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Leasehold



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If you live in a flat or maisonette, Blackpool Council hold the freehold of the building and Blackpool Coastal Housing as your Landlord will manage your Lease on the council's behalf. Although the Lease gives you the right of possession it does not give you ownership of the property for the period stated in the lease.

What is a Lease?

The Lease is your legal agreement with the Landlord and sets out your rights and responsibilities; for example, your payment of Service Charges, Ground Rent and Buildings Insurance Premium, your obligations relating to consent to improvements you may wish to undertake, allowing access for repairs and programmed works and the tenancy conditions connected with neighbourhood issues. The Lease also sets out the Landlords responsibilities.

For more information on our Leasehold service please take a look at our [Leasehold Handbook](#)

You can also read our latest Leasehold newsletter [here](#).

Service Charges

Your service charges cover the cost of services you receive on an annual basis. They are reviewed every year and may increase if the cost of services increases. You will receive invoices in April and October each year which split the annual charges into two separate amounts.

The first invoices, which are sent in April, covers the annual ground rent charge, the annual building insurance premium and the first half-year service charges based on estimated figures.

The second invoices, which are sent in October, cover the second half-year service charges. These are based on actual figures and will also include any amendments, for example; if the estimated figures were too high, it will include the amount due to be credited to you or; if the estimated figures were too low, it will include the additional amount you will need to pay.

Ways to pay your leasehold service charges

There are a number of payment options available to you to make it quick and easy to pay your service charges, including planned works charges.

Direct Debit – the quickest and easiest way to pay your service charges straight from your bank/building society account on a day of the month most convenient to you.

Direct debits can be set up over the phone without the need to fill in any paper forms; you can also print off a copy of the [Direct Debit form here](#) and return it to us at the Home Ownership Team.

Standing Order – you can pay by Standing Order weekly, fortnightly, monthly or every 4 weeks by setting up a payment arrangement from your bank. You can print a copy of the [Standing Order form here](#) and return it to us at the Home Ownership team.

Payment Card – you can use a payment card to pay your service charges. You can pay at local post offices, the Town Hall or any shops with the PayPoint logo; details of your nearest PayPoint store can be found [here](#).

Internet Payments – can be made through the Blackpool Council website: <https://www.blackpool.gov.uk/Pay-It/Pay-It.aspx>

Credit/Debit Cards – you can pay by debit or credit card at any of the following:

- The automated telephone payment service is available 24hours a day, 7 days a week. Call 0300 4560495
- Call Customer First on 01253 477477 (during working hours)
- Visit the payment kiosks located in the Customer First Centre, Blackpool Town Hall, Corporation Street
- Call the Home Ownership Team on 01253 477984

Post – cheque or postal order payments should be made payable to Blackpool Council and be sent to Blackpool Council, PO Box 50, Blackpool, FY1 1NF. You should write your address and service charge account number on the back and ensure your cheque is crossed with the words 'Account Payee'. Post-dated cheques cannot be accepted. If you require a receipt you must request one with the payment.

Miscellaneous Service Charges

Please note that the following fees and charges for work we carry out are not included in your annual service charges and must be





Miscellaneous Service Charges

Service Requested	Charge	VAT at 20%	Total Charge
Enquiries relating to assigning/selling your lease (usually requested by your solicitor)	£75	£15	£90
Notice of assignment registration	£100	£20	£120
Copy of your lease (paper or electronic)	£5	£1	£6
Consent/retrospective for internal or external works	£50	£10	£60
Consent/retrospective for internal or external works if visit(s) required	£100	£20	£120

You can contact the Home Ownership Team for more information, or any queries on the payment methods listed above, by calling 01253 477983 or email: homeownership@bch.co.uk

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