CLF News Update – May 2024

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Next Forum meeting

The Camden Leaseholders Forum Annual Meeting will be held at 7pm on Tuesday 28 May. It will be a hybrid meeting, so leaseholders may join the meeting online as observers. To receive login details, please email us before Noon on Tuesday 28th: (click and send)

The annual meeting will commence with the election of officers (Chair, Vice-chair and Communications Member).

The Councillor newly appointed to the role of Cabinet Member for Better Homes will attend and introduce herself.

A member of the Camden Finance team will be on hand to answer questions on the apportionment of residents' heating charges as between leaseholders and tenants.

The agenda papers for the meeting will be available on Tuesday 21 May on the Camden website (linked here).

The draft minutes of the last meeting on 19 March may be found on the Council website (linked here).

Resident Action Day – 29 June – 10am to 5pm in Crowndale Centre

Your opportunity to meet with other Camden residents, to speak with representatives of various Camden organisations and to attend breakout events. This is a conference to support and enable active tenants and leaseholders to come together, share information and get involved. It was initiated by the District Management Committee chairs.

Due to space constraints attendance will be by advance booking only and is aimed at residents active in housing - those volunteering, members of groups, forums and panels. Camden intends to hold further events throughout the year which will be open to all tenants and leaseholders more widely.

The invitation:

- Be the solution for your community – Share your ideas, experiences, and insights for a better future of housing and neighbourhoods.
- Meet other change makers – Connect with and hear from other residents leading the way for housing and community improvements.
- Be in the know – Build an understanding of key housing issues to take back to your community.

Please find out more and RSVP by visiting Eventbrite: https://www.eventbrite.nl/e/resident-action-day-2024-tickets-905915486607

Cabinet Member for Better Homes

Councillor Meric Apak is for family reasons standing down as Cabinet Member for Better Homes. The Council Leader has appointed Councillor Sagal Abdi-Wali (profile). We look forward to welcoming Cllr. Abdi-Wali to our meeting on 28 May.

Meric has worked tirelessly over the past 7 years to "lay the foundations of a council which is responsive, empathetic, and one which listens to its tenants and sees the world through their eyes" (his words). He has overseen the restructuring of Caretaking and promoted the restructure and transformation of Housing Management and Repairs which is currently underway. We acknowledge and thank him for the invaluable support he has provided to CLF in our efforts to improve the Council's engagement with leaseholders.

Improving Services to Leaseholders

You may recall that we covered in some detail in the February News Update the report by Councillor James Slater as Cabinet Adviser for improving services for Camden leaseholders and advocating for leaseholders.

Cllr. Slater presented his report and recommendations (linked here) to Camden's Housing Scrutiny Committee on 22 February. CLF attended the meeting and made a deputation in support of Cllr. Slater's recommendations. The meeting endorsed the recommendations and it is understood that these will be considered by the Council's Cabinet in July.

Heating Costs

If you are not registered (register here) to receive posts from the CLF website Discussion Board you may have missed the recent exchanges on the subject of heating charges, and whether leaseholders are subsidising Council tenants. It seems they are not. You will find the thread on this link: https://www.leaseholdersforum.org.uk/Discussion-Board/discussion-post/leaseholders-are-subsidising-freeholders-heating-bills/

An officer from Camden's Finance team will be on hand to answer questions at our meeting on 28 May.

Insurance Costs

Leaseholders have had to bear unprecedented increases in the service charge for buildings insurance premiums. CLF has tackled Camden's Insurance team on this subject and this is what we have found out.

Camden is part of a consortium with 8 other London Councils who jointly procure Insurance Contracts together. Whilst tendering together, each Council will select the insurer that provides the best pricing & quality for them.

The insurance market for Leasehold Right to Buy (LHRTB) insurance is in crisis, a fact recognised in the Financial Conduct Authority's recent report on buildings insurance (linked here). In particular the report highlights issues around the accessibility and affordability of buildings insurance for leaseholders, in light of rising premiums following the Grenfell Tower tragedy.

Some of the headlines from the FCA report are 'There has been a significant contraction in the supply of insurance for mid-rise and high-rise multi-occupancy residential buildings. Premium rates for multi-occupancy residential buildings have risen significantly. Mean prices have increased by 125% from 2016 to 2021. Our review found some evidence that competition in this market does not appear to be working effectively to ensure that all customers (and the leaseholders who bear the costs) can consistently get appropriate insurance cover for multi-occupancy buildings at affordable prices…'

Camden's current buildings insurance contract is with NIG through Arthur J Gallagher, for 5 years commencing April 2023. A flat premium applies across Camden per £000 based on the Council's re-instatement cost assessment – it does not distinguish high-rise and low-rise buildings.

CLF member vacancy in Hampstead

If you are a Camden Council leaseholder in Hampstead district we invite you to join the Camden Leaseholders' Forum (CLF) to represent your district. For more information please email us at Camden@leaseholdersforum.org.uk.

Forum elections in Autumn 2024

CLF members are elected for a term of three years which ends this year. Elections will be held in Autumn 2024 to constitute a new Forum of representatives for the five housing districts - your opportunity to get involved and make a difference.

How do I get attention for the issues that are affecting me personally?

CLF Representatives are volunteers with day jobs. So, the CLF cannot act as an advice service for leaseholders' individual issues. If you have not got the result you want from Camden then try the following:

- post on the website Discussion Board to seek advice from other leaseholders (linked here)

- submit an online complaint (linked here)

- ask your Councillor to take up your issue (linked here)

- take a complaint response to the Housing Ombusdman (linked here)

CLF tracks topics on the Discussion Board and will take up with Camden any issues of a generic nature.

I am a leaseholder, how can I find out more/ keep in touch?

Visit our website: www.leaseholdersforum.org.uk

Sign up for occasional email updates: www.leaseholdersforum.org.uk/mailing-signup/

Receive posts on the website discussion board: www.leaseholdersforum.org.uk/discussion-board/ (You may register here)

Observe a Forum meeting online

See meetings minutes and agenda papers (including working group reports) on Camden's website: https://democracy.camden.gov.uk/ieListMeetings.aspx?CommitteeId=382

Email us a question at camden@leaseholdersforum.org.uk