

Leasehold Standards Panel

Wednesday 15th October 2025

Blue Room

Latton Bush Centre 6pm

Present: Harlow Council - Claire Hicks, Karen Phillips, Zulfi Kiani-Mackintosh, Richard Criddle,
Leaseholders - Annette Hogan (Chair), Frank Feldman, Alex Barret, Jill Stubbs.
Councillor David Carter

Minute Taker: Emma Jerram.

Item No.	Description	Action by:
1.	<u>Welcome and introductions</u> AH welcomed Panel and introductions were made.	
2.	<u>Apologies</u> Gavin Jackson (HTS), Nicki Walker, Lydia Lees & Ella Inzani	
3.	<u>Richard Criddle - Harlow Council</u> Major works finances – RC was invited at The Panels request as interested to see how major works are funded. Questions had been prepared by AH prior to the meeting which RC talked through. Handouts (HRA Business Plan 2024-2054 and Housing Capital Programme 2024/25 to 2027/28) were given out and the budgets explained. The council has set a budget to spend just over £75 million in 25/26. Funding comes through four streams as detailed in the handout. Major works reserve of £14 million held. Right to buy receipts – prior to 2024 the government allowed the council to only keep 50%. The new government now allows councils to keep 100% of the receipts. This is used to build new council housing, along with borrowing an additional £48 million. Housing Revenue Account Business Plan- Handout discussed and the forecast for the next 30 years explained	

	Surplus deficit – HRA will be in the black at the end of this period by an estimated £120 million, which will include this years borrowing. Three-year housing capital programme discussed using the handout. <u>Questions:</u> AS - is it all for major works? RC - When the council sets the capital programme it includes internal and external projects for leaseholders and tenants. All works are estimated costs and the monthly budget is monitored. The £48million includes works to flat blocks. ZKM- How does the money come back for the tenants share? RC - it is fed back by the borrowed budget. Tenants are not invoiced it is taken from their rent and service charges. Breakdown in handout. The rents are governed by central government based on Septembers CPI plus 1%. Borrowing from the government explained. ZKM- asked about the capital programme, what is the funding? RC- The housing subsidy changed and the government took on the debt. 2025-2036 displayed in handout, 3rd column. £694K is a deficit, £446K is an income on invested money. 26/27 is making surplus, and making losses in more years to come. AH - £120,324,000 is this money the council physically has? RC- No, not at this stage. This is the balance projected to be in the HRA account in 30 years time (2054/54) based on forecasts using last years and assumed September CPI used for rent increases. AH asked about major works contribution, is that the total leaseholders have paid? RC- it is an assessment of works to be carried out and divided between leaseholders. It is 12 months in arrears. AH - asked how many leaseholders does it represent. CH- difficult to say, but around 200, it depends on the programme. The council can borrow but the amounts can be adjusted by late payment from invoices or works finishing later and carrying over to another year. The work identified is based on 500 or so leaseholders over the years. DC explained that in 2012 the government gave the debt of repaying for the houses in the town back to the Councils.	
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	RC- The council used to receive a subsidy from the government, now we are buying the housing stock. The first payment is due next year towards the £208 million needed to be paid back to the government. Five separate loans have been taken. First loan due to be taken out in March 26 then another one every four years. AH - does it ever become your money and stop borrowing? RC - in an ideal world, but the interest alone is a lot. There is no money to pay off the government without further borrowing. JS- if there is a change in the government does this change the plan. RC- yes any legislative changes can have an impact. ZKM - added it was the intention to pay the money back sooner but the four year rent freeze a few years back had a huge impact on the councils finances. RC stated the freeze on council tax and rent created a huge investment loss. AH - asked about the government grant funding, is there anything in the pot that benefits leaseholders. RC- explained there are no grants available at the moment, no government funding available. DC added the costs of rents are the lowest in the country and they can't be increased beyond Government's guidelines. DC asked with the right to buy regulations changing, what impact will it have? RC - previously could only use 50% of funds received through RTB sales now these year that income can grow with 100% receipts. When the government made these changes all receipts are to be used to fund to building new homes. It will take a long time to rebuild the stock lost. The council will go forward with phase two of new building. Borrowing fund will increase as a result. ZKM asked how many houses will get built out of the budget, and will it continue. RC- 106 will be built and no proposals yet to increase this. DC - The homes being built will be social rents. The houses have disabled access and all are of a high standard. AH - asked if the council own the land that the houses are built on. RC- the council already owned the land as there are being built on garage sites and at Staple Tye, the land was previously a doctors surgery and old council depot. DC added Harlow it is the smallest area in Essex in times of land covered but Harlow are the biggest landlord in terms of the number of properties within its ownership. It retains management of all its stock unlike other authorities/councils.	
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	ZKM- with unitary authorities coming will Harlow have control of the finances? DC & RC - nobody knows. Proposals to be put forward in December 25, finalised in March 26 and a mayor appointed in May 26. DC - is the rent from the properties all spent on repairs or is there a surplus? RC - the forecast is a loss, the rent income does not pay for all the services provided.	
4.	<u>Minutes of last meeting and matters arising</u> Annual Report – ZKM confirmed the layout for the Leaseholders section has been moved around as requested at the last Panel meeting and correct figures are included. AOB - Bob Purton is no longer employed at the council, CH has emailed Boe Williams with leaseholders concerns regarding the repairs policy and is awaiting a response.	CH
5.	<u>Major Works Update</u> Handout discussed. DC asked if invoices have been sent for the yellow section. CH - the works have been completed but not signed off yet. Invoices have not been sent yet. Once sent the schemes will be removed from the handout. DC asked how Mercers was doing. CH confirmed the completion should be end of December/mid-January.	
6.	<u>Feedback from Housing Standards Board- Chair/ Zulfi Kiani-Mackintosh Community Engagement Coordinator Harlow Council</u> No meetings held. ZKM gave an update on projects he is participating with. Annual report - target was hit to go out with the Autumn magazine. Review on housing standards engagement. Using consultancy agency, ARK. Workshops to take place and a survey using 'survey monkey' to be circulated. Discussion around using email addresses for both tenants and leaseholders.	

7.	<u>Feedback from other Panels- Zulfi Kiani-Mackintosh Community Engagement Coordinator Harlow Council</u> Nothing to add	
8.	<u>Performance Indicators Home Ownership- Claire Hicks, Home Ownership, Harlow Council</u> Performance pack for August talked through. No questions were raised.	
9.	<u>Cleaning Flat Blocks- The Panel</u> First meeting in six months, attended by CH last week. It covered the cleaning scheme and following the success of the clean-up in Milwards, this will be carried out in another 5 estates, starting next week. The areas were chosen by councillors. Works will be carried out from 27th Oct to 18th December 2025. Fly tipping – apparently there are no major issues in the town. Tenders have been submitted for the cleaning of the new build flat blocks. Tort notices and the process is being reviewed to allow removal of items from communal areas.	
10.	<u>Feedback on Leasehold Forum - The Panel</u> General feedback was that it went well. 64 LH's attended. Feedback only given by 10 LHs. The other 54 have been contacted to provide feedback. One person upset due to building safety not being discussed by LEASE. Can update webpage with the information from the event. FF said the mic's weren't working and they couldn't hear at the back. CH assured him it was only the first 5 minutes or so that would have been difficult to hear. As soon as they realised the mics on the desks had not been set up, the roaming mics were used instead. AH- Code of Conduct needs updating. ZKM advised this was updated 2020.	ZKM

	Major works a possible item to be discussed next time - however this comes with concerns as to the aggression this may cause, and how to make it general rather than block specific. AB - To look at opportunity to make the room bigger if needed to hold more leaseholders for the next Forum. JS asked if the feedback form could include a question as to whether they would like information to join the panel.	
11.	<u>Leasehold Survey- Prize draw the panel</u> Sent out to 252 leaseholders with 67 responses. Update on results to be given in Novembers meeting. Draw was made - winner Claire-Marie Grounsell (They win a £50 voucher of their choice).	
12.	<u>Review Leasehold Handbook-Panel</u> Reviewed pages 5-8. Responses are back and Gaynor is managing. Panel members to review Chapters 9-11 before the next meeting and share with CH. AB - what has come up already? AH some information etc, updates or changes highlighted. Extending lease to be added. AS asked if other panel members comments could be circulated to help. GJ to review repairs section.	GJ
13.	<u>Update work plan 2025/26- Zulfi Kiani-Mackintosh, Community Engagement Coordinator, Harlow Council.</u> ZKM to provide to CH after the meeting.	ZKM
14	<u>AOB</u> JS- raised a concern about reporting dumped items such as washing machines in the hallways. CH explained to report the block number to Contact Harlow. CH announced that from the 3rd November she will be working part time on Mon, Tues and Wed morning. She will continue to attend	

	the LSP until there is a replacement, and then probably every other month alternating with the new manager so will still be involved. Dates of next meetings: 19th November 2025 17th December 2025 7th January 2026 18th February 2026 18th March 2026	
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