

Written evidence submitted by Siân Berry MP and Carla Denyer MP

We have been contacted by dozens of constituents about issues in leasehold properties since we came into office last July. Throughout that time there have been six recurring themes:

The first is **excessive service charges** which often lack sufficient justification or explanation.

On top of these confusing and extreme charges, many talk about their **lack of direct contact with building management**, compounding the issues of high unexplained costs.

Residents facing these issues find that there is no practical way to hold management companies accountable. Escalation to the First Tier Tribunal is hugely time consuming and complex, and the Ombudsman only signposts, rather than taking punitive action.

When issues with building management are particularly prevalent, some residents will choose to establish 'Right to Manage' (RTM) companies. We have heard a lot about the **practicalities of self-organising residents**, where the complexities of building management go from being an unknown expense, to a time-consuming and frustrating responsibility.

It also feels important to note that an overarching theme is the **legacy of the building safety scandal**. In the Brighton Pavilion and Bristol Central constituencies there are multiple mid rise blocks over 11 metres, and high rise blocks over 18 metres, where remediation to address defects and cladding has not yet been completed. Furthermore, backlogs in external wall surveys and legal battles between 'responsible' persons cause additional delays.

We are also seeing residents in blocks under 11 metres anxious about having fewer legal protections available to them than those in 'relevant buildings' above 11 metres. Worse, some in blocks under 11 metres are caught in an intolerable catch-22 where they cannot sell their flats (as it seems no lender will give a mortgage to a flat in a building with unsafe cladding, regardless of height) but also cannot force the building owners to undertake remediation (building owners are generally unwilling to without funding), and also are prevented by their leases from paying for the work themselves.

Irrespective of building size, residents have a right to feel safe in their homes. While the focus of this submission is to ensure comments directly from our constituents are noted as part of the consultation process, as **MPs we are also keen to ensure that the government acknowledges and addresses the desperate and dangerous legacy**

left by the building safety scandal, and the urgent need for greater government support to ensure remediation is accelerated, and the legacy of this avoidable scandal on leaseholders, and other residents, can be resolved.

Finally, to add insult to injury, in the cases where constituents have tried to move on from a building, the extreme service and ground rent charges and fire safety delays **prevent them from selling** as mortgage providers often refuse to lend against leasehold properties, especially those over 11m awaiting remedial works or with excessive ground rent. The lack of accountability for freeholders to complete remedial works in a timely manner means that works are delayed for years on end with no incentive for the freeholder to complete them. These delays can trigger the need for a Waking Watch, the cost of which can fall on leaseholders once again, exacerbating the uncertainty they face when it comes to paying for fire safety measures in their homes to keep them safe, even when the problems stem from defects and outstanding remediation. There are not always adequate measures to compel freeholders or developers to fix problems that they caused in the first place with any urgency.

So, given the extent and impact of the issues outlined above, we were pleased to learn of this consultation, but dismayed to learn that the submission portal was laced with technical issues, full of bureaucratic jargon, and presumptive of the policy needed in the Leasehold and Freehold Reform Act 2024 to address residents' concerns.

Consideration of the impact of government policy on working people has often been lacking in the Labour government's decisions since coming into office. So to ensure these voices are heard, we consulted with the constituents who contacted us about leasehold issues to gather their testimony.

We share their experiences of the personal impact of insufficient regulation of leasehold properties below, and hope their expertise informs the promised reforms.

Unevidenced or excessive service charges

“Every single time our costs are over our agreed service charge. When we query this they send us an incomprehensible spreadsheet with titles like 'repair', when we ask for details of such repairs no further details are forthcoming, when we have pushed and fought for this information, we have been given information like repair to lock on bin room - we don't have a bin room, cleaning of gutters - our building does not have gutters. When we again contest this we are met with silence and then late fees are applied to our accounts and threatening letters follow.”

“[Pinnacle Property Management Ltd] put[s] Reserves expenditure at the back of the service charge accounts in about Font 8. We pay London rates for Bristol service. They are profligate with leaseholders' money. They cannot issue and execute Section 20 Notices and procedures correctly. In the service charge accounts they lump costs into big line items e.g “Internal repairs” or “external repairs” with no further breakdown. They obscure what they do and what they spend.”

“[Our] service charge has escalated in recent years, while service has in no way improved. Lifts are often broken. There is a frequent loud buzzing in the lobby, probably something to do with the fire alarm. The fire alarm often repeatedly goes off, at all hours. There are considerable security issues. At times the front door isn't working, and also the garage door broke and was left open, unattended, for a week. There is no evidence that the garden has been looked at for months, though we are charged for it. In short, FirstPort keep[s] charging us more, while doing the [least] they think they can get away with.”

“I have lived in my shared ownership property, initially purchased from Places for People, and for the last decade managed by RMG, and since the very beginning, it felt like P4P and RMG felt like it was [their] right to milk me and my neighbours for everything they can get out of us. One example is a small fence erected in the front garden. We were charged £1,200 for this. A good friend of mine erects fences professionally. He told me it would've been no more than half a day's work, and he would've felt cheeky charging £300, including materials.”

“The service charge is approximately £3574 per annum, payable by direct debit. However, I have now discovered that this can only be paid as two lump sums, biannually, even if using the direct debit process. Both the managing agent (Firstport) and the Landlord (Proxima GR Properties Ltd of Regents Park Road, London) are large, national, corporations. I feel it is unreasonable of them not to offer a monthly Direct Debit option for payment of the Service Charge. Their behaviour in insisting on large lump sums biannually seems to me a clear example of bullying, and they are in a

monopoly position regarding arrangements at these Retirement apartments for over 60's. It would make the apartments unaffordable for less wealthy pensioners, whose pensions would, however, be sufficient for monthly payment[s].”

“[Our] Landlord arranged a fire survey for the exterior of our... building... which is brick faced with no cladding at all. This HALF DAY survey, involving a couple of specialist inspectors , a bit of drilling, and a cherry picker, cost not £1,000 or £2,000, but £10,000 including VAT. We feel this is extortionate and does not reflect the value of the work done, but is possible because of a shortage of inspectors so they can charge what they like. We feel that the government need[s] to address this as it is way over the top and eats up a vast sum from our reserves, preventing spending on other issues.”

“Annually we are sent a vague budget of costs, these have gone up year on year to now landing at £2,600 per annum. These costs are not clear, it is not obvious what the money has been spent on. We're also not [given] any details or information on who the management company are asking for quotes from for work or insurance ... so have no idea of if we're being given the best deal. When costs are queried the emails are simply ignored. We need proper clarity of what the money being demanded is being spent on – as looking at the state of the property currently it's clearly not maintenance.”

“We have consistently challenged service charges or more so, felt the NEED to challenge service charges. This amount charged has clearly doubled in one year. We have been seeking an explanation as to what it actually is for since June. The only reply we have had is that it is simply 'charged every year'. We still have no substantiation or detail on it whatsoever. It represents 40% of our total expenditure for the year.”

“I also feel that given that this is a shared ownership block, it's really unfair of them to keep putting the rent up & the service charges, we can't afford it. That is why we have had to get involved with shared ownership, rather than owning outright. This is how rich people get rich by robbing from the poor! & robbing the wrong people! who can't afford their fee's [sic].”

“We are just served with the notice without explanation, one item on the most recent accounts had inexplicably doubled, but rather than give us a breakdown it is up to us to query this and long [await] a reply from our immediate Landlord Taylor Wimpey, via their agent Pepper Fox. It would appear easy enough to include this with the Service charge account and accordingly very easy to supply that information at the time, it feels like obfuscation.”

“Every year we experience significant increases in service charge for our property. Clearly this is massively out of proportion with inflation (nor have there been any large scale works or change in service). It is also meaning that the properties are no longer affordable housing, which they were advertised and sold as. We have asked for further justification for most years’ service charge since we have been leaseholders, and there are always substantial excessive charges which cannot be justified on challenge. We have to spend hours challenging our managing agent (Hyde Housing Association) on the costs and we are frequently met with further obfuscation, delays and lack of transparency from Hyde. To give just this years’ (2025-2026) example, we have requested full justification and evidence for a £100/per month increase in service charge since last year alone. This request was made six months ago and Hyde have been unable to provide suitable information to us in that time. Hyde have admitted finding and compiling this information has been difficult, which begs the question how are they therefore able to put together forecast costs. Our experience over the last 10 years is that either Hyde deliberately try to hide information, and confuse resident’s/leaseholders, or that they are so professionally inept that they simply do not understand what information should be provided to their customers in order to justify such increases.”

“I've spoken with you before about my experience of living in a leasehold property, in a shared ownership block, where I own 50% of the property. My main upsets & gripes are that each year I've lived here for nearly four years the service charge has increased as well as the rent component yearly. In April 2025 both the rent & service charges increased, this year my rent/service charge went up by £100 per month. This is a lot of money for a person to afford, on top of what they pay already. Every OCT/Nov time the Freeholders/housing association, get in touch by writing saying that the yearly service charge hasn't been enough to cover the costs for that financial year for the up keep of the building, & then we are asked to pay more money on top of the current service charge, this is usually another £50/£60 per month for a 6 month period to cover the extras they say we owe. They (Freeholders) send us notification yearly of what they claim our money has been spent on & cost/breakdown, but when I've asked for receipts for these breakdowns, the receipts they sent were for all of their buildings combined full cost, for say cleaning fees or communal electricity. Basically they were unable to provide receipts or costings for just this building I live in, alone. This way of logging the finances makes it impossible to check up on them & ensure the money has been used for the things they claim it has been used for. The Freeholders took 2 years to repair our back door when it was broken & took a year and a half to repair our front door, meaning the security of our home was compromised. Without the support of our local MP & lots of pressure on them, despite them knowing the problem existed they would not fix it, no idea why.”

"It's a nightmare. We currently pay £386.97 per month for services that are barely noticeable. Our communal areas aren't well kept and the general maintenance of the building is really poor. The response from the manager of the service charge company, First Port, is very slow and the issues doesn't often get resolved. Every time we've asked for a summary of proof on the yearly expenditure we've got a very large spread sheet document very difficult to understand with amounts that it doesn't make any sense. When we have raised some concern[s] about some amounts or challenged the services provided, we have been ignored or provided with more spread sheet to justify the charges. It's very frustrating and demoralising having to deal with First Port every time an issue [arises] as we know is going to take for ever to be resolved or it might not get resolved at all. We pay [an] extortionate amount every month and we get nothing in return. We feel absolutely powerless. Moreover we feel trapped and unable to move out due to the high service charges."

"There have been so many instances where Hyde Housing have overcharged leaseholders for the services as well as not being transparent about what we are paying for. The best example is what is referred to as the scenic lift. When it is working, it is available to the general public and also benefits the hotel and the railway station. Hyde leaseholders pay for this exclusively, as far as we know. However, the lift breaks down on numerous occasions and Hyde either does not keep a log of all the times it is out of action or has not shared this information. They appear to be charging us a rate that does not take into account when it is not available. They are also including it in the sinking fund and will pass the costs of refurbishment onto us even though they have failed to maintain it."

"Our managing agent has routinely leveled high and excessive service charges, with no evidence or ability to challenge them. My particular situation which is more complex ie shared ownership, has complicated this as the housing association Moat which acts as an intermediary, has further enabled this exploitative relationship, by either refusing to challenge or query service charges, or pass on service charge information in a deliberately confusing manner i.e. including excessive levels of details of charges without summary or plain english explanations. Moat & housing associations also benefit from this exploitative relationship by levying their own percentage 'management fee' on top of the managing agents service charge, despite the fact that their own work presumably does not scale proportionally as the service charge rises. Housing associations like Moat therefore also gain from the high fees of managing agents and have little incentive in reducing them for leaseholders."

"The bulk of the charges relate to maintenance contracts and estate servicing – which the leaseholders were never consulted about. We do not know who the contractors are and what services in detail are being provided ... New charges related to maintenance and servicing totals £1749.00 per leasehold unit. With 28 units paying this amount, Southern Housing will receive £48,972.00 in the coming year. Southern Housing is asking for this level of payment when the development is not being maintained to even a basic standard."

Lack of direct contact with building management

“Communication is absolutely shocking. Repeatedly, the building manager does not reply to my emails. If I escalate to her manager, she does not reply either. It's necessary to repeatedly message them in order to get a response that doesn't even address the issue in the slightest - basically, as far as they are concerned, any complaint is not worth addressing. According to MD Martin King's letter to parliament, FirstPort building managers regularly meet with residents, and work with us to address issues. This could not be further from the truth. The building manager is not in the least bit interested in helping resolve any problems. The helpline is similar. Anyone at FirstPort asked for help deflects, is evasive and never gives a direct answer. I even went through a stage 2 complaint, which was a complete waste of time, giving no information whatsoever, and just meant I wasted even more time chasing them for answers, which I never received. Consequently, I went to the ombudsman, though have heard nothing 6 months later. It seems these managements can basically refuse to help with anything, and get away with it.”

“We have no idea who our current building manager is, following the last one leaving. This is our 4th or 5th building manager in 17 years and to be fair he was the best. The previous ones refused to give out their telephone numbers, ignored all emails and never visited the property. One of them was also verbally threatening when we eventually managed to track him down and said we were not allowed to call him.”

“We've had a new 'property manager' every couple of years. They get burned out and leave. I even had a coffee with one of them, who alluded to the terrible atmosphere and work place practices behind the scenes.”

“Pinnacle PM Ltd does not visit the building regularly or frequently. They are slow to answer emails. They do not answer the questions asked. They offer answers that are incorrect. They leave much to the unqualified office assistant.”

“My management company Hillcrest simply ignore emails. It takes a minimum of two weeks to get a response from the Estate Manager for my building. Even when following the official complaints process which guarantees a response within 15 working days it took three months and weekly chasing of Estate Managers and senior management to even get an acknowledgement. We waited over a year for any update on the essential fire safety works required on the building and then further updates required constant chasing and communications to leaseholders were non-existent, constant promises of regular updates were ignored. Telephone calls are also ignored – it's both frustrating and highly stressful.”

"When we need to find out more, especially about major works on the building which involve the commercial agents, operating for the Freeholder, we are often shut down or ignored. At best we are treated as insignificant, pesky troublemakers. Our position as stakeholders in this property is often overlooked or ignored in order to prioritise their commercial wishes."

"Our building manager (Hyde Housing Association) has made it incredibly challenging to contact them. They no longer have an email address which you can write to them at and they encourage all correspondence to be sent through their online account system. This means that you can very rarely get hold of an actual employee of Hyde who is dealing with your case. Whilst we need to be clear that we have had a monthly meeting with the fire safety team over the last four years – this meeting did not include day-to-day management. All Hyde buildings have a 'Neighbourhood Officer' however they are rarely on-site and do not make themselves available or announce their attendance (through surgeries etc.). Those same Neighbourhood Officers, if they can be reached, have no authority, nor ability to provide information, and as such are really only fulfil the role of occasional site inspector to check for issues that may create a liability for Hyde."

"During the fire safety works we had regular meetings with Bouygues and Hyde about what was being done. However, Hyde was very reluctant to engage with leaseholders about other issues of great importance such as the future of the play park and the greenway, the leaks coming from the roof terrace and the breakdown of the gate to the car park. We are not sure it is possible to make it a legislative requirement that landlords must hold regular meetings with leaseholders but we need to find some way of preventing them from hiding behind online customer services."

"There is awful communication with our Landlord Taylor Wimpey, who will either ignore requests for information or deny receiving emails which on several occasions they have replied to and acknowledged already, anything going via Pepper Fox awaits a reply which could take a month for a simple want of information. We are treated appallingly by Taylor Wimpey (TW)."

Practicalities of self-organising residents, or creating a Residents Management Company

“Attempting to get everyone together for action in a building with over 100 flats is desperately hard, particularly with many short term or holiday lets, or flats rented to students. When I asked one neighbour for help contacting their landlord, explaining it was to help all tenants in the building, they said ‘I don’t give a shit because I’m leaving’ before slamming their door in my face. Trying to get everyone together is not just a thankless task of spending ages trying to find people, but also quite harrowing, being met with unresponsive, and at times rude people, when you are trying to do something for everyone’s benefit, while giving up all your leisure time for weeks, trying to coordinate things.”

“We created a WhatsApp [sic] group for all the residents in our terrace and we communicate with each other regarding the unevidenced or excessive service charges, we also discuss the lack of cleaning and grounds maintenance, repairs to communal areas and share any information we have individually been given to try and get a full [picture] of what and how RMG are trying to scam us. But it is difficult to get anyone to lead on anything and with everyone being on different times it is hard to get timely communication or organize in person meetings. We do act collectively as much as possible on larger issues such as the balconies falling off, but RMG refuse to see us as a collective.”

“Everybody cares – but few are prepared to do anything. Apathy reigns. Few residents turn up to meetings. RMCs require time – which mostly means retired people.”

“The reality is, we’re all busy people with jobs, families and lives. Being in constant battle with a [malevolent] management company who make no secret about the fact that all they want to do is fleece us for as much money as possible is exhausting.”

“The current Management Company are meant to organise AGMs for leaseholders to be discussed, this hasn’t happened for the last six years. These meetings would have been an ideal forum for individuals to discuss the issues with the management company and meet other leaseholders to discuss a Resident’s Management Group. Without these AGMs it’s difficult to know who the leaseholders are in a building like mine with 52 properties to even start conversations around self management. There needs to be a simple way for leaseholders within a building to contact each other.”

“Differences of opinion often lead to an erosion of the community feelgood factor. My personal opinion is that when major works or challenging issues arise, the freeholder or intermediary landlord (Taylor Wimpey in our case) rely upon this situation to exploit their

position. i.e they play for time, drag the issues out for months and years and wait for us to divide and weaken. It is hard to get a consensus of opinion when the stakes are raised and people have to find funds for legal action or advice.”

“Our early difficulties in forming a Residents Association include the inability to open a bank account for small expenditure and then getting the RA recognised by TW.”

“As someone who has set up a Residents Association it is an incredibly difficult and time-consuming process. Myself and my partner work full-time jobs and it has been challenging to get our fellow residents to get involved in the Residents Association and take any action. This means that the workload falls on just the two of us. Despite a grant being offered by our managing agent we have not been able to apply for it because we do not have the capacity to set up a bank account and then subsequently manage the accounts. There seems to be an expectation from fellow residents that we will raise issues on their behalf and a lack of ownership by many. For example, when a difficult issue arises with service charges it could take my partner and I half a day each to draft correspondence, send emails to residents and then respond to queries. It’s perhaps important to note that Hyde act as both managing agent and landlord, with no distinction despite clear conflicts of interest. Hyde do not action Resident Association requests with any more agency or concern than from individual residents, which makes the whole point of forming the Residents Association rather pointless.”

“After more than five years of misery all three parties in our block have fallen out. The main issue is one individual who refuses to look after the property according to the lease standard he is so determined to pay as little as possible that he will not accept a majority decision and continually withholds funds – even at one stage withholding funds for buildings insurance. He is not bothered by having CCJ’s and is using an expensive “loophole solicitor” so that any legal challenge will be very slow and expensive. He is in effect trying to bully us to do what he wants relying on the fact we will not be able or willing for the expense and time required for legal action. I would like to realise market value for my property but cannot because of my problems with the lease so I find that I am living in this extremely unpleasant situation. This has taken a toll on our mental and physical health. We dread coming home.”

“It has proved very difficult to get people to engage with it on a regular basis for a number of reasons such as: high turnover of residents; time pressures; lack of a space where we can meet in person and possibly not understanding what the RA is trying to achieve. We think it would be very difficult for the residents to take on the management of the blocks. However, Hyde operates as both the managing agent and the landlord and perhaps a way forward would be for these roles to be split and the residents able to

contract a separate company for a fixed period that takes on the responsibility of running all the services."

"While the current legislation and leasehold law has been structured to help managing agents entrench themselves by default in properties in such a way they cannot easily be removed. huge obstacles have been placed on the people who pay these charges to be able to have appropriate structures to be able to hold managing agents to account. For example, recognised residents associations are not established by default in the correct way, and these are time consuming and difficult to set up by residents alone. This again ensures managing agents can routinely find reasons to ignore direct contact with leaseholders if they have not set up the right structures eg a recognised residents association. Again, leasehold has entrenched managing agents as effective slave owners in relation to leaseholders, who by default have little or no power to hold them to account - by default."

Issues preventing leaseholders from selling their property

“Sellers in our building have met with many problems from FirstPort - being asked for £400 for a seller’s pack (I’ve heard even £600), then told if you haven’t sold in 3 months that it is invalid, and you must buy a new one. FirstPort happily charge extortionate fees for minimal effort, meanwhile they are incredibly unhelpful - for example, they told one seller they did not know the freeholder’s address.”

“[The property] was built in 2013 and, for example, has never been redecorated – so it looks shabby – and that adversely impacts property values. Ground rent increases every 10 years by RPI – this adversely affects the selling on of leases. Pinnacle PM does everything possible to hinder Electric Vehicle charging onsite – which adversely impacts property values.”

“I am yet to try and sell my property, but it is something that we intend to do in the next year or so and it definitely concerns me due to the ever increasing service charges.”

“I have had my property on the market for the last two years, on-and-off, with a number of re-launches. I have been here for longer than I initially intended, and want to move now. But, for whatever reason, I've had very little interest, and I put that at least partly down to the involvement with RMG, and the perpetuity of that relationship.”

“My flat has been on the market for nearly 12 months, buyers have been put off by the high service charge from the Management Company but the bigger issue is the ground rent. Currently the ground rent (Managed by a separate company, Simarc) is set at £350 a year with a review period of every 25 years meaning it could increase. This has meant mortgage companies are unwilling to lend against the property. The only way currently to reduce the Ground Rent is to extend the lease, this seems ridiculous on a lease that has over 900 years left. The quote for extending the lease was also extortionate at over £15,000 plus paying for the lease holder’s solicitors as well as my own, it would have totalled nearly £20,000 – money people simply don’t have and shouldn’t need to find just to be able to sell their properties.”

“While the major works have been partially completed, they are not finished. This has lead to us having difficulties remortgaging or selling due to the lack of fire and safety certification for the building as combustible elements still remain in place. This is 3 years after the works were partly completed. We have effectively been left in the dark regarding our position. No clear directives or information from the Freeholder. No transparency from their managing agents. The Freeholder issued a section 20 in September 2024 to complete the work. A year later and there has been no progress. The section 20 has not been acted upon. It simply bought the freeholder more time. We

remain in the dark. Unable to sell. Waiting to hear anything about our future. We still do not know whether we will be charged for the major works . We do not know the size of the potential bill. We are expected simply to get on with the situation, stop asking questions and wait to be told what is happening to our position.”

“The purchase of the freehold has caused me no end of problems resulting in me wanting to sell my flat but being unable to because I will lose money on its value because of these problems. My situation is entirely miserable because one party will not follow the lease and have the property decorated to the correct standard according to the lease.”

“But for me personally and for many here in our building the frustrations we have experienced during the last few years. Our inability to get clear/any answers from parties involved in the works required of late is frustrating to say the least. We are dealing with TW, CBRE, Wirrall Pension Fund, PF. No queries answered. No clear information. Delays upon delays. No fire certificate. The list is endless and for xxx and an inability to have any clear idea of when we will be able to market our property. This we need to do as a matter of urgency as I have various health needs. The stress of being unable to have any control over our living environment has been huge and seems to be never ending.”

“Also recently we have been trying to organise remortgaging & staircasing for our properties here & in order to progress a mortgage we are required to provide an EWS1 form for the lenders. This is to do with the cladding & the Housing Association/Freeholders are refusing to do this, saying it's not required, when it is. Once again in order to get around this we need to make complaints to get them to act & yet they charge so much money per year for both rent & service charge. Yet we receive no service when we need something from them! This action from them could prevent us from being able to remortgage & Staircase.”

Other issues leaseholders think should be considered when reforming leasehold legislation

“Ground rent seems extremely unfair. The freeholder expects us to pay this, yet also thinks the leaseholder should pay for upgrades. The amount ground rent can increase by (I think double) every 10 years, means that it increases exponentially (albeit slowly), so in 50 years, it would be a staggering amount. Furthermore, we were passed a ground rent increase beyond the legal limit, and when this was pointed out to FirstPort, we were told it was nothing to do with them (very consistent - nothing ever is their problem) and that we were obliged to pay. We eventually received a refund, only after chasing, months later. This is an incredibly unfair charge, particularly with how it is allowed to keep doubling, while the freeholder does nothing on their part, and even tries to pass charges for building improvements to the leaseholders!”

“As a shared home owner it concerns me that I am unable to extend my lease as I don't own 100% of the property, however, with the lease going down and the service charges going up, it puts us in an undesirable situation where our property becomes worthless to us, when the scheme was sold to us as a sensible way of getting on the property ladder, in fact they want us to loose the property so they can start the scam again with new owners who will end up in the same situation.”

“This property block was initially marketed as being a development to benefit those in the local area, something to help get us on the property ladder and on in life. To qualify, you had to either live in the area, have family living in the area, or work in the area. It was sold as a 'very Bristol' 'local' development, but the reality of that over the past 17 years has been that [Places for People] and RMG have used that as an excuse to fleece us of everything they can get. They've even said to my face that they overcharge us to subsidise other developments. That can't be right, or allowed, can it?”

“The property was my home, not a rental property, and I am now in the position of potentially losing my new home as we're unable to keep up the mortgage payments across two properties.”

“Managing Agents should have to pass serious and extensive exams before they are let loose on the clients/leaseholders. The Ombudsman service is essentially paid for by their subscribers (managing agents) so are they really independent? Resident/leaseholder access to the FFT needs to be easier and much cheaper.”

“I think the huge emotional and mental strain this puts on leaseholders needs to be considered. I've had to take time off work due to the stress caused by not being able to sell my property and move on with my life.”

“Simply to ban the idea of leasehold property ownership and revert to freehold only. We are one of only a few countries in the world that have the concept of leasehold property. It's time to do away with the idea.”

“We would like the right of a timely reply for want of information. We have found that we are treated as inconsequential by our Landlord and simply ignored until things get potentially legal or luckily for us you and your team's interest and engagement forces a reaction. It just shouldn't be like this which causes enormous stress and heartache.”

“Due to lack of suitable action following complaints, we and fellow residents here have been continuously referred to the Housing Ombudsman service which is horrendously oversubscribed. As advised by the Ombudsman process to refer unresolved complaints is currently in the region of two years. This has meant it has taken them over a year to assign a case referred to them, and then another year to investigate. This means issues for us drag on, never seemingly getting resolved and allows housing associations to continue to increase costs and mismanage. At the end of this process, we might get a small amount of compensation awarded via the Ombudsman, but the underlying issue does not need to be addressed by Hyde. Hyde (and other Housing Associations) is therefore, as far as we can see, essentially unregulated and able to do business, and treat residents however they choose. The reoccurring mismanagement of service charges is having a major impact on the mental wellbeing of leaseholders. The system works in favour of housing associations, who are huge corporations seeking to make a profit from the sale of leasehold properties. They do not have their leaseholders' best interests at the heart of what they are doing, and the current system wholly benefits the freeholder and/or managing agent. We are not paid for the time we spend reviewing accounts, challenging costs etc., but we do pay a managing agent to look after our interests, who also happens to be our landlord. There is therefore a gross conflict of interest whereby they work to serve their best interests. They are the ones who should be spending their time ensuring costs are kept down and our property is well maintained.”

“We are having extreme difficulty in making our fellow leaseholder pay reasonable service charges. Without the right to forfeiture we have no mechanism to obtain the money from him. Even with the right to forfeiture the whole legal process is extremely stressful and time consuming. It is possible because of the circumstances and the fact the building needs extensive work that we may have to decorate the building and be unable to collect the debt. The threat of forfeiture is the only thing that will make him comply with his legal duties. I have to live in this building and can never escape my problems. The government needs to ensure that in smaller blocks, and self managed blocks, there are effective ways in which intractable disputes can be resolved efficiently

and quickly. Currently said disputes are simply a money generating opportunity for managing agents & solicitors. The tribunal system is very cumbersome, expensive and overwhelmed with casework."

"We believe that one of the key points is the conflict of interest occurring when landlords take a commission from insurers for their benefit and to the detriment of the leaseholder."

"The government & ministers take no responsibility for the behaviour of the housing regulator, deliberately ignoring 'individual cases' pushing that responsibility onto regulators who have little to no democratic accountability themselves or indeed any external accountability for their own service standards and behaviour. As a result of my experiences, I have completely lost trust in UK institutions and the rule of law. The law & leasehold seems to be structured to benefit institutions, managing agents, housing associations & regulators to ensure leaseholders have little control over the service charges they pay, little choice about who provides those services, and no accountability for their poor behaviour or even of the regulators themselves who are supposed to oversee these other them."

"We have found that we are treated as inconsequential by our Landlord and simply ignored until things get potentially legal or luckily for us you and your team's interest and engagement forces a reaction. It just shouldn't be like this which causes enormous stress and heartache."