

PEAKS & PLAINS  
Housing Trust



28 September 2023

# Leaseholder Meeting



# Welcome & Housekeeping

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- Welcome!
- No fire alarms planned
- Any specific issues relating to your property will be dealt with outside of the meeting, we will raise a call back with the right team.
- Keep an eye out for a survey following the session.
- Summary of the meeting will be shared with all leaseholders by the end of October.
- Now, introductions from Peaks & Plains.

# Agenda

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**6pm:** Welcome with introductions and housekeeping - Rachel Marsland, Customer Voice Manager

**6:05pm:** Repairs and Estates update with a focus on damp and mould – Michaela Burns, Repairs & Maintenance Manager and Caren Breddy, Estates Manager

**6:25pm:** Leaseholder forum and newsletter update – Fran Worthington, Homeownership Team Leader

**6:35pm:** Roles and Responsibilities – Fran Worthington, Homeownership Team Leader

**6:45pm:** Using your data – Zakiyya Richardson, Service Charge Manager

**7pm:** Opportunity to have your say and ask any questions



# What is damp, mould & condensation?

## Condensation

Condensation is water vapour that is in the air in most homes - warm air holds more moisture than cold. When this moisture meets a cold surface (eg a window or wall) the vapour turns into visible droplets of water and there is an increasing risk of mould growing in these places.

We each create as much as four pints of moisture every day through activities such as breathing, cooking, bathing and the laundry process. This moisture is typically held in the air until it is diluted or until the air temperature cools and it condenses on cold surfaces. Mould will grow on the internal surfaces of buildings when Relative Humidity at the surface exceeds 80% for six hours or more.

Water running down windows, damp patches on walls and un-insulated ceilings are the obvious signs that there is condensation in the home.



# Mould

Mould spores are like tiny invisible seeds that float in the air. When they come in to contact with moisture, these spores multiply, very much like weeds in the garden.

**Mould will grow in places with a lot of moisture, such as around leaks in roofs, windows, or pipes, or where there has been flooding.** Mould grows well on paper products, cardboard, ceiling tiles, and wood products. Mould can also grow in dust, paints, wallpaper, insulation, drywall, carpet, fabric, and upholstery.

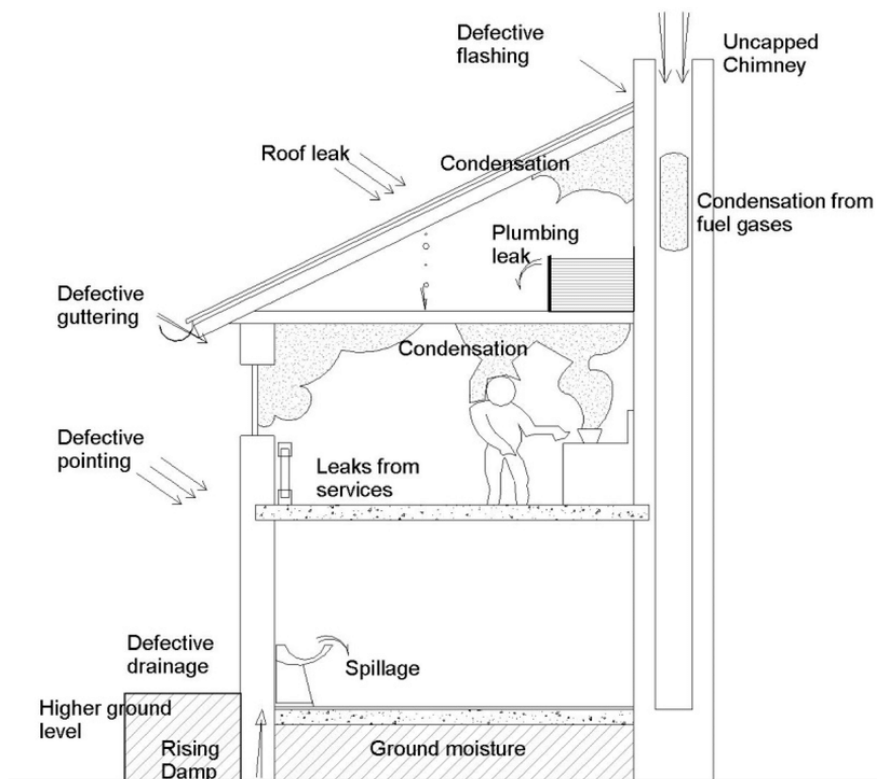
Mould growth can start to grow on a damp surface within **24 to 48 hours**, therefore adequate ventilation and wiping moisture from surfaces is key to preventing mould growth.



# Damp

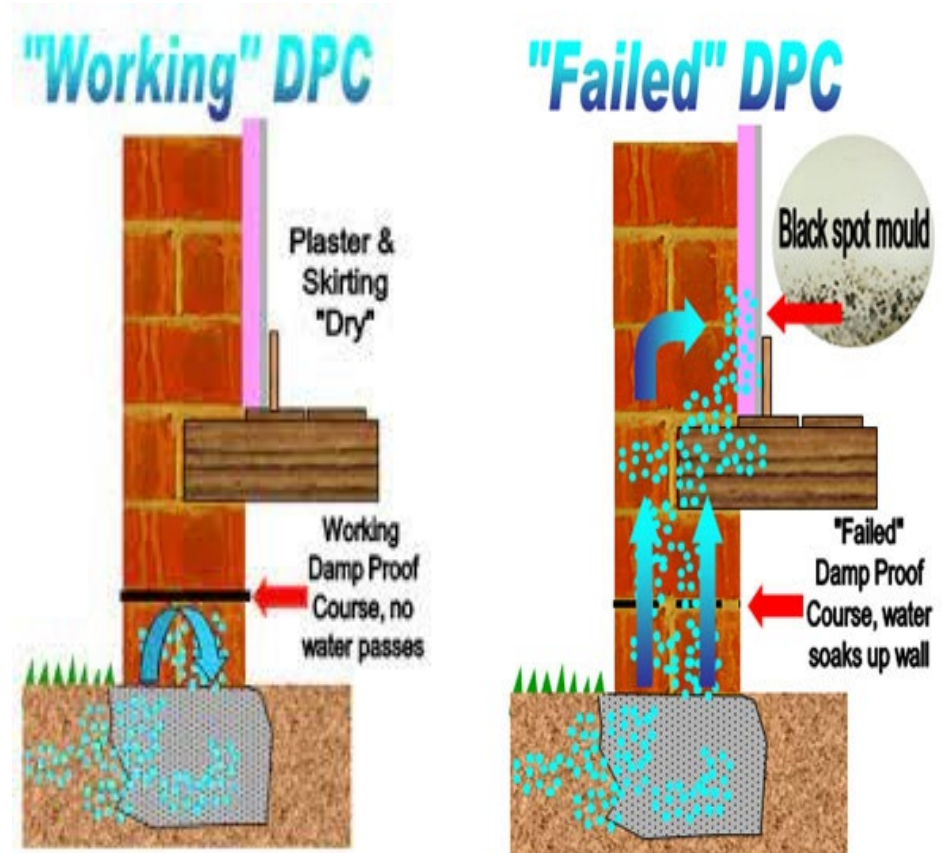
There are two different sorts of damp – **Rising** and **penetrative damp**. The most common difference is the height at which it occurs.

Defective plumbing and condensation is often referred to as a 'cause of damp'.



# Rising damp

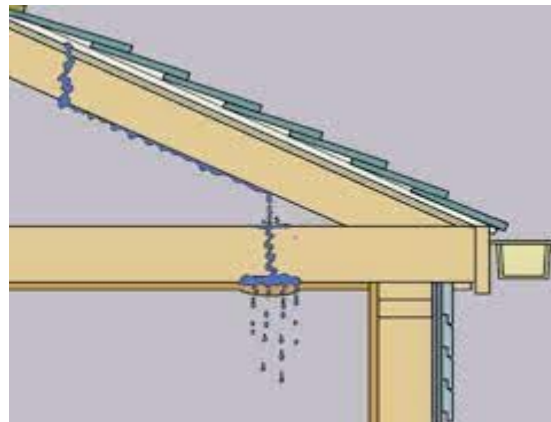
- Rising damp will only occur up to a metre from the ground level.
- Rising damp is caused by a defective, bridged, or absent damp proof course (DPC), or a lack of basement tanking.
- Rising damp could have negative effects on plaster, wallpaper, floors and skirting boards. **If left untreated it could lead to wet rot, a fungus that can damage wood.** Or, even more seriously, it could cause dry rot, another fungus that spreads through wood very quickly.



# Penetrative damp



- Penetrative damp can occur anywhere and can be caused by leaks from pipes, gutters, roofs etc.
- The common signs of penetrating damp include: Damp staining on external walls. Damp patches on walls or ceilings. Wet and crumbly plaster.
- Like most cases of damp, **if left untreated it can cause problems for the structure and significant damage to the fabric of your home.** If a penetrating damp problem is left untreated it can cause deterioration to the fabric of your property including damage to walls, floors, ceilings and can even cause rot to timbers.





## Top tips for homes – preventing condensation

Do✓

### Do....

- Try to keep the temperature in your home at a consistent temperature (between 18-21°C).
- Wipe away water droplets (condensation) from the windows, tiles and other surfaces before mould grows (within 48 hours).
- Keep your internal doors closed, particularly when cooking and bathing, and leave a window open until the moisture in the air and on the surfaces evaporates.
- Keep your home well ventilated by keeping extractor fans turned on, opening trickle vents to the windows and opening windows – especially when cooking, after bathing and when drying clothes inside.
- We don't recommend drying clothes on maidens or radiators, but if you need to, ensure you ventilate the room properly to allow the moisture from the clothes to escape.



# Top tips for homes – preventing condensation

## Don't...



- Leave the kettle or a pan boiling longer than necessary.
- Leave the kitchen and bathroom doors open when cooking or bathing.
- Dry clothes on a radiator without ventilating the room or use a front vented tumble dryer without a venting tube discharging outside.
- Have furniture rested against walls, this prevents air circulation to that area.
- Putting the heating on in short bursts at a high temperature.
- Block wall vents, trickle vents or extractor fans, especially where any form of gas heating is in use.
- Leave condensation to run down windows, causing puddles on the sill.
- Allow mould to build up on any surface.

# Estate Update

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### Grounds Maintenance

- Incumbent contractor – Idverde, contract ends 31st December 2023
- Procurement of new contractor in progress
  - Framework selected
- Consultation with all residents has started, feedback/comments requested
  - Stage 1 initial letter inviting comments
  - Stage 2 announcement of potential contractors
  - Stage 3 contractor award notification



# Update on topics

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What's coming next:

We will be reviewing our **Leaseholder Charges**

These will include:

- notice of transfer/ charge / assignment
- copy of documents
- leasehold management pack (LPE1)
- deed of covenant
- permission requests

If you'd like to get involved, please let us know.

# Newsletter

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Look out for the newsletter in October 2023

We will look back over 2022-23:

- what we did
- complaints received
- what's coming next

Is there anything you'd like to see?



# Roles and Responsibilities

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What are you as a Leaseholder responsible for keeping in good order the condition of:

- internal doors
- flat entrance doors and frames
- internal plaster and wall coverings
- service pipes, cables and wires
- fittings such as kitchen utilities
- window glass, frames and furniture
- baths, sinks, toilets and wash hand basins
- individual domestic heating systems

Repairs that you are responsible for must be carried out by a competent contractor and paid for by you.

The above list of items for repair is indicative and may vary from one individual lease to another. The lease should always be checked.



# Ways to report

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What are the Trust's obligations to repair and maintain:

- foundations
- roof
- external doors
- structural walls
- communal facilities
- external decoration to blocks of flats

Although we are responsible for carrying out these works, leaseholders must contribute toward the cost and will be recovered through your service charge.

## How do you report a communal repair?

The best way to report this is via [trust@peaksplains.org](mailto:trust@peaksplains.org) or call us on 0800 012 1311

# Leaseholder Buildings Insurance

All leasehold building insurance & claims for incidents are dealt with by Zurich Municipal.

The policyholder is **CHESHIRE PEAKS & PLAINS HOUSING TRUST**

The policy number is **JHA-22S685-0033 (2023/24)**

The internal decorations including internal walls, ceilings, fixture and fittings are covered against damage caused by an insured peril. The insurance policy covers the leaseholders' share of the exterior structure and communal areas of the building against perils such as fire, storm damage, vandalism, flooding (including burst pipes).

Please note the following extensions and conditions to the general insurance policy conditions:

- Unoccupancy clause: Policy provides 60 days coverage for unoccupied properties and then reduced cover for malicious damage, theft and escape of water (see schedule).
- Loss of rent and alternative accommodation: 30% of building sum insured.
- Claims excess: £100 excess for each and every loss, increasing to £350 for escape of water and £1000 for subsidence, ground heave and landslip claims.
- Landlords Insurance: Please note if you are sub-letting your property, arranging Landlords Insurance remains your responsibility and it is not part of your Leasehold Building Insurance. We highly recommend you have Landlords Insurance cover in place to deal with any issues or disputes in relation to your tenancy.
- Details of how to claim are contained within the policy schedule.

To make a claim for vandalism you will need to request a crime reference number from the police.



# Home Contents Insurance

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Under the terms of your lease, your personal belongings i.e. furniture, television or refrigerator are not insured against theft or damage. This means that if your possessions are destroyed during an incident, you will not be covered for your loss unless you have household contents insurance. It is the leaseholder's responsibility to ensure that Home Contents Insurance is in place for personal belongings.

The Trust has teamed up with Thistle Tenant Risks, and Ageas Insurance Limited who provide the My Home Contents Insurance Scheme. This is available for leaseholders, and you can find information about this on the Trust website.



# Using your data

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- Peaks and Plains is the landlord of the building where you own a property under a long lease, which forms a legally binding contract.
- The data is collected under Article 6 of the General Data Protection Regulation (GDPR)
- We will use the information you provide to maintain a landlord and tenant relationship with you and to deliver a leasehold property management service.
- This includes billing for service charges and other costs, to contact you about any issues regarding your property, including statutory consultation, and to provide any other services.



# What data we collect about you?

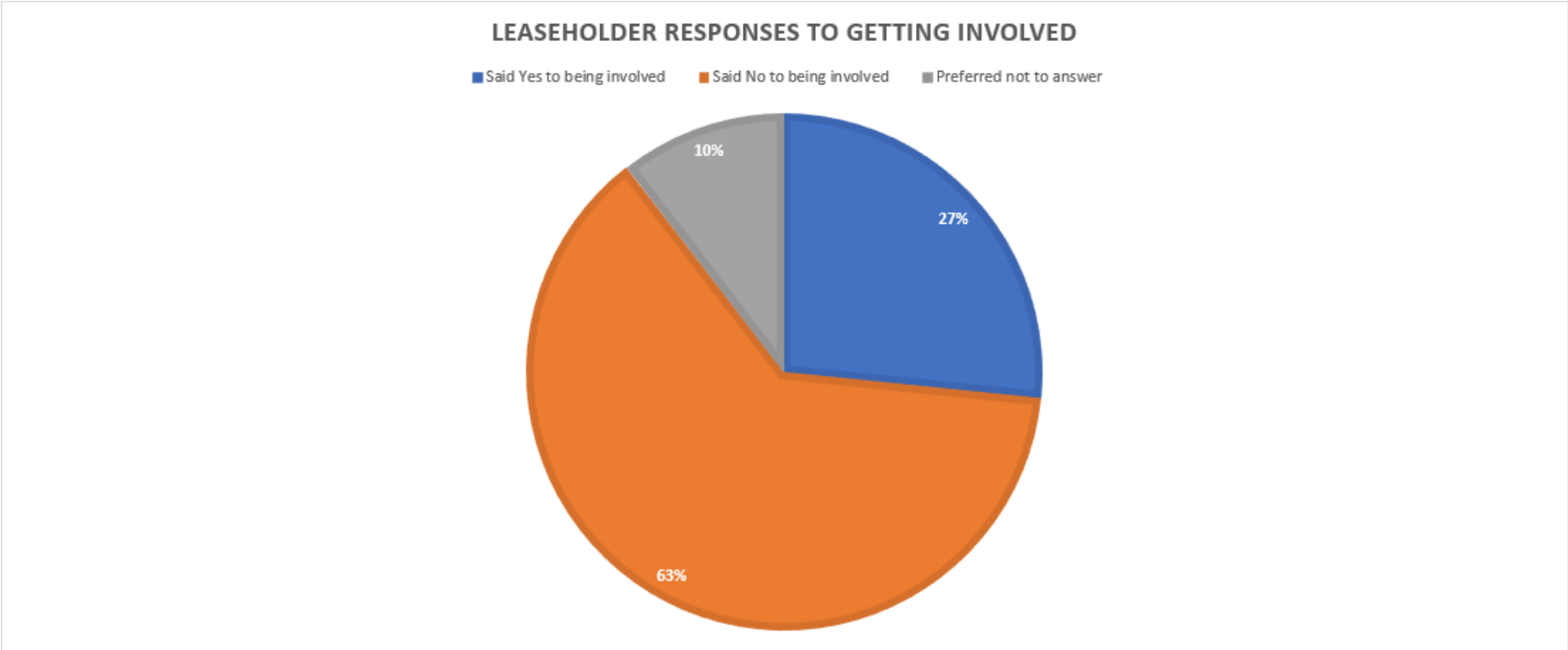
The information we require to provide a good landlord service:

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- Landlord Name and Correspondence Address
- Date of Birth
- Contacts details of landlord and another emergency contact.
- Do you live at the address, do you rent the property out, do you have a management agent?
- Do you consider yourself to have a disability, details of any disabilities
- Do you have a Gas Boiler, is it serviced annually?
- How would you like to receive our communication?
- Would you like to be involved in Leasehold Forum?



In November 2022, the Trust started to actively collect leaseholder data. Between November 2022 and August 2023, we have had 48% of leaseholders complete the data form. As part of the form, we asked leaseholders if they would like to get 'involved'. Below are the results:



# Examples of why we need Leaseholder data

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- Emergency situations such as an uncontrolled leak
- Using correct correspondence address for those leaseholders that do not live in leasehold property
- When you need to contact us, it helps keep your account secure by asking you additional security questions such as date of birth.
- Understanding if a leaseholder has a disability and requires additional support

Leaseholder meeting

# Questions & discussion

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Leaseholder meeting

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