

Minutes of the Leaseholder Engagement Panel, 20 October 2025

Purpose and themes of the meeting

At this meeting we:

- reviewed progress on actions from the previous meeting
- discussed leaseholder repayment options
- explored the differences between tenant and leaseholder housing costs
- discussed ways to improve communication and transparency with leaseholders

Agenda items

1. Updates from the previous meeting
2. Leaseholder repayment options
3. Tenant and leaseholder housing costs
4. Communication and transparency
5. Future meeting topics
6. Any other business

Item 1: Updates from the previous meeting

Discussion

The panel reviewed progress on actions agreed at the July meeting.

Officers confirmed that:

- the leaseholder repayment options policy was progressing through legal, finance and scrutiny processes
- the proposed policy includes up to two years of interest-free repayment for resident leaseholders
- non-resident leaseholders would not receive an interest-free repayment option under the proposal

Benchmarking work also showed that:

- around half of London boroughs offer limited interest-free repayment options for non-resident leaseholders
- the remaining boroughs do not offer interest-free repayment options for non-resident leaseholders

Outcomes and agreements

The panel agreed that benchmarking information should continue to be included in future discussions to help provide context.

Item 2: Tenant and leaseholder housing costs

Discussion

Officers presented information about the Housing Revenue Account (HRA) and explained how housing income is used to fund council housing services.

For 2022/23, the Housing Revenue Account received **£129 million** in income from rents, service charges and other sources.

This funding was used for:

- repairs and maintenance (17%)
- staffing and housing management (26%)
- communal services (16%)
- planned investment and property improvements (37%)

Overall, **54% of every £1 received was spent on repairs and investment.**

The presentation also compared the long-term costs of renting and leasehold ownership.

Tenant costs

Officers explained that:

- Greenwich continues to have some of the lowest council rents in London
- tenants pay rent and service charges but do not build equity or own their home
- tenants cannot sublet their property

Leaseholder costs

Using Woodville Court as an example, officers explained that leaseholders:

- pay annual service charges and contribute towards major works
- build equity as their property's value increases
- can sublet their property
- contribute towards maintaining an asset they own

The comparison showed that although leaseholders generally pay more over the lifetime of ownership, they also benefit from property ownership and increases in property value.

Discussion from leaseholders

Leaseholders raised concerns about:

- annual increases in service charges without visible improvements in services
- limited transparency around some charges
- wanting clearer breakdowns of what charges cover
- receiving earlier notice when actual charges are expected to increase
- future development of the leaseholder portal and service standards

Officers explained that:

- costs are based on contractor and supplier information, including labour and material costs
- all leaseholders receive general breakdowns of charges
- more detailed breakdowns are available on request
- there is scope to provide more block-specific explanations in future
- advance notification is already provided for some increases, such as insurance, and officers will explore whether this can be extended to other services

Officers also agreed to follow up directly with leaseholders who raised individual issues during the meeting or in the online chat.

Outcomes and agreements

The panel agreed that future work should focus on:

- improving transparency
- providing clearer explanations of charges
- developing more detailed and block-specific information where possible

Item 3: Communication and transparency

Discussion

Officers outlined the council's current communication programme with leaseholders.

This includes:

- annual estimates issued in April
- actual charges issued in September
- annual statements issued in July and January
- quarterly Leaseholder Engagement Panel meetings
- statutory consultation and meetings for major works
- customer surveys

A staff directory was also shared to help leaseholders contact the appropriate team for:

- revenue queries
- capital works
- licences for alterations
- repairs

Outcomes and agreements

The council agreed to continue reviewing how information is communicated and identify opportunities to improve clarity.

Item 4: Future meeting topics

Discussion

Members agreed that future meetings should cover:

- caretaking services, including costs, schedules and transparency
- capital programme and major works
- tenant and leaseholder charging comparisons
- service charge benchmarking

The Home Ownership Service will also circulate the draft leasehold policy for feedback before a future meeting.

Any other business

The panel agreed that:

- officers will continue reviewing tenant and leaseholder comparison data
- invitations to future meetings will be extended where appropriate while keeping the panel to a manageable size
- the next meeting will take place in February 2026

The Chair thanked everyone for attending and wished members a happy Christmas and New Year.

Action log

Action	Owner
Update tenant and leaseholder comparison data	Taric Ahmed
Circulate draft leasehold policy for consultation	Home Ownership Team
Plan next meeting on caretaking services	Leaseholder Chair, Taric Ahmed and Hardev Sandhu
Schedule future session on major works and capital programme	Taric Ahmed and Repairs & Investment Team
Share raw data with the Leaseholder Chair	Taric Ahmed
Update communications about estimates, actual charges and billing cycles	Steven Reed and Hardev Sandhu
Investigate the increase in the door entry charge	Hardev Sandhu and Susannah Moore
Share caretaking schedules and improve transparency	Hardev Sandhu and Carey Gay
Continue work to tackle ASB and vandalism	Susannah Moore and Tenancy Team
Maintain the 10 working day response standard	Steven Reed
Explore earlier communication about service charge increases	Home Ownership Team
Review opportunities to provide more detailed service charge breakdowns	Home Ownership Team
Improve early engagement on major works	Repairs & Investment Team
Explore additional auditing of caretaking services	Carey Gay
Continue developing the online leaseholder portal	Home Ownership Team

Action	Owner
Improve explanations of September adjustment invoices	Home Ownership Team