

## **Frequently asked questions**

We have provided a list of some the questions that we are asked most frequently below.

### **When will I be issued a service charge bill?**

Service charge bills are issued 18 months in arrears and you will receive an official invoice by the end of September every year.

### **I cannot afford to pay my service charge bill, what should I do?**

Do not ignore invoices or final demands for payment – this can result in additional costs being added to your account. If you are experiencing financial difficulties, you should contact our Finance Team on 01443 863272 for advice. In most cases we will be able to offer you an affordable repayment plan.

### **The lease states you are responsible for repairs and maintenance so why do I have to pay?**

The lease places a legal duty on the Council to provide certain works and services to leaseholders. The duty placed on us is to undertake the work, not pay for the work. If you owned a freehold house, you would have to pay all the costs of running your home whereas as a leaseholder these costs are shared with your landlord and other leaseholders. Your lease requires you to pay a share of these costs and failure to do so is a breach of the lease agreement.

### **Why do I have to pay for repairs that are carried out on other flats in my block when I do not benefit from them?**

Your lease defines that you are responsible for paying an apportioned share of repair costs for your block. In some cases, you may not directly benefit from the repair but that does not mean that you are not liable to contribute. Remember that when a similar repair is carried out on your flat, you will only pay a proportion of the cost, not the full cost.

### **Why doesn't my building insurance cover the cost of repairs?**

Your building insurance premium covers the cost of any repairs that are carried out as a result of storm damage, vandalism, flood damage, fire and other insured perils. It does not cover general maintenance or fair wear and tear. It is important that you tell us if you think damage has been caused as a result of one of the insured perils. For more information please contact the Council's Insurance Department on 01443 863259.

### **How do I know that I'm paying fair rates for repairs and maintenance?**

Some repairs and maintenance are carried out by the Council's in-house work force and some are carried out by contractors who have won the contract in open

competition with other contractors. Caerphilly Council has a schedule of rates for repair items and this schedule is benchmarked with the National Schedule of Rates to ensure our prices are competitive.

### **How will I know when you intend to carry out work on my block?**

The Council will not inform you if we are carrying out minor repairs or maintenance that will cost you individually less than £250. However, for any repairs that will cost you more than £250, or where the block cost is likely to exceed £1000, we will consult you before starting the work.

### **Can I carry out my own repairs?**

You are permitted to carry out internal repairs within your flat, but you must not carry out any repairs, maintenance, alterations or improvements to the structure, exterior or shared parts of your block. These areas are entirely the Council's responsibility.

### **Can I paint the outside of my property?**

No. You must not carry out any painting works to the exterior of the building, or in any internal communal areas. This is very important as some surfaces require special treatment prior to painting, or the use of a specific type of paint. If you carry out inappropriate painting works you will be recharged any costs associated with removing the paint.

### **Why do I have to obtain Landlord's Consent to alter or improve my flat?**

As landlord of the block, we must ensure that any alterations or improvements do not adversely affect the health or safety of anyone who lives in your block of flats. We also have to make sure that the work you are planning does not affect our ability to repair or maintain the flat or block in the future. Each application you make will be judged on its own merits, but we reserve the right to refuse your application for the reasons above.

### **What should I do if I have water coming into my property from the flat above?**

If you suspect that your upstairs neighbour has a leak, you should first attempt to contact them directly to resolve the issue. If you are unable to do this, contact your Leaseholder Services Officer who may be able to assist you. Be careful if the leak is near any of your electrical switches or sockets. You should call an electrician if you have concerns regarding water penetration affecting your electrics. If the leak has caused damage to your property, contact the Council's Insurance Department for advice on whether you can make a claim.

### **My downstairs neighbour claims they have water leaking into their flat from my property. What should I do?**

You are responsible for all internal water pipes in your home. You should discuss the issue with your neighbour in order to obtain as much information as possible on the

location of the leak. You may need to employ a plumber to help you identify and fix the problem.

### **What can I do if I am experiencing anti-social behaviour?**

The Council has a dedicated Tenancy Enforcement Team that investigates complaints regarding anti-social behaviour. If you feel you are a victim of anti-social behaviour, contact your Leaseholder Services Officer who will assist you to make a complaint.

### **What should I do if my property is vandalised or suffers storm damage?**

The main structure of the building is insured against vandalism and storm damage, but you must follow the correct procedure, or your claim might be unsuccessful. Refer to the relevant sections in the handbook for further details.

If you would like more information, please refer to your leaseholder handbook.