

Resident Questions for Housing Area Panel

Reference Number: E3.3

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| Department | Housing |
| Date question raised | 25/08/2022 |
| Date of Area Panel | W/O - 10/10/22 |
| Area in city | EAST |
| Star rating applied by residents | 3 stars |
| Deadline for officer response | 19/09/22 |
| Name of officer responding | Geof Gage |
| Officer job title | Head of Housing Investment and Asset Management |

Resident Question

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| Title of Question | Leaseholder payment schemes for major works |
| Issue: | Leaseholders receive very large bill for major works. The payment plans currently available to leaseholders do not take into consideration all leaseholders' financial situations, particularly those who struggle to pay such large amounts. |
| Background: | When leaseholders are sent bills for thousands of pounds' worth of major works by the Council, there are very limited options for repayment. There are leaseholders who do not have the immediate facility or cash to repay such amounts. Payment plans and options for repayment are limited. |
| Action requested by residents: | Improvements be made to the current repayment schemes available to leaseholders, which take into consideration leaseholders' financial situations. |

Officer Response

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| Officer contact details: | Simon.Plotkin@brighton-hove.gov.uk |
| Officer Response: | The council has what in our view is a wide range of ways to spread the cost of Major Works bills. All leaseholders can pay by instalments and are entitled to council loans. Resident leaseholders who are unable to afford repayments also have the option to take up an equity loan where no payments are due and the council takes a |

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| | percentage of the property's worth once it is transferred or sold. Recently we extended the equity loans to non-resident leaseholders for whom the leasehold property is the only one they own. I do recognise that in light of the current financial situation in the UK it may be prudent to review eligibility for our extended payment options to reflect these circumstances. |
| Action: | Review Eligibility for Extended Payment Options. |
| Start date: | 10/10/22 |
| End date: | 10/11/22 |