

Leasehold Standards Panel

Wednesday June 17th 2026

Committee Room 1

Civic Centre - 6pm

Present: Harlow Council – Claire Hicks, Gaynor James, Sarah Jones - Executive Director, Cllr David Carter, Zulfi Kiani-Mackintosh, Alyshia Watson - Head of Repairs
Leaseholders - Frank Feldman, Alex Barrett, Anna Palumbo, Annette Hogan, Nicki Walker

Minute Taker: Rebecca Marrington

Item No.	Description	Action by:
1.	<u>Welcome and introductions</u> AH opened the panel. Introductions were made due to new members attending.	
2.	<u>Apologies</u> Ella Inzani & Cllr Swords. Cllr Swords is to attend the next meeting in July.	
3.	<u>Minutes of last meeting and matters arising</u> FF advised he was having difficulty arranging an appointment with a surveyor for window works to his block. Had left messages. KP to send a note for FF to HOPS to assist. <i>17/06 update – this has been actioned.</i> AH attended a focus group where there was some negative feedback from 2 leaseholders who are having MW's completed on their block. AH to ask ZKM who these leaseholders were and let GJ know. <i>20/05/26 update – As far as KP is aware we are not aware of the leaseholders are at this stage, this will be picked up again if required. – AH/GJ</i>	
4.	<u>Council's Draft Repairs Policy – Alyshia Watson, Head of Repairs</u>	

	AW introduced herself to the panel – joined the Council in February. AW went through the changes in the policy that effect leaseholders - Responsibilities are clearer - Commitment to improve communication, with a more transparent service standard - The policy does not override the terms of an individual lease; the lease takes precedence and priority. - The appendix at the back of the policy confirms council responsibilities and that the leasehold handbook and lease should be referred to. Anything structural is the Councils responsibility. - Awaab's Law requires landlords to take more responsibility regarding damp and mould. Leaseholders are to be part of this. The Council has a commitment to send out a surveyor to check the leasehold property for damp and mould at a cost to the Council. The surveyor will diagnose the repairs, and if they are structural, it will fall under the Councils obligation. The risk would be removed, for example with a mould wash, and the leaseholder would then be provided with a plan of the works they would need to carry out to prevent the mould. - Page 16, Section 10 – right to request a review. There is a new team of resident liaison officers based at the Civic Centre, they are able to support Home Ownership with data and assist with a quicker response turnaround. NW – on Page 16, tenants are responsible for the repairs, keeping the property clean and in good order, what does that mean? Who monitors this? AW – from an environmental health perspective, if they were causing pests or rodents, or hoarding, the Council would be involved. Hoarding would be a fire risk and categorised. The tenant would be signposted to help manage this. NW – how often is it checked? ZM – Housing management are carrying out audits to all of their properties, or this would be picked up as part of compliance checks. NW – A neighbour has put a window in a wall, and a skylight in their garage without permission.	
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	AW – we are on top of the compliance checks and carry out stock condition surveys. If there is something of particular concern it should be reported. We are governed by legislation and have building control in place that can condemn alterations. Different options are looked at including the best option to make any alterations safe. NW – Worried it may be overlooked, another property had built a decking over their garage, they had not applied for alterations or paid the fee. SJ – the Council has undergone a huge transformation over the last 18 months. The tenancy audits make sure the right person is living in the property along with rigorous compliance checks. People attending on behalf of the landlord regardless of their area would be expected to flag any safeguarding or compliance issues. AH – do the operatives know they should be doing this? AW – this is linked to Awaab’s Law, as this is for any health and safety hazard. Electrical checks are carried out every 5 years or whenever there is a new tenant, gas checks are carried out every year. Any person who enters a residents home on behalf of the landlord will have to carry out a risk assessment and this must be logged, everything is traceable. ZM – are staff given continuous training on what to look out for? AW – We are working with contractors around triaging, the operatives will have to fill out a checklist, and everything will be categorised as they are attending. NW – there was asbestos in the garage when and the neighbour has disturbed this but nothing has been done. NW to let ZM know the information and details for the asbestos issue to be passed on to housing management.	NW/ZM
5.	<u>Asset Management Strategy – Sarah Jones, Executive Director - Harlow Council</u> This item has been brought forward for engagement. Sets out a longer-term view around our regulatory requirements and requirements by law to maintain assets.	

	First strategy piece is to set out our obligations. There is a short-term plan around assets over the coming year and where the capital expenditure is going to go. £167 million pounds over the next 2 years. This will set up the approach to how we prioritise. Leaseholders and tenants can influence this. AB – how can leaseholders influence the budget? SJ – all of the available budget that we have will go on essential and critical works (building safety and compliance), once this is completed, we hope to talk about replacement life cycle works, external decorations and the sustainability agenda. Those are the priorities that can come into place in the future. AH – how can you can complete £167 million pounds of works in 2 years, where will you get the contractors, amongst increasing costs. Those things are of interest to leaseholders to understand. SJ – we are holding a supplier market day. AH will be attending and can feedback to the group. We have strong political and financial support to carry this out. NW – With regards to contractors and who you contract out to, a different company was carrying out work that had been awarded to another contractor. SJ – there are permitted levels to subcontracting, there will be a principal contractor who can subcontract specialist work. The contractor the project has been awarded to will take the overall responsibility. This could be a possible topic for future agendas to explain the process. NW – where major works are concerned, do we have any say in the contractors that are assigned? SJ – as part of the consultation, depending on the nature of the procurement you can. Who the contract is awarded to is a matter of public record. GJ – you get an opportunity to nominate a contractor during consultation; you receive a contractor nomination form. A contractor can be nominated as long as they meet the relevant criteria. AB – has anyone been successful?	
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	GJ – we do not receive many nominations. AP – there was a cheaper contractor option for major works, but they were not selected. SJ – For Sycamore Field, for example, there was a cheaper contractor however they did not uphold liability, and this did not protect the Council and residents. The value isn't always the same as cost. GJ – The contract is not always given to the lowest tender. When the tenders are scored, they are not just scored on price (as per SJs example), the contract is awarded to the most economically advantageous tender (not always the cheapest). CH – we do occasionally get nominated contractors, however where we are doing refurbishment of the block, sometimes local painter and decorators are nominated. The Council is unable to use them as they do not hold the correct liability insurance. We do write to leaseholders as a matter of legislation with a Notice of Reasons if the contract is not awarded to the lowest contractors.	
6.	<u>Leaseholder Options paper – Sarah Jones, Executive Director – Harlow Council</u> Seeking legal advice to give us a framework that affords us the most flexibility to support leaseholders. There are strict parameters around this. The outcome we are trying to achieve is a good one for leaseholders. All of the funding in the Council that relates to housing must be referenced. There is not a cross subsidy that goes from rented into leaseholders, however if we were to waive monies that the Council charge, it would come out of the funds from the rented stock. There has to be rules and a clear reasoning as to why this has been done. There will be something coming back soon that will go to Cllr Carter and the cabinet. AH – if we had been told years ago that if we saved £100 every month, we wouldn't receive such a big shock, and we would have been in a better place now. SJ – some authorities do run a sinking fund. We may want to have a conversation around this again. Even Councils that have a sinking fund face challenges due to the contributions that were set and the high costs today.	

	NW – major works and the amount that is charged should be capped. SJ – a cap has been looked into. If we limit the extent we can recover, we have to be clear and be vigilant about it. AH – are surveys carried out on properties before they have major works? Would we be able to see those? SJ – yes. There are 2 principal surveys – stock condition surveys of which information could be brought to life and shared. When doing major works, before any works start, a validation survey is completed. This is a very detailed piece of work that is used towards the tender. AB – how can the requirements for works be verified and provided for leaseholders to understand in particular for roofing works? SJ – this is the purpose of the validation survey, and the sharing of this information is very important. If works do not need to be completed, they will not be carried out. AP has a proposal for engagement; this is to be sent to Zulfi and can be shared with a group. SJ – we can take this as feedback on the leaseholder and tenant engagement policy which will be consulted on. CH – on the review of repayment options, will you also be looking at things such as the prompt payment discount and the payment of the contract administration fee? SJ – this will be looked at, and we are benchmarking for this. AB – will the benchmarking be made public? SJ – cannot see why not as everything is in the public domain. Cllr Carter – once we have consulted, we will be able to publish what our options are.	ZM/AP
7.	<u>Update on Progress of ARK report - Sarah Jones, Executive Director – Harlow Council</u> Papers to follow in a future meeting to discuss.	

	In documentation going through cabinet, there will be a lot of references to striving to achieve a C1. The C1 is the evidence that we have achieved delivering a high level of service to leaseholders and tenants. A large part of that rating is about how we engage with tenants and leaseholders. An email and social media post have been sent providing a survey, there have been over 250 responses and there is a representative split between tenants and leaseholders. The feedback will be read and responded to. SJ would encourage leaseholders to engage with the survey. This will be fed back to the LSP and the tenants forum. The ARK report was taken to cabinet alongside the leaseholder and tenant engagement strategy, there is an action plan in place for this, and a process will be established. AH – Nick received a lot of feedback from leaseholders on how they felt, will that be included on a report as this is important for us? It makes people aware of how leaseholders feel. ZM – a lot of the feedback has already been incorporated into the implementation plan.	
8.	<u>Questions for Dan from the Panel – Sarah Jones, Executive Director – Harlow Council</u> The leader has gone through the responses with SJ and agreed them. Q - I attended one of the recent Leasehold and Tenant Focus Meetings with Ark Consultancy and, although attendance was low (it was a rainy Friday evening), was immediately aware how worried the leaseholders attending these meetings are with the threat of huge major works bills hanging over their heads, in some cases worrying how they will pay the invoice that they have already received, or in others how much they will be expected to pay as they have been notified that works will be carried out but no figure has been given to them. <i>A - Thank you for attending the Leasehold and Tenant Focus Meetings. We commissioned this work from ARK because we are committed to ensuring that our leaseholders and tenants have an</i>	

	<i>opportunity to influence decisions that affect their home and community. We are acutely aware of the extreme anxiety and financial distress that can be caused and want to address that without delay.</i> Q - This is a huge stress on leaseholders and one that every leaseholder in the town will be feeling as they are aware major works are on their way but unsure when and how much they will be expected to pay. <i>A - The requirements placed upon us as landlord to ensure that our buildings are safe and up to standard have increased significantly in recent years, but we have not been good enough at sharing this information and in particular the financial impact with you. We can and will improve this.</i> Q - Much has been made in the local press of the huge budget agreed to bring the council's housing stock up to date. Sadly this cost will not fall on approximately 9.5K tenants but on approximately 3K leaseholders. Tenants pay a miniscule service charge with their rent whilst leaseholders pay a maintenance charge alongside their service charge, council tax and now major works. <i>A - There is no cross-subsidy from leaseholders to tenants. The cost of works on rented stock is funded by rental income, which is ringfenced for the purpose. The 'financial interest' in rented property sits with the Council. Leaseholders are liable for costs in accordance with the terms of their leases, and this is treated separately. We are required to follow strict rules around recovery of costs but, again, we have not always been as clear on this as we should have been.</i> Q - Whilst we are a minority, we should still have a voice and be listened to. <i>A - This is absolutely the case. This is the reason that the Ark review, and the action plan that comes from it, is so important to us.</i>	
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	Q - In addition, it has been mentioned that all the towns' housing stock would be painted and I'm guessing that this will also be at an additional cost to leaseholders. <i>A - There is no cross-subsidy from leaseholders to tenants.</i> Q - Previous councils have repeatedly ignored the need for Harlow's housing stock to be brought up to date and, whilst applauding you for your wish to see this happen, I feel that you are penalising leaseholders for an issue created by others. Had the current extensive bout of works been programmed in over the past, say 20 years, we would not be having this conversation. As an example, I had my flat painted in January, I saved up for it to be done and was able to pay the painter when he finished as I had budgeted over the previous months. <i>A - I am sure that there are instances where work has been delayed – the pandemic period created a particular issue – but the primary reason for the significant increase in major works relates to the higher bar all landlords must meet following the tragic incident at Grenfell Tower. There is potential for conversation about sinking fund reinstatement but this would require the significant majority to agree.</i> <i>We are having to catch up with works that have not been completed in time. Where we issue a S20 and the works are not completed in the correct timeframe, there is a cap on what can be recharged, and leaseholders will not be charged for this price difference.</i> Q - How are Harlow Council protecting their leaseholders who are facing enormous bills for major works? The Leasehold Panel assisted in bringing in several payments options some years ago but the size of current invoices means these options are no longer viable for most. If we were rich, we wouldn't live in a leasehold flat. <i>A - We have taken legal advice on the latest payment and other options that we can offer and are looking forward to discussing those with the Panel in the very near future.</i> Q - I do wonder if the fact that the budget had been set at such a high level, that we have such a large debt for these works, has anything to do with the impending unitary Council? If this new unitary Council were to decide to stop works, how would this	
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	impact leaseholders, would there be half finished blocks or is this why all these works are being rushed through in an aim to get them all done before this Council is in place? <i>A - The budget has been set as a necessary response to the building safety works that are required, whilst also ensuring that cyclical works programmes do not fall behind. The new Council will have the same legal obligations as the current in respect of housing and would not stop ongoing works.</i> <i>If there was a change mid works, a transfer of engagement would take place and all contracts would move across and apply to the new Council. Nothing would be left half-finished as the contracts survive the expiry of the Council should that take place.</i> Q - I look forward to your response and would appreciate if you have time to attend the next Leasehold Panel meeting to explain to us how you see major works going forward and your take on the huge worry leaseholders now carry. <i>A - We will be happy to meet in person to discuss this, and the Executive Director for Housing & Environment will attend Panel meetings in person from May 2026 to ensure that there is clear information available, that you are listened to and taken seriously, and that you have the opportunity to influence decisions that affect the leaseholders that you represent.</i> AH – will be interesting as we could have Harlow, Uttlesford and Epping merging and they may have completed things in a completely different way. SJ – we want to do the best thing for the town and the residents whilst it's still in our control. Q - Where deterioration or fire-safety defects were long known, and remediation works have been carried out, why is the entire financial burden being placed on current leaseholders rather than the council contributing a fair share of the costs? <i>A - this is being discussed with Legal; this is a detailed process that will be reinforced with the new policy.</i> Q - How will the council ensure that repayment structures are genuinely affordable for all households — including those who have not yet been billed — and will you consider a service-charge-based model capped at £75–£100 per month to	
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	prevent families being pushed into debt, arrears and homelessness? <i>A – the sinking fund is challenging as when you consult on a sinking fund, the percentage of people that are in favour must be very high. We will be able to have a full conversation once legal advice has been received.</i> Q - that protections will be put in place to stop Leaseholders being hit with overlapping or back-to-back Section 20 bills — including whether the council will commit to a 5-year pause after major works and introduce a cap on total charges to prevent bills reaching the equivalent of a year's wage if not more? <i>A – this is a challenge as we are currently catching up on a lot of works. We currently have a 2-year programme however works beyond 5 years' time are more uncertain. We should be able to share a 2, 5-and 10-year plan based on things that we know, regulations and replacement lifecycles i.e your roof may be due to be replaced in 5 years' time. This cannot be done quickly but we are aspiring to do this. In the near term, we do provide as much information as possible to the solicitors that are handling a sale.</i> GJ – we are now providing an estimate of the costs of anticipated works to the solicitors acting in the sale of a leasehold property.	
9.	<u>Future Agenda Suggestions from the Panel</u> <u>What would the Panel like to be included on the Agenda for forthcoming meetings?</u> ZM has received these via email, and they have been included in the agenda for forthcoming meeting. ZM to email the panel the list of what has been suggested. SJ to send ZM a list to link up when items are going to cabinet.	ZM SJ
10.	<u>AOB</u> GJ – within packs there is a statement of account, the repairs policy has been advertised for higher engagement. GJ invited the panels comments by Wednesday the 24th of June. The items taken off the agenda for this meeting are included within the packs, the panel will review and revert if they have any enquiries. Cllr Carter – new manager of HTS, Ian Webb, will be attending the next meeting.	Panel

	Meeting closed at 19:36	
	Dates of next meetings: 15th July 2026 10th August 2026 16th September 2026 21st October 2026 18th November 2026 16th December 2026 13th January 2027 17th February 2027 17th March 2027	