



# Leaseholder Handbook

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# Reporting Repairs

## **If you live in a house (leasehold)**

As the leaseholder of a house, you're usually responsible for looking after all repairs and maintenance, both inside and outside your home.

This includes things like the roof, windows, plumbing, and garden areas.

## **If you live in a flat (leasehold)**

Your lease will set out exactly what you're responsible for and what we take care of.

In most cases, you'll be responsible for everything inside your home, like your kitchen, bathroom, and internal plumbing.

We'll usually look after the structure of the building and shared areas, such as the roof, communal hallways, and lifts.

## **Reporting a Repair**

To report a repair, call our Customer 1<sup>st</sup> Team on 0121 748 8100

# Repairs Responsibilities

Repair / Maintenance	Responsibility
<b>Front door to flat</b>	
Door Frame	Check Lease
Door handles & locks	Leaseholder
Lost keys	Leaseholder
Internal doors	Leaseholder
<b>Windows to Flat</b>	
Window frame	Check Lease
Window casement	Check Lease
Window panes	Check Lease
<b>Heating</b>	
Room heaters / own boiler	Leaseholder
<b>Electrical</b>	
Faults within the flat	Leaseholder
Communal lighting	The Pioneer Group
Immersion heater	Leaseholder
Fuses	Leaseholder
Extractor Fans	Leaseholder
<b>Plumbing</b>	
Burst pipe within the flat	Leaseholder
Taps and tap washers	Leaseholder
Stop taps, ball valves	Leaseholder
Bath, basin, sink and blocked waste pipes	Leaseholder
Hot or cold water tanks in the flat	Leaseholder
Unshared pipes	Leaseholder
Shared pipes	The Pioneer Group
Water supply to the flat	Severn Trent
<b>Drains</b>	
Blockage to outside drain	Leaseholder / The Pioneer Group / Drainage Supplier
Blockage within property	Leaseholder
<b>Gas</b>	
Gas escapes within property	Leaseholder
Cookers & gas fires	Leaseholder
Gas servicing	Leaseholder

<b>Roof &amp; Gutters</b>	The Pioneer Group
<b>Walls &amp; Ceilings</b>	
Internal walls and plaster	Leaseholder
Ceilings	Leaseholder
Walls to communal areas	The Pioneer Group
Floors within the flat	Leaseholder
Floorboards and skirting boards	Leaseholder
Floor tiles	Leaseholder
<b>Communal Facilities</b>	
Communal car parking areas	The Pioneer Group / Birmingham City Council
Communal gardens and grassed areas	The Pioneer Group
Communal TV aerial	The Pioneer Group
Door entry system	The Pioneer Group
Communal paths and gates	The Pioneer Group
Brick built communal store sheds	The Pioneer Group
Communal fire alarms & equipment	The Pioneer Group
<b>Pests</b>	
Insect / Rodent infestation	Leaseholder

# Insurance

## **Buildings Insurance**

We arrange buildings insurance for your home, and your share of the cost is included in your service charges.

If you need to make a claim, you'll be responsible for paying the insurance excess. While we arrange the cover, we don't manage claims on your behalf.

That's because you're in the best position to speak directly with the insurer, explain the issue, and arrange any necessary appointments.

If you run into any problems while making a claim, or after you've submitted one, just give us a call on 0121 748 8100. We're here to help.

## **Contents Insurance**

It's important to protect your personal belongings in case they're damaged, lost, or stolen. You'll need to arrange your own contents insurance, as this isn't covered by the buildings insurance.

## **Changes to Buildings Insurance**

To make sure we're getting the best value, we sometimes enter into long-term agreements for buildings insurance.

When we do this, we usually carry out a Section 20 consultation, which involves sending out a series of formal notices to leaseholders.

Recently, we found that not all leaseholders received the first notice (called a Notice of Intention) for our current insurance agreement. Because of this, we applied to the Tribunal for permission to go ahead without completing the usual consultation process, as allowed under Section 20 of the Landlord and Tenant Act 1985.

# Service Charge

## **What is a service charge?**

A service charge is a fee you pay for services we provide to your home or building, usually for shared or communal areas. This could include things like cleaning, lighting, grounds maintenance, or repairs to shared spaces.

The cost is shared fairly between all the homes that benefit from the service.

## **How is my service charge calculated?**

Your service charge is a variable charge, which means it can change. We base it on either known or estimated costs for the year ahead. If we don't know the exact cost, we'll use reasonable estimates based on:

- Previous years' spending
- Trends or patterns in costs
- Anticipated upcoming expenses

We usually review service charges once a year, in April. If there's a change, we'll give you at least one month's notice, though it's rare for charges to change mid-year.

## **What happens at the end of the year?**

At the end of the service charge year (normally in September), we compare the estimated costs with what was actually spent. If you've overpaid or underpaid, we'll let you know and adjust things for the following year.

## **My rent and service charge has changed, what should I do?**

If your rent or service charge changes from 1 April 2024, you'll receive a letter in the post with all the details. Please check it carefully to see how much you need to pay.

If you're unsure about anything in your rent or service charge review, we're here to help. Just email us at **[contactus@pioneergroup.org.uk](mailto:contactus@pioneergroup.org.uk)**.

# Section 20 Consultations & Major Works

## Why do major works happen?

Over time, all buildings need repairs or upgrades. This might include:

- Replacing roofs or windows
- Updating door entry systems
- Painting communal areas
- Ensuring compliance with new safety laws (e.g. fire doors)

We carry out these works to keep your building safe, secure, and in good condition.

## What is a Section 20 Consultation?

If any planned work will cost you more than £250, or if we enter into a long-term contract (over 12 months) costing you more than £100 per year, we're legally required to consult you. This is known as a Section 20 Consultation, under the Landlord and Tenant Act 1985.

If we don't consult you properly, we may not be able to recover the full cost of the works.

## How the consultation works

**Notice of Intention** - We'll send you a letter explaining the proposed works or contract and why it's needed. You'll have 30 days to send us your comments.

**Nominating a contractor** - In some cases, you can suggest a contractor. If they meet our procurement standards, we'll include them in the tender process.

**Notice of Estimates** - Once we've received quotes, we'll send you another letter with the estimated costs and a summary of any feedback we received. You'll have another 30 days to comment.

**Awarding the contract** - If we don't choose the lowest quote or a nominated contractor, we'll explain why in writing within 21 days.



## **What if we can't consult?**

If something goes wrong, like a notice not reaching everyone, we may apply to the First-tier Tribunal for a dispensation. This allows us to proceed without completing every step of the consultation. We'll always keep you informed if this happens.

## **How we decide what work is needed**

We plan major works based on:

- The age and condition of building components
- Safety and legal compliance (e.g. fire safety regulations)
- Agreed maintenance schedules (like cyclical painting)

We only carry out work when it's necessary.

## **Can I opt out of the work?**

No. As your landlord, we're responsible for maintaining the building and shared areas. However, the consultation process gives you a chance to influence how the work is done.

## **How we ensure quality**

Our Asset Management Team oversees all works to make sure they meet our standards. If you have concerns, contact your Homeownership and Commercial Property Officer as soon as possible, ideally with notes, dates, or photos.

Contractors are monitored on:

- Quality of work
- Customer care
- Timeliness
- Cost control

They must fix any defects found within 12 months at no extra cost to you.

## **Value for money**

All contracts go through a formal tendering process in line with our financial and procurement rules. We don't always choose the cheapest option, we balance cost with quality.

## **What are these extra costs?**

- Contingency sum: Covers unexpected issues. If not used, it's not charged.
- Preliminaries: Covers site setup and running costs (e.g. electricity, site staff).
- Professional fees: Pays for project managers, surveyors, and technical experts who oversee the work.

## **What if I'm unhappy during the works?**

Contact our Customer 1st team or your Homeownership and Commercial Property Officer.

We'll work with you to resolve any issues quickly.

# Lease Extensions & Freehold Purchase



## **Extending your lease**

We offer 990-year extensions on top of your current lease term.

## **Buying the freehold**

Contact your Homeownership and Commercial Property Officer to check if your property qualifies.



**The Pioneer Group**

[pioneergroup.org.uk](http://pioneergroup.org.uk)