool Coastal Housing Contacts

#### Leasehold Administration “Homeownership”

Blackpool Coastal Housing, Progress House,  
Clifton Road, Blackpool, FY4 4US  
Email: [homeownership@bch.co.uk](mailto:homeownership@bch.co.uk)

**Tel: 01253 477984**

[www.bch.co.uk](http://www.bch.co.uk)

#### Repairs Hotline

**Freephone 0800 0730 184**

#### Gas Services

**Freephone 0800 0730 184**

#### Customer Involvement

Blackpool Coastal Housing, Progress House,  
Clifton Road, Blackpool, FY4 4US  
Email: [customerinvolvement@bch.co.uk](mailto:customerinvolvement@bch.co.uk)

**Tel: 01253 477947 / 01253 477472 / 01253 477975**

#### Queens Park Area Housing Office

28 Laycock Gate, Blackpool, FY3 8BJ  
Email: [yourtenancy@bch.co.uk](mailto:yourtenancy@bch.co.uk)

**Tel: 01253 477971**

#### Mereside Area Housing Office

Unit 1A, Langdale Place, Mereside,  
Blackpool, FY4 4TP  
Email: [yourtenancy@bch.co.uk](mailto:yourtenancy@bch.co.uk)

**Tel: 01253 477968**

#### Grange Park Area Housing Office

Grange Park Housing & Family Centre,  
67 Chepstow Road, Blackpool, FY3 7PH  
Email: [yourtenancy@bch.co.uk](mailto:yourtenancy@bch.co.uk)

**Tel: 01253 477969**

#### IRS digital TV signal service - local rate

**Tel: 0845 1111 855**

### Other Contacts

#### Blackpool Council, Customer First

Corporation Street, Blackpool, FY1 1NA  
Email: [customer.first@blackpool.gov.uk](mailto:customer.first@blackpool.gov.uk)

**Tel: 01253 477477**

#### Royal & Sun Alliance Insurance plc

Direct House, Lacy Way,  
Lowfields Business Park, Elland HX5 9DB

**Tel: 0845 6718 172**

#### Direct Group Ltd Insurance Claims

Direct House, Doncaster, South Yorks DN4 5NU  
Email: [propertyservices@directgroup.co.uk](mailto:propertyservices@directgroup.co.uk)

**Tel: 0845 671 8171**

#### Welfare Rights

South King Street, Blackpool, FY1 4TR  
Email: [welfare.rights@blackpool.gov.uk](mailto:welfare.rights@blackpool.gov.uk)

**Tel: 01253 477770**

#### Citizens Advice Bureau

6-10 Whitegate Drive, Blackpool, FY3 9AQ

**Tel: 0844 499 4112**

#### Pension Credit

**Tel: 0800 99 1234**

#### Department for Works & Pensions

##### Jobcentre Plus,

43 Queen Street, Blackpool, FY1 1HQ

**Tel: 01253 615200**

#### Leasehold Advisory Service (LEASE)

2nd Floor, 31 Worship Street, London EC2A 2DX  
Telephone 0120 7493 3116, Fax 0120 7493 4318  
Email [info@lease-advice.org](mailto:info@lease-advice.org)

**Tel: 0120 7493 3116**

#### Leasehold Valuation Tribunal

**Tel: 0161 237 9491**

## Contents

This handbook contains important information for anyone buying a leasehold property either under the Right to Buy, or from someone who is already a leaseholder of Blackpool Council.

This Handbook does not replace your Lease but is a plain English guide to:

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## Lease - Leasehold

Your flat is Leasehold not Freehold and will have been sold to you on a long Lease. The Lease is your agreement with the Landlord and sets out your rights and responsibilities. For example:

- your responsibility to pay Service Charges, Ground Rent and Buildings Insurance Premium,
- your responsibility to obtain consent for improvements you may wish to undertake,
- your responsibility to allow access for repairs and programmed works,
- your tenancy conditions connected with neighbourhood issues.
- The Lease gives you the right of possession but not ownership of the property for the period stated in the lease.
- The Lease also sets out your Landlords rights, and responsibilities towards you.

Blackpool Council leasehold properties are managed on behalf of the Council by Blackpool Coastal Housing Limited, Progress House, Clifton Road, Blackpool FY4 4US, Telephone (01253) 477984  
e-mail [homeownership@bch.co.uk](mailto:homeownership@bch.co.uk)

A copy of Blackpool Coastal Housing Customer Service Standards is available on our web site or a printed copy can also be supplied.

## Service Charges

All Leaseholders are invoiced twice a year. You will receive a schedule of all those elements that make up your leasehold service charges.

The first invoice will be sent to you in April and will include the annual ground rent charge, the annual buildings insurance premium and the first half-year service charges based on estimated figures.

The second invoice will be sent to you in October. This will be for the second half-year service charges. It will be based on actual figures and will include any amendments to overpayments or shortfall.

## Management & Administration

This charge covers such items as the staff time, office running costs and overheads involved in managing and maintaining your home and administering your Leaseholder Account. The charge will be reviewed each year and will increase in line with inflation.

## Day-to-Day/Responsive Block Repairs

This charge covers your share of the cost of day to day/responsive repairs carried out to the “common parts” of the particular block in which you live. For example: roofs, gutters and rainwater pipes, stairways and landings and their lighting, the cost of removal of dumped rubbish. The charge for the current year, 1st April to 31st March, will reflect the work carried out and the costs incurred during the previous year. This method of charging one year in arrears allows us to calculate costs as accurately as possible.

The schedule of service charges supplied with the April invoice will only include costs for 1st April to 31st December, because those are the only figures available to us at that time. The final full annual cost of day to day repairs will be shown on an amended schedule, which will be included with the second invoice issued in October. In addition, your October invoice will include adjustments to cover the cost of any work carried out between January and March.

There may be years when no day to day repairs are carried out on your block and in that case we will not make a charge in the following year. Equally of course, there may be years in which a number of repairs, or repairs of an expensive nature, are reported and dealt with. In that case, there may well be a high charge for the year.

## Day-to-Day Individual Repairs

This is the charge for any repairs carried out solely to your flat during the previous year.

**You can report repairs to the “common areas” of your block of flats on  
Freephone 0800 0730 184,  
by email to [repairs@bch.co.uk](mailto:repairs@bch.co.uk)  
or by texting ‘repairs’ to 07786 201 409 and we will ring you back.**

## Planned Recurring Works

This charge is for your share of the cost of any recurring programme of major planned repairs or maintenance to the block in which you live. Please note that even if you received consent and have fitted UPVC windows or doors, you are still liable for your share of painting, maintenance and repair costs relating to the “common parts” of the block such as maintenance of existing UPVC windows, painting in stairways and landings, fascias and soffits, bin stores etc.

## Planned Programmed Works

### **Section 20 Consultation (The Common & Leasehold Reform Act 2002 Section 151)**

We are currently undertaking a substantial programme of major repairs and improvements to our properties, including re-roofing and re-rendering of external walls in some cases. The works will be undertaken by our partnering contractors who were selected through the legal procurement process in 2008. If the block in which you live is included in one of these programmes we must consult you about the proposals before work can begin. We will tell you about the work and its likely cost and ask for your views. If we don't do this we cannot recharge you the full cost of the work.

Such works are often expensive, however Blackpool Council can sometimes offer payment plans or loans to leaseholders towards the costs of major repairs and improvements. If you are concerned about paying for any works please contact us straight away to discuss this.

## IRS TV Service

This charge is the same as that made to tenants and it is reviewed annually.

During 2004 most of the Council's flats and maisonettes had an Integrated Reception System (called IRS for short) installed. To have full access to satellite or terrestrial (Freeview) digital broadcasts you must buy your own set top box, available from most major outlets. You must also pay any subscription costs (for example to Sky). You do not however, need a satellite dish.

Our Contractor Avonline installs the IRS system and are approved Sky installers. If you have any problems with your signal or wish to make your appointment to have the system installed and/or switched on please ring Avonline's office using the following local-rate telephone number:



**AVONLINE - 0845 1111855**

## Block Cleaning/Window Cleaning

The contract for Environmental Cleaning was awarded to a partner contractor through the legal procurement process in 2009.

The window cleaning refers to the communal parts of some blocks, not to your own windows. Only those flats which are in blocks which are included in the contract and have these services will be charged.

The contract and service is monitored by the BCH Estates Contracts Manager.

## Queens Park Estate Caretaking/Cleaning

The contract for the caretaking and cleaning services for the Queens Park estate was awarded to a partner contractor through the legal procurement process in 2009.

Only those flats which are in blocks which are included in the contract and have these services will be charged.

The contract and service is monitored by the BCH Estates Contracts Manager.

## Grounds Maintenance

The contract for the caretaking and cleaning services for the Queens Park estate was awarded to a partner contractor through the legal procurement process in 2009.

This charge is for your share of the annual contract price for the open plan and communal amenity green areas on the estate in which your flat is located, and is equally divided between all of our tenants and leaseholders that have the benefit of these green areas.

Our contractors do not usually undertake grounds maintenance of “enclosed garden areas” however there are a small number of properties where this is carried out. If your property is included this will be reflected in an additional charge to your account.

## Other Itemised Charges

These charges are made only to flats receiving the benefit of these particular services.

## Ground Rent

Because a leasehold is a tenancy, it is subject to the payment of a rent. This is a fixed annual charge of £10.00 to all leasehold properties, and is included in the invoice sent out each year in April. We must send you a “Notice to Long Leaseholders of Rent Due” before we send your invoice for the ground rent. This is a requirement of the Commonhold & Leasehold Reform Act 2002.

## Buildings Insurance

The annual charge for your Buildings Insurance Premium will be included in the Invoice sent out in April of each year.

Your Buildings Insurance is arranged through Royal & Sun Alliance. If you have any queries regarding your policy, please telephone them on 0845 671 8172. Claims are dealt with by Direct Group a specialist claims handling & loss adjustors company who can be contacted on: 0845 671 8171

or you can write to them at:

Direct Group Ltd

Direct House, Doncaster, South Yorks DN4 5NU

Email: [propertyservices@directgroup.co.uk](mailto:propertyservices@directgroup.co.uk)

Policy holders must quote the policy number RKH429686 and state that they are calling regarding their Blackpool Council Right to Buy property.

## Home Contents Insurance

If you wish, you can arrange to take out home contents insurance through Royal and Sun Alliance as part of an easy and affordable scheme agreed with Blackpool Council. If you decide to take out this insurance you will pay Royal and Sun Alliance direct, not the Council.

We can send you details of this scheme if you contact us at Blackpool Coastal Housing, Progress House, Clifton Road, Blackpool FY4 4US - Telephone (01253) 477984, Email [homeownership@bch.co.uk](mailto:homeownership@bch.co.uk)

Royal and Sun Alliance can also be contacted direct on telephone 08456 718 172 (local rate number) or by writing to them at:

Royal and Sun Alliance Insurance plc  
Direct House  
Lacy Way  
Lowfields Business Park  
Elland HX5 9DB

## Paying your Invoices

Please note the payment protocol is as follows:

- The first £10.00 is to pay the Ground Rent
- The following payments are towards the Buildings Insurance Premium
- Once the Buildings Insurance Premium is paid payments are towards the Service Charges.
- If your account is in arrears payments received will first be used to clear your arrears.

As you have bought the lease to your flat it is your responsibility to pay your ground rent, buildings insurance and service charges. We are unable to waive charges that are lawfully due. Payment methods are detailed on each invoice or you can contact us to discuss payment arrangements.

**Help with Service Charges** may be available through Pensioners Credit or Income Support.

Further information may be obtained from:

- Welfare Rights 01253 477770
- Citizens Advice Bureau 0844 499 4112
- Pension Credit 0800 991234
- Jobcentre Plus 01253 615200

**Disputing your Service Charges** - It is important that if you have a disagreement about any part of your service charges you should pay for the part of the charge that you do not dispute.

**Difficulties in paying your service charges** - If you are having difficulty paying and do not offer any payment arrangements you could be failing to meet the legal obligations of your lease and this could lead to the forfeiture of your lease. Forfeiture is where the Council applies to the court to end your lease because you have broken the lease conditions.

If you have any difficulty paying your service charges or dispute any element please contact Blackpool Coastal Housing straight away so we can discuss your individual circumstances with you and offer help and advice. We can arrange a referral to Advice Link for free confidential independent advice and after discussing with you they will organise an acceptable payment plan.

## Leasehold Administration

### Statement of Service Charges

We will send out a statement of your Leasehold Service Charge account twice a year. We can, however, send a statement to you at any time if you ask for one.

### Consent for Improvements

Your lease states that you must have your landlords consent to carry out any alterations or improvements to your home. You must ask for consent even if the work has already been carried out. This is called retrospective consent, and it will only be granted if the work has been carried out to our satisfaction.

### Gas & Heating Safety

In the interests of your own and your neighbours safety you should ensure that any gas appliances in your home are checked regularly by a Gas Safe registered engineer. Under the terms of your lease you are obliged to keep your flat and all fixtures and fittings in good repair and condition and this includes your gas appliances. All Leaseholders are expected to supply a copy of their annual gas safety certificate, and Blackpool Coastal Housing will monitor accounts on a regular basis to check this has been received.

Blackpool Coastal Housing together with our Gas Contractors can offer an annual Gas Safety Care & Maintenance Scheme. The scheme covers breakdowns to your heating and hot water system as well as the annual gas safety inspection and issue of a Gas Safety Certificate. The cost of the scheme is payable in advance by the Leaseholder, if you are interested in the scheme please contact the Homeownership Officer on 01253 477984.

We have a programme of checking our tenanted properties annually and suggest leaseholders do the same, if you want any advice please contact our Gas Services Manager on 01253 477903.

## Selling Your Flat

If you sell your flat either you, your Solicitors or the Solicitors acting for the purchasers, must send a Notice of Assignment to Blackpool Council at:

Blackpool Council, Legal Services Business Unit, Property & Commercial Section, Clifton Street, Blackpool FY1 1NB.

Until the Notice is received we cannot register the transfer of ownership and all service charge invoices will continue to be sent to you as the registered leaseholder, and you will continue to be liable for payment of the Service Charges.

## Sub-Letting Your Flat

- Before you sub-let your flat you must first ensure with your mortgage or loan provider you are entitled to do so, obtaining written consent if necessary.
- If you do sub-let your flat you must inform Blackpool Coastal Housing Limited and tell us your contact address.
- The Tenancy Deposit Scheme came into force on 6th April 2007. If you sub-let and you or your letting agent takes a deposit from your tenant, the deposit must be protected in a government authorised tenancy deposit scheme.
- As a Landlord you have a legal responsibility to provide an annual Gas Safety Certificate.
- From 1st October 2008 it is your responsibility as a Landlord to provide an Energy Performance Certificate which is valid for 10 years to prospective tenants, the first time you let or re-let the flat. For further information see [www.directgov.gov.uk](http://www.directgov.gov.uk)
- You will normally be charged tax if you receive rent from letting property; it is your responsibility to contact your tax office or accountant for advice.
- Further information and support for private landlords can be obtained from Blackpool Borough Council, Customer First, Municipal Buildings, Corporation Street, Blackpool, FY1 1NF phone 01253 477477 or email [housing.licensing@blackpool.gov.uk](mailto:housing.licensing@blackpool.gov.uk)

**Important Note:** All service charges will remain your responsibility and non-payment will result in recovery action against you. You will be held responsible for your tenant abiding by all the terms and conditions in your lease and any incidents of anti-social behaviour or nuisance may result in action taken against you, as well as the perpetrator.

## Comments, Compliments & How to Make a Complaint

To support us in delivering our aims we would like you to tell us what you think about our services. We are interested in your comments and suggestion on how to improve them. If you would like to make a comment please fill in a Talkback Form, which you can obtain by phoning any BCH office, downloading from our web site, [www.bch.co.uk](http://www.bch.co.uk) or you can pick one up at our Head Office or any of our Area Offices.

If you need to make a complaint, you should firstly raise your concern with the member of staff who has been in contact with you. They, or their manager, may be able to sort out the problem for you immediately.

If you have already spoken to the member of staff and they were unable to help, please contact the Customer Care Team.

Complete a Talkback Form or write a letter and post it to:  
The Customer Care Manager, The Stadium, Seaside Way Blackpool, FY1 6JY  
Phone 01253 477477

If you feel you have received a good service please let us know, we can use that information to continue to improve our service to all our customers.

A copy of our Compliments and Complaints policy is available from our web site or upon request by phone or at any of our offices.

## Neighbourhood Information

As a leaseholder your tenancy conditions form part of your Lease, but any concerns regarding neighbourhood issues including nuisance and annoyance issues can be reported to your local area housing office. The contact details are available in the Useful Contacts list on page 2.

## Residents and Tenants Association

As a leaseholder you can join your local Residents and Tenants Association. Full details of the various groups and associations are available from:

The Customer Involvement Team, Blackpool Coastal Housing Ltd., Progress House,  
Clifton Road, Blackpool, FY4 4US

Telephone (01253) 477947 or Email [customerinvolvement@bch.co.uk](mailto:customerinvolvement@bch.co.uk)

## Leaseholder Forums & Newsletters

Leasehold Forums are informal meetings held quarterly at various locations throughout Blackpool. Each Leaseholder will receive an invitation before the event and suggestions for topics to be discussed are welcome.

In addition to Leaseholders receiving the Blackpool Coastal Housing Viewpoint magazine you will also receive the Leaseholders News, a twice a year Newsletter which contains articles specifically concerned with Leaseholders matters. Leaseholders can suggest topics to be included in either publication.

If you are interested in becoming involved in these ways we use to improving the service Blackpool Coastal Housing supply please contact Homeownership on 01253 477984.

## Blackpool Coastal Housing Board of Management

The BCH Board of Management has 15 Non-Executive Director members: five are customers (four Tenants and one Leaseholder), five are nominated by Blackpool Council and five are Independent Directors appointed by the other members of the Board for their knowledge, skills and experience.

The role of the Board of Management is:

To act in the best interests of Blackpool Coastal Housing and all its customers.

- Customer Directors do not represent the areas in which they live and the Leaseholder Director does not represent Leaseholders alone.
- Council Nominated Directors do not represent their electoral ward.

Further information about the Board can be found on our web site: [www.bch.co.uk](http://www.bch.co.uk) or contact the Board Secretary on 01253 477973 or email [directors@bch.co.uk](mailto:directors@bch.co.uk)

## Further Information

### Collective Enfranchisement

The following information is based on information on The Leasehold Advisory Service and Department for Communities and Local Government web sites:

**Collective Enfranchisement** - The Leasehold Reform Housing & Urban Development Act 1993 provided a right for the sale of the freehold of the building to the nominee purchaser of a group of leaseholders of a block of flats.

The nominee purchaser can be a person, one of the leaseholders, or a corporate person, a trust or, more probably, a company formed by the leaseholders for the purpose. There are no controls or qualifications in the legislation governing selection of nominee purchasers and the leaseholders are free to choose whoever or whatever agency they wish, by whatever means of selection.

Collective Enfranchisement is a group action between the qualifying tenants and you should obtain independent professional advice to consider all the responsibility and costs you will be liable for.

Qualifications criteria

- There must be two or more flats in your building. If there are only two flats in the block both must participate in the exercise.
- At least two thirds of all the flats in your building must be held on long leases; and
- Not more than 25% of the internal floor area (apart from common parts such as stairs) of the building is in non-residential use or intended for non-residential use - for example, as a shop or an office.
- The number of tenants participating must also equal at least half the flats in the block.
  - eg Number of flats in block = 12
  - Minimum number of flats held on long leases = 8
  - Minimum number of qualifying long leaseholds participating in the enfranchisement process = 6

Further information is available in your copy of the Government publication "Residential Long Leaseholders guide to Rights and Responsibilities" chapter 2 refers.

## Independent Advice and Information

The administration and management of Lease's is governed by statutory provisions in The Housing Act 1985 and the Commonhold and Leasehold Reform Act 2002. Further information can be obtained from:

- The Leasehold Advisory Service (LEASE), 2nd Floor, 31 Worship Street, London EC2A 2DX  
[www.lease-advice.org](http://www.lease-advice.org)  
Telephone 0120 7493 3116, Fax 0120 7493 4318 Email [info@lease-advice.org](mailto:info@lease-advice.org)  
Or
- The Department for Communities and Local Government [www.communities.gov.uk](http://www.communities.gov.uk)  
Or
- Directgov, a web site with a wide range of information about central and local government, public sector, charity and voluntary organisations [www.directgov.gov.uk](http://www.directgov.gov.uk) some Directgov information is available through Sky, Virgin Media, Freeview and Teletext  
Or
- Leaseholders can also have access to an independent body called the Leasehold Valuation Tribunal who are part of the Residential Property Tribunal Service. This organisation can deal with all aspects of disputes dealing with leases and service charges. The nearest regional office is in Manchester and can be contacted on Telephone 0845 1002614 or 0161 237 9491 or [www.rpts.gov.uk](http://www.rpts.gov.uk).

Please note they do recommend that if you are in any doubt as to whether the LVT can deal with your case you should take independent advice from a solicitor or LEASE or the Citizens Advice Bureau. The LVT may charge fees starting at £50.

If you need help with reading or understanding this document, please take it to your local housing office. We will try to provide a reading service, translation or any other format you may need.

To ensure our services are accessible to all, documents prepared by Blackpool Coastal Housing are available in large print, Braille, on audio-cassette or computer disk upon request.

We can also provide help for British Sign Language users and provide information in other languages. Please ask for details.

We have made every effort to make sure the information in this document is correct. Blackpool Coastal Housing cannot accept any liability for loss or damage of any kind resulting from any errors.



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Blackpool FY4 4US  
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F 01253 477950  
email: [enquiries@bch.co.uk](mailto:enquiries@bch.co.uk)  
[www.bch.co.uk](http://www.bch.co.uk)

