



# Leaseholder Handbook

**S4B Housing Office, 15 Brunswick Street, Manchester M13 9SU**

**0300 555 0128 [info@S4Bmanchester.co.uk](mailto:info@S4Bmanchester.co.uk)**

**[www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)**

S4B working in partnership with:



**MANCHESTER  
CITY COUNCIL**



# WELCOME

**S4B manage council housing, leaseholder homes and the neighbourhood on behalf of Manchester City Council as part of the 25 year PFI contract.**

**S4B have delivered some exciting improvements across the area including refurbishing council homes, carrying out improvements which will benefit leaseholders and building new homes for sale and to rent.**



# HOW DOES THIS AFFECT LEASEHOLDERS?

**S4B are the day to day contact for leaseholders. This means that although your lease will be with Manchester City Council, S4B will manage homes on their behalf.**

## What is a leasehold?

Put simply - a leasehold is a really long tenancy. It gives you the right to use and live in your home for a fixed number of years - up to 125. The length of your lease reduces over time from the date when it was originally taken out. However, your landlord, Manchester City Council owns and is responsible for the land your home sits on, the structure of your home and any communal parts of your block.

## Rights and responsibilities

This section of the handbook explains what your rights and responsibilities are as a leaseholder. It also tells you what we agree to do. Listed below are some of the main rights and responsibilities. Your individual lease will set out in detail the full responsibilities of both parties.

### As a leaseholder you have the right to:

- Be consulted about any major work that will affect your block
- Use any shared parts of your building or area
- Live in your home undisturbed as long as you keep to the conditions in your lease
- Be told about any costs towards any repairs and maintenance of your block

### As a leaseholder you are responsible for:

- Paying your ground rent, service charge and contribution towards any work being done. e.g. window replacement
- Repairing and keeping in good condition the inside of your home. This includes the fixtures and fittings
- Using the premises as a single private residence only
- Allowing access for any inspections or work in your home
- Not making any changes to the structure or main timbers of your home
- Not making any changes to the inside structure of your home, without getting approval from S4B first
- Making sure that you and visitors to your home behave in a way that doesn't cause any annoyance or nuisance to your neighbours

### On behalf of Manchester City Council, S4B is responsible for:

- Making sure that your building is fully insured. Although you will need to insure the contents of your home yourself
- Repairing the structure, outside of your home and building, and any faults affecting the structure
- Repairing and maintaining all of the shared parts of your building and surrounding area
- Making sure buildings comply with current legislation to keep residents safe. E.g. fire safety legislation
- Making sure that any services provided by us are maintained to high standards

### On behalf of Manchester City Council, S4B has the right to:

- Gain access to your home to carry out any inspections or work

### S4B will be responsible for:

- Repairs to communal areas
- Service charge collection
- Issuing annual statements and service charge invoices
- Refurbishing council homes and carrying out improvement/repair & maintenance works for leaseholders
- Building new homes for rent and for sale. Building new shops and a new housing office
- Creating new open spaces
- Managing and tackling anti-social behaviour
- Cleaning communal spaces in multi-storey buildings
- Supporting the community; listening to your comments and organising resident groups
- Creating employment and training opportunities for local people
- Maintaining external communal spaces within the boundaries of maisonettes and multi-storey buildings

### Manchester City Council will continue to be responsible for:

- Maintaining any public green space and play areas including Gartside Gardens
- Delivering environmental services such as bin collections and street cleaning

# WHAT IS A SERVICE CHARGE?

**They are charges payable by the leaseholder to the landlord for the services the landlord is obliged to provide under the terms of the lease. The amount will change from year to year depending on the costs the landlord incurs. To ensure forecasts are as accurate as possible, budgets are usually based upon actual costs incurred from the previous year.**

## What is a service charge budget?

A service charge budget is an estimate of what is expected to be spent providing various communal services in the coming year, and is issued in March each year.

## What is included in my service charge?

Your service charge is made up of a number of different charges. These charges are categorised by day to day costs, major works costs, and sinking/reserve fund contributions:

### ■ Day to day service charges

These are the day-to-day running costs of your development and is used to cover items such as buildings insurance, maintenance, repairs, gardening and communal cleaning. You can see a specific list of the items that your service charge covers in the annual budget that we send you.

### ■ Major work charges

These are major works of repair, maintenance or improvement to your building that your landlord is responsible for and towards which you contribute under the terms of the lease.

### ■ Sinking/reserve fund

A sinking/reserve fund is money collected in advance to cover the cost of future large individual items of expenditure such as a new roof, or replacement lift.



## Why is there a sinking fund?

Sinking funds help to ensure service charge costs remain affordable by spreading the costs of large individual items over a number of years. A sinking fund also ensures that all generations of owners contribute towards the cost of major repairs to the building - owners who sell just before a major repair is needed have already made a contribution, and new owners who have just purchased do not have to pay the whole cost. The value of the sinking fund becomes part of the value of the property.

## How do I know my money is safe in a sinking fund?

Your landlord and/or their representatives are unable to access any money within the sinking fund without consulting with leaseholders first.

## Are sinking funds optional?

Sinking fund contributions are not optional and are payable in line with the requirements of the lease agreement.

## What is an annual statement?

This is an annual process whereby the forecasted costs set out in the service charge budget are compared against the actual costs incurred during the year. An annual statement is then provided to leaseholders to demonstrate income received, expenditure, and any surplus/deficit. Annual statements are provided in September each year. Should the statement confirm that the costs incurred were more than charged, an additional invoice is issued with the December quarterly invoice to recover these costs. Where the statement confirms that the cost incurred were less than charged, leaseholders will be refunded the difference.

## Section 20

S4B will consult with leaseholders when any major works are planned for your property, ensuring we comply with Section 20. Section 20 is a clause in the Landlord and Tenant Act 1985 intended to protect leaseholders from paying unnecessarily large sums for work carried out to their building. In summary it says that a leaseholder's contribution to the cost of work will be capped if the landlord or their agent fails to follow set consultation procedures first.

Manchester City Council entered into a 25 year PFI partnership with S4B in 2013. As part of this partnership, Manchester City Council also entered into a Qualifying Long-Term Agreement which granted S4B the contract to provide all services to leaseholders throughout the 25 year period. When a Qualifying Long-Term Agreement is existing, Section 20 consultations vary from a Section 20 consultation which is not under an existing Qualifying Long-Term Agreement

## Section 20 under a Qualifying Long-Term Agreement

When a Qualifying Long-Term Agreement is in place, the Section 20 consultation is a streamlined version as a contractor is already in place to carry out the works (Unlike Section 20 without a Qualifying Long-Term Agreement where contractors need to tender for the works).

The Section 20 provides leaseholders with advance notice of the intended works, the specification of those works and the anticipated costs. Leaseholders are invited to provide their feedback regarding the proposals to enable the landlord to consider leaseholders views when finalising planned works.

### How are works estimated?

S4B will seek to provide specific cost estimates for each item of planned work. To ensure value for money S4B will seek to secure three quotes from appropriate or specialist sub-contractors in advance of commencing Section 20 consultation so these can be provided to leaseholders and provide confidence that charges are reasonable and in line with current market values.

### How will S4B consult with leaseholders (outside of the S20 requirements)?

S4B intend to provide leaseholders with clarity on future planned works for the coming four to five years. This plan will be based upon the contract requirements S4B has with Manchester City Council for the maintenance of their buildings as well as ongoing reviews of the condition of the stock.

We will provide information about each individual item of work, its estimated cost, the timetable for completing the work, and the proposal to spread some contributions over a longer period via the sinking fund to ensure leaseholders are able to budget for future service charges.

These costs will be provided for each separate block of flats / maisonettes.



## CONTACT S4B

**S4B are your one-stop-shop for any questions you have in Brunswick.**

**Call:** 0300 555 0128

**Online:** [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)

**Visit us:** S4B Housing Office, 15 Brunswick Street, Manchester M13 9SU

**Opening hours:** Monday to Friday 9am to 5pm

**Out of hours:** 0300 555 0128 for Emergency repairs and anti-social behaviour problems.

**Email:** [info@s4bmanchester.co.uk](mailto:info@s4bmanchester.co.uk)

**Text:** 07947 488 088

**WhatsApp:** 07500 065 270





# SERVICE CHARGE PAYMENTS

## Paying your service charge

Your service charge is collected by S4B. All queries you have regarding your service charge should be made to S4B who will be happy to assist.

All leaseholders are allocated a unique account number (located on all invoices) and this should be quoted on all payments.

Important - S4B will not be able to accept cash at the S4B housing office. But there are a number of other ways to pay outlined below.

If you need advice on how to pay your service charge please call 0300 555 0128 or Visit the S4B housing office, 15 Brunswick Street, Manchester, M13 9SU.

## When is my service charge due?

Your service charge is due each quarter for which you will be issued an invoice. Annual statements will be produced by the end of September each year.

If you fail to pay your service charge then you could face legal action against you, which may result in the loss of your property.

## How to pay your service charge

### Direct Debit

This is a quick and easy way for your service charge to be paid automatically. Please call 0300 555 0128 to speak to an advisor who can set up a direct debit over the phone.

### Standing Order

This is an alternative way for your service charge to be paid automatically. Please call 0300 555 0128 to request S4B bank details and set up the standing order using internet banking or by visiting your local branch.

### Online

You can pay online using a debit or credit card at [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk) or [www.allpayments.net](http://www.allpayments.net)

### Call

You can call S4B to pay during office opening hours (listed on page 6).  
0300 555 0128 with a debit or credit card.  
You can pay 24 hours a day by calling 0844 557 8321.

### In person

You can pay by cash, debit or credit card at any paypoint using your payment card.

### Your nearest payment points are:

#### G B STORES

4 Polygon Street  
Manchester  
M13 9SG

#### KHIMJI NEWS

129 Oxford Road  
Manchester  
M1 7DY

#### GET CONNECTED

342 Oxford Road  
Manchester  
M13 9NG

#### WINESHOP

74 Stockport Road  
Manchester  
M12 6AL

S4B cannot accept cash payments at the local office.

### Post

You can send a cheque payable to S4B Manchester and write your name, address and leaseholder account number on the reverse.

Remember: please send your cheque well in advance as it takes time to credit your account.

### Text payment

Register on <https://www.allpayments.net/textpay/> enter details of with credit or debit card and payment card. Or download the Allpay app to make payments from your smartphone.

## Struggling to pay your service charges?

### - We can help

It's your responsibility to make sure your service charge is paid on time.

If you find that you are falling behind with your payments, please call us on 0300 555 0128. We can offer advice and support to help you get back on track. For independent advice, call National Debt Helpline on 0808 808 4000.

# REPAIRS

**It is important to us that your building and communal areas are kept in good repair and well maintained.**

Our communal repairs service is available during office opening hours (listed on page 5). Please be aware that S4B will only carry out repairs to the communal parts of your building.

## To report a repair:

**Call:** 0300 555 0128

**Online:** [www.S4Bmanchester.co.uk/your-home-tenant-services/repairs/report-a-repair/](http://www.S4Bmanchester.co.uk/your-home-tenant-services/repairs/report-a-repair/)

**Email:** [repairs@s4bmanchester.co.uk](mailto:repairs@s4bmanchester.co.uk)

**Visit:** S4B Housing Office, 15 Brunswick Street Manchester M13 9SU. (Monday - Friday)

## In an emergency

If you need to report an urgent repair, please call us immediately 0300 555 0128 anytime 24 hours a day.

If you smell Gas call National Grid 0800 111 999 immediately

## Help us to help you

Please describe the repair in as much detail as possible to ensure we can quickly identify the problem.

## Our pledge

Here at S4B, when a repair is carried out we will:

- Attempt to make your appointment at a convenient time
- Assess the repair and find the best solution
- Respect your home and communal space
- Clean up when the work is finished

## Timescales

To ensure that your query is dealt with effectively, our repairs are categorised when you contact us.

If the problem is causing a health and safety risk to you or anyone else the repair will be classified as an emergency and we will attend within 3 hours.

# OTHER REPAIRS

**For all other repairs we will let you know the deadline date for fixing the problem. These deadlines are based on the level of urgency of the repair.**

You will be given a unique reference number for your repair. You should use this reference number if you have any queries about your repair.

S4B are committed to repairing 85% or more repairs on the first visit (unless it's not clear what the fault is and we need to do a pre-inspection).

In a few cases, we might need to order a specialist part which may take a few extra days. However we will always provide a temporary repair and make sure everything is safe.



# THE RIGHT TO MANAGE

**The Commonhold and Leasehold Reform Act 2002 provides a right for leaseholders to acquire the landlord's management functions by transfer to a company set up by them - the Right To Manage (RTM) company.**

The right was introduced, not just as a means of wresting control from bad landlords, or managing agents, but also to empower leaseholders, who generally hold the majority of value in the property, to take responsibility for the management of their block.

You are unable to exercise the Right to Manage as The Right to Manage does not apply where the immediate landlord of any qualifying tenant is a local housing authority.

# COLLECTIVE ENFRANCHISEMENT

**Collection Enfranchisement is a right, subject to qualification, for the owners of flats in a building, and sometimes part of a building, to join together and buy the freehold of that building.**

At least 50% of the flats in the building who are qualifying tenants need to participate and the building must also qualify.

The relevant Act is the Leasehold Reform Housing & Urban Development Act 1993 (as amended).

The leaseholders have to decide how they will acquire and hold the freehold and this is often via a company of which they will all be members. This will also be the nominee purchaser, who will be named in the initial notice to the landlord.



# CARETAKING SERVICE

**The caretakers maintain a high standard of cleaning and caretaking services to multi storey buildings, maisonettes and cottage flats as well as daily safety checks and litter picks.**

The caretaking team will check the neighbourhood on a daily basis to ensure it is kept clean and tidy and that it is safe and secure.

If you are concerned about any neighbourhood issues in Brunswick, such as vandalism, nuisance, abandoned properties, fly tipping and refuse collections, please contact us on:

**Call:** 0300 555 0128.

**Online:** [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)

**Email:** [info@s4bmanchester.co.uk](mailto:info@s4bmanchester.co.uk)

**Visit:** S4B Housing Office, 15 Brunswick Street, Manchester M13 9SU (Monday - Friday)





# THE BRUNSWICK ENVIRONMENT

Please help to keep Brunswick neighbourhood tidy. S4B would like to create an environment where everybody plays a role in keeping Brunswick tidy.

All bin collections are provided by Manchester City Council. The collections currently take place on Fridays.

**Find out more:** Visit [www.manchester.gov.uk/bincollections](http://www.manchester.gov.uk/bincollections)

## Useful contacts:

To report the following environmental issues:

- Bulky waste collection
- Order a new bin
- Report a street that needs cleaning
- Pothole, road or pavement damage

**Web:** [www.manchester.gov.uk](http://www.manchester.gov.uk)

**Text:** 86099

**Call:** 0161 234 5004

## Your nearest recycling centres:

Sandfold Lane, Levenshulme, M19 3BJ  
Tel: 0161 224 0806

Reliance Street, Newton Heath, M40 3EZ  
Tel: 0161 688 0370

## Donating unwanted items

**Recycle unwanted furniture, clothing or appliances:**

Wesley Community Furniture 0161 226 9051  
Mustard tree 0161 228 7331

# COMMENTS, COMPLIMENTS, COMPLAINTS

**S4B is committed to providing the best possible service at all times, so we always welcome your feedback.**

We want to know when we have done something well, so that we can continue to provide a good service to our customers.

If we don't get things right, we want to know about it so we can do something about it. We will treat all complaints very seriously.

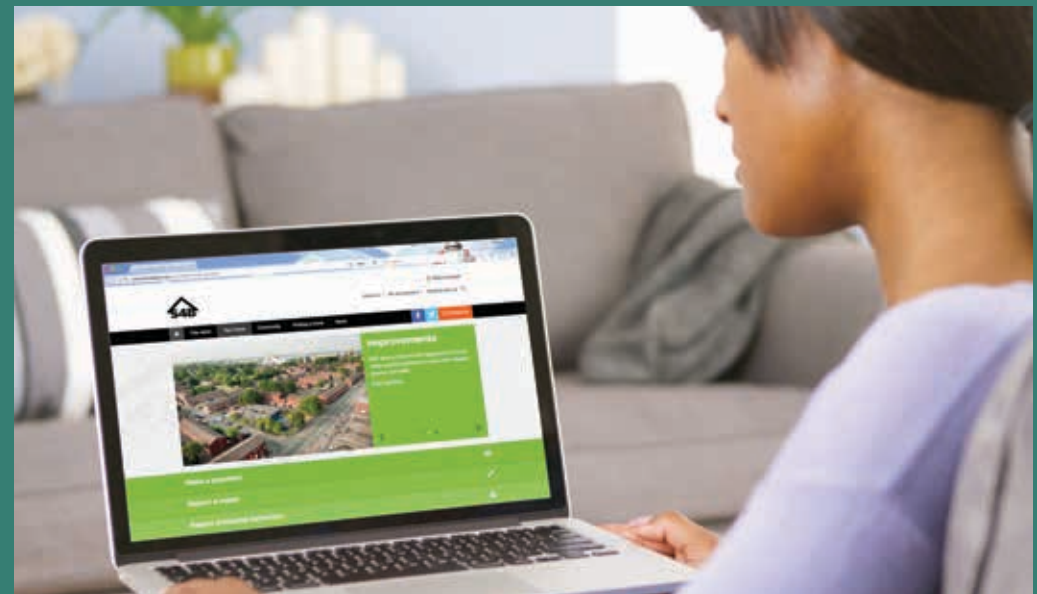
## How to make a comment, compliment or complaint:

**Tel:** 0300 555 0128

**Online:** [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)

**Email:** [info@S4Bmanchester.co.uk](mailto:info@S4Bmanchester.co.uk)

**Office:** S4B Housing Office, 15 Brunswick Street, Manchester. M13 9SU  
(open 9am – 5pm Monday to Friday)





## S4B OPPORTUNITY CLUB

**S4B aims to help residents find local routes into work, training, volunteering and community activities. Working in partnership with local organisations, the Brunswick opportunity club can offer a wide range of support.**

S4B are committed to ensuring that people from the local area work on the Brunswick project with apprenticeships, full and part time jobs and work experience opportunities covering a series of disciplines in housing and construction.

### The S4B opportunity club provides members with information and updates about:

- Local job opportunities
- Apprenticeships
- Training courses
- Career advice
- Volunteering opportunities
- Community activities
- Work placements

### Count me in!

If you would like to find out more about the S4B opportunity club, further details can be found on:

**Website:** [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)

**Call:** 0300 555 0128

**Email:** [info@s4bmanchester.co.uk](mailto:info@s4bmanchester.co.uk)

**Text:** 07947 488 088

## GET INVOLVED!

**We want to make sure that our residents are at the centre of what we do and we are really keen to hear from residents.**

You can give up as little or as much time as you wish and you can choose the areas you'd like to be involved in.

There are lots of ways you can do this - from simply sending us an email with your feedback, to helping to set up a new community group or organising events.

### Ways to get involved

- Join our residents group
- Review our services
- Organise community events
- Review our publications
- Provide us with feedback
- Help us to spread the word about the latest updates
- Review our communications methods
- Set up new community groups

If you are interested in being a part of any of the above, please contact the community regeneration manager or the community development officer.

**Call:** 0300 555 0128

**Email:** [info@s4bmanchester.co.uk](mailto:info@s4bmanchester.co.uk)

**Text:** 07947 488 088

**Online:** [www.S4Bmanchester.co.uk](http://www.S4Bmanchester.co.uk)

**Visit us:** S4B Housing Office, 15 Brunswick Street, Manchester M13 9SU

Arabic	0300 555 0128 للحصول على هذه المعلومات بلغتك الرجاء الاتصال برقم الهاتف
Bangla	এই তথ্যটি আপনার ভাষায় পেতে চাইলে দয়া করে টেলিফোন করুন 0300 555 0128 এই নম্বরে।
Chinese	如欲索取這資訊以閣下語言編制的副本請致電 0300 555 0128
French	Pour recevoir ces informations dans votre langue prière d'appeler le 0300 555 0128
Somali	Si aad u hesho macluumaadkaani oo luqaddaada ku qoran fadlan wax 0300 555 0128
Turkish	Bu bilgiyi kendi dilinizde almak için lütfen 0300 555 0128 numarayı arayınız.
Urdu	یہ معلومات اپنی زبان میں حاصل کرنے کیلئے براہ مہربانی 0300 555 0128 پر فون کیجئے۔

#### S4B Housing Office

15 Brunswick Street Manchester M13 9SU

T: 0300 555 0128 E: [Info@s4bmanchester.co.uk](mailto:Info@s4bmanchester.co.uk)

W: [s4bmanchester.co.uk](http://s4bmanchester.co.uk)

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