

IN THE FIRST-TIER TRIBUNAL
PROPERTY CHAMBER

CASE REF:
LON/00BE/LDC/2023/0074
All residential leasehold properties
managed by the London Borough of
Southwark

LONDON BOROUGH OF SOUTHWARK

Applicant

and

ALL LEASEHOLDERS

Respondents

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Application for the dispensation of all or any of the consultation requirements provided for by section 20 of the Landlord and Tenant Act 1985

Section 20ZA of the Landlord and Tenant Act 1985

It is important that you read the notes below carefully before you complete this form.

This is the correct form to use if you want to ask the Tribunal to dispense with all or any of the consultation requirements set out in section 20 of the Landlord and Tenant Act 1985 and in the Service Charges (Consultation Requirements)(England) Regulations 2003.

A fee is payable for this application (see section 13 for Help with Fees).

Applications should be sent as a Microsoft Word document by **email** to the relevant regional tribunal address shown in the Annex to this form. You must also send by email **the documents listed in section 13 of this form**. If you cannot access email or find someone to assist you in lodging your application by email, then a paper application will be acceptable although there may be a delay in dealing with this. Sending an application on paper will not be suitable in urgent cases.

You can now pay the **the fee (if applicable) by an on-line banking payment or by cheque/postal order enclosed with the application form.**

If you want to be sent online banking payment details by email, please tick this box

Please make sure a copy of the application is served on the other party/parties to the application. If you are unable to serve a copy on the other party/parties, please bring this to the tribunal's attention in the covering email or if sending by post in a covering letter.

Please do not send any other documents. When further evidence is needed, you will be asked to send it in separately.

If you have any questions about how to fill in this form, the fee payable, or the procedures the Tribunal will use please contact the appropriate regional office.

If you are completing this form by hand please use **BLOCK CAPITAL LETTERS**.

1. DETAILS OF APPLICANT(S) (if there are multiple applicants please continue on a separate sheet)

Name: London Borough of Southwark

Capacity: Freeholder

Address (including postcode):

160 Tooley St, London SE1 2QH

Address for correspondence (if different from above):

As above

Telephone:

Day: 0207 525 7450 Evening: Mobile: 07745 572475

Email address: carla.blair@southwark.gov.uk Fax:

Representative name and address, and other contact details: Where details of a representative have been given, all correspondence and communications will be with them until the Tribunal is notified that they are no longer acting for you.

Name: Carla Blair

Reference no. (if any)

Address (including postcode):

07745 572475

Telephone:

Day: 0207 525 7450 Mobile: 07745 572475

Email address: carla.blair@southwark.gov.uk Fax:

2. ADDRESS (including postcode) of SUBJECT PROPERTY (if not already given)

All residential leasehold properties managed by Southwark Council numbering around 16,000

3. DETAILS OF RESPONDENT (S) the person against whom an applicant seeks determination from the tribunal – this will only be the landlord’s managing agent if they are a party to the lease. If there are multiple respondents, please continue on a separate sheet.

Name:

Capacity

Address (including postcode):

Reference no. for correspondence (if any)

Address for correspondence (if different from above):

Telephone:

Day: Evening: Mobile:

Email address: Fax:

Note: If this is an application by a landlord, then usually all tenants liable to pay a service charge for the costs in question should be joined as respondents. If tenants are not joined in this way, the landlord should provide the Tribunal with a list of the names and addresses of service charge payers. If this is not possible or is impractical, then a written explanation must be provided with this application.

If you are the landlord/management company making the application please omit, if known, the telephone/fax numbers and email address of the respondent(s) when completing Box 4 and include them on a separate sheet. This is because the application form may be copied by the tribunal to other appropriate persons (e.g. other service charge paying leaseholders in the building or development).

4. BRIEF DESCRIPTION OF BUILDING (e.g.2 bedroom flat in purpose built block of 12 flats)

5. DETAILS OF LANDLORD (if not already given)

Name:

Address (including postcode):

Reference no. for correspondence (if any)

Telephone:

Day:

Evening:

Mobile:

Email address:

Fax:

6. DETAILS OF ANY RECOGNISED TENANTS' ASSOCIATION (if known)

Name of Secretary

List of RTAs can be provided on request

Address (including postcode):

Telephone:

Day:

Evening:

Mobile:

Email address:

Fax:

7. DISPENSATION SOUGHT

Applicants may seek a dispensation of all or any of the consultation requirements in respect of either qualifying works or long-term agreements.

Does the application concern qualifying works?

Yes No

If Yes, have the works started/been carried out?

Yes No

Does the application concern a qualifying long-term agreement?

Yes No

If Yes, has the agreement already been entered into?

Yes No

For each set of qualifying works and/or qualifying long-term agreements please

complete one of the sheets of paper entitled '**GROUND'S FOR SEEKING DISPENSATION**'

8. OTHER APPLICATIONS

Do you know of any other cases involving either: (a) related or similar issues about the management of this property; or (b) the same landlord or tenant or property as in this application?

Yes No

If Yes, please give details

9. CAN WE DEAL WITH YOUR APPLICATION WITHOUT A HEARING?

If the Tribunal thinks it is appropriate, and all the parties and others notified of their right to attend a hearing consent, it is possible for your application to be dealt with entirely on the basis of written representations and documents and without the need for parties to attend and make oral representations. ('A paper determination').

Please let us know if you would be content with a paper determination if the Tribunal thinks it appropriate.

Yes No

Note: Even if you have asked for a paper determination the Tribunal may decide that a hearing is necessary. Please complete the remainder of this form on the assumption that a hearing will be held. Where there is to be a hearing, a fee of £200 will become payable by you when you receive notice of the hearing date.

10. TRACK PREFERENCES

We need to decide whether to deal with the case on the Fast Track or the Standard Track (see Guidance Note for an explanation of what a track is). Please let us know which track you think appropriate for this case.

Fast Track
 Standard Track

Is there any special reason for urgency in this case?

Yes No

If Yes, please explain how urgent it is and why:

The council are about to enter into this contract, which cannot be delayed because it would leave the properties uninsured

Note

The Tribunal will normally deal with a case in one of three ways: on paper (see section 10 above) or 'fast track' or 'standard track'. The fast track is designed for cases that need a hearing but are very simple and will not generate a great deal of paperwork or argument. A fast track case will usually be heard within 10 weeks of your application. You should indicate here if you think your case is very simple and can be easily dealt with. The standard track is designed for more complicated cases where there may be numerous issues to be decided or where for example, a lot of documentation is involved. A standard track case may involve the parties being invited to a Case Management Conference which is a meeting at which the steps that need to be taken to bring the case to a final hearing can be discussed.

11. AVAILABILITY

If there are any dates or days we must avoid during the next four months (either for your convenience or the convenience of any expert you may wish to call) please list them here.

Please list the dates on which you will NOT be available:

No

12. VENUE REQUIREMENTS

Please provide details of any special requirements you or anyone who will be coming with you may have (e.g. the use of a wheelchair and/or the presence of a translator):

None

Applications handled by the London regional office are usually heard in Alfred Place, which is fully wheelchair accessible. Elsewhere, hearings are held in local venues which are not all so accessible and the case officers will find it useful to know if you or anyone you want to come to the hearing with you has any special requirements of this kind.

13. CHECKLIST

Please check that you have completed this form fully. The Tribunal will not process your application until this has been done. Please ensure that the following are enclosed with your application and tick the appropriate box to confirm:

A copy of the lease(s).

A statement that service charge payers have been named as respondents or a list of names and addressess of service charge payers

EITHER

A crossed cheque or postal order made out to HM Courts and Tribunal Service for the application fee of £100 (if applicable) is enclosed. **Please write your name and address on the back of the cheque or postal order. Please also send a paper copy of your application with your cheque or postal order, regardless of whether you have already emailed the application.**

OR

You have ticked the box at the top of this form to say you want the relevant regional tribunal office to send you details on how to pay the application fee of £100 by on-line banking. **The unique payment reference the tribunal office supplies MUST be used when making your on-line banking payment.**

DO NOT send cash under any circumstances. Cash payment will not be accepted.

Please note where there is to be a hearing, a fee of £200 will become payable by you when you receive notice of the hearing date.

Help with Fees

If you think you may be entitled to a reduced fee, the guide EX160A 'Apply for help with court, tribunal and probate fees' outlines how you can submit an application for Help with Fees.

You can submit your Help with Fees application online at www.gov.uk/help-with-court-fees or by completing the form EX160 'Apply for help with fees'. You can get a copy of the 'Apply for help with fees' form online at www.gov.uk/government/publications/apply-for-help-with-court-and-tribunal-fees or from your regional tribunal office.

Leasehold 5 Application for the dispensation of all or any of the consultation requirements provided for by section 20 of the Landlord and Tenant Act 1985 (08.20)

If you have completed an online application for Help with Fees please enter the reference number you have been given here.

H	W	F	-				-			
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If you have completed form EX160 "Apply for Help with Fees" it must be included with your application.

The 'Apply for help with fees' form will not be copied to other parties

14. STATEMENT OF TRUTH

The statement of truth must be signed and dated.

I believe that the facts stated in this application are true.

Signed: Carla Blair **Dated:** 23.3.23

GROUND FOR SEEKING DISPENSATION

Please use the space below to provide information mentioned in section 7 of this form.

You will be given an opportunity later to give further details of your case and to supply the Tribunal with any documents that support it. At this stage you should give a clear outline of your case so that the Tribunal understands what your application is about. Please continue on a separate sheet if necessary.

1. Describe the qualifying works or qualifying long-term agreement concerned, stating when the works were carried out or planned to be carried out or in the case of a long-term agreement, the date that agreement was entered into or the proposed date it is to be entered into.

This is a Qualifying Long Term Agreement for Buildings Insurance cover for all leasehold properties managed by the London Borough of Southwark. It is proposed to enter into the agreement on 31st March 2023.

2. Describe the consultation that has been carried out or is proposed to be carried out.

An Notice of Intention under Schedule 2 of the regulations was served on all leaseholders 30.6.22. This Notice complied with all requirements of the regulations

It is intended shortly to serve Notice of Proposal on all leaseholders. The Notice will set out the rates that are applicable under the contract and will invite observations from leaseholders.

It will not be possible to provide alternative tenders and the Notice will explain why, as set out below. It will not be possible to delay the letting of the contract until the observation period has ended because this would leave the buildings uninsured, and that will be explained in the Notice. It is intended to invite observations over the 30 day period and to reply to issues raised in those observations.

3. Explain why you seek dispensation of all or any of the consultation requirements.

Under the provisions of the Right to Buy, Southwark Council are obliged to provide full buildings insurance cover on behalf of our leaseholders, and recharge the premiums via the service charge

The current contract for the provision of buildings insurance is due to come to an end on 31st March 2023. The Council sought tenders for a new buildings insurance agreement in November 2022. The current Insurer, Zurich, had already indicated that they were withdrawing from the this part of the market, and would not be tendering. No tenders were received from alternative providers.

The Council has explored other alternatives through consortia of other local authorities, which were unwilling to take on additional members, and through through the private market which required a level of detail that the council does not have available regarding its stock. On 7th March the council's broker advised that a single offer had been made by Protector Insurers.

The premiums offered by Protector are substantially higher than those previously offered by Zurich and reflect the current lack of competition in the market. Although Zurich had offered to extend their contract for a limited period if no other offers were received, this extension offer was withdrawn when Protector's offer was received. The council have no alternative offer and don't believe that there is any prospect of an alternative offer being made, particularly so near to the end of the current agreement.

Under these circumstances the council propose to enter into an agreement with Protector before the 31st March 2023. For the reasons set out above it is not possible to provide a second tender as required under S20, nor is it possible to delay the agreement for the 30 day period while observations are made.

The situation regarding the market provision for insurance of Council owned blocks is widely recognised and is the subject of discussions between London Authorities and the Secretary of State to explore longer term solutions through changes to legislation.

ANNEX: Addresses of Tribunal Regional Offices

NORTHERN REGION

HM Courts & Tribunals Service
First-tier Tribunal (Property Chamber) Residential
Property, 1st Floor, Piccadilly Exchange, Piccadilly
Plaza, Manchester M1 4AH

Telephone: 01612 379491

Fax: 01264 785 128

Email address: RPNorthern@justice.gov.uk

This office covers the following Metropolitan districts: Barnsley, Bolton, Bradford, Bury, Calderdale, Doncaster, Gateshead, Kirklees, Knowsley, Leeds, Liverpool, Manchester, Newcastle-upon-Tyne, Oldham, Rochdale, Rotherham, St. Helens, Salford, Sefton, Sheffield, Stockport, Sunderland, Tameside, Trafford, Tyneside (North & South), Wakefield, Wigan and Wirral.

It also covers the following unitary authorities: Hartlepool, Middlesbrough, Redcar and Cleveland, Darlington, Halton, Blackburn with Darwen, Blackpool, Kingston-upon-Hull, East Riding of Yorkshire, Northeast Lincolnshire, North Lincolnshire, Stockton-on-Tees, Warrington and York.

It also covers the following Counties: Cumbria, Durham, East Cheshire, Lancashire, Lincolnshire, Northumberland, North Yorkshire and West Cheshire.

MIDLAND REGION

HM Courts & Tribunals Service
First-tier Tribunal (Property Chamber) Residential
Property, Centre City Tower, 5-7 Hill Street,
Birmingham, B5 4UU

Telephone: 0121 600 7888

Fax: 01264 785 122

Email address: RPMidland@justice.gov.uk

This office covers the following Metropolitan districts: Birmingham, Coventry, Dudley, Sandwell, Solihull, Walsall and Wolverhampton.

It also covers the following unitary authorities: Derby, Leicester, Rutland, Nottingham, Herefordshire, Telford and Wrekin and Stoke-on-Trent.

It also covers the following Counties: Derbyshire, Leicestershire, Nottinghamshire, Shropshire, Staffordshire, Warwickshire and Worcestershire.

EASTERN REGION

HM Courts & Tribunals Service
First-tier Tribunal (Property Chamber) Residential
Property, Cambridge County Court, 197 East Road
Cambridge, CB1 1BA

Telephone: 01223 841 524

Fax: 01264 785 129

Email address: RPEastern@justice.gov.uk

DX 97650 Cambridge 3

This office covers the following unitary authorities: Bracknell Forest, West Berkshire, Reading, Slough, Windsor and Maidenhead, Wokingham, Luton, Peterborough, Milton Keynes, Southend-on-Sea and Thurrock.

It also covers the following Counties: Bedfordshire, Berkshire, Buckinghamshire, Cambridgeshire, Essex, Hertfordshire, Norfolk, Northamptonshire, Oxfordshire and Suffolk.

SOUTHERN REGION

HM Courts & Tribunals Service
First-tier Tribunal (Property Chamber) Residential
Property, Havant Justice Centre, The Court House,
Elmleigh Road, Havant, Hants, PO9 2AL

Telephone: 01243 779 394

Fax: 0870 7395 900

Email address: RPSouthern@justice.gov.uk

This office covers the following unitary authorities: Bath and Northeast Somerset, Bristol, North Somerset, South Gloucestershire, Bournemouth, Plymouth, Torbay, Poole, Swindon, Medway, Brighton and Hove, Portsmouth, Southampton and the Isle of Wight.

It also covers the following Counties: Cornwall and the Isles of Scilly, Devon, Dorset, East Sussex, Gloucestershire, Hampshire, Kent, Somerset, Surrey, West Sussex and Wiltshire.

LONDON REGION

HM Courts & Tribunals Service
First-tier Tribunal (Property Chamber) Residential
Property, 10 Alfred Place, London WC1E 7LR

Telephone: 020 7446 7700

Fax: 01264 785 060

Email address: London.RAP@justice.gov.uk

DX 134205 Tottenham Court Road 2

This office covers all the London boroughs.

The Ministry of Justice and HM Courts and Tribunals Service processes personal information about you in the context of tribunal proceedings.

For details of the standards we follow when processing your data, please visit the following address <https://www.gov.uk/government/organisations/hm-courts-and-tribunals-service/about/personal-information-charter>

To receive a paper copy of this privacy notice, please call 0300 123 1024/ Textphone 18001 0300 123 1024.



**FIRST-TIER TRIBUNAL
PROPERTY CHAMBER
(RESIDENTIAL PROPERTY)**

Case reference	:	LON/00BE/LDC/2023/0074
Properties	:	All residential leasehold properties managed by the London Borough of Southwark
Applicant	:	London Borough of Southwark
Representative	:	Not Represented
Respondents	:	All leaseholders
Type of application	:	To dispense with the requirement to consult leaseholders about a long-term agreement for Building Insurance
Legal Officer	:	Nadine Sandford
Date of directions	:	5th May 2023

**DIRECTIONS ON AN APPLICATION UNDER SECTION 20ZA OF
THE LANDLORD AND TENANT ACT 1985**

The parties may agree between themselves any reasonable change to the dates in these Directions EXCEPT for the date of sending the bundles and the hearing date/s.

Covid-19 Arrangements

- For the tribunal's current procedures, please see the Guidance for Users at: <https://www.judiciary.uk/wp-content/uploads/2021/02/Guidance-for-Users-February-2021-final.pdf>
- Unless directed otherwise, all communications to the tribunal, including the filing of documents and bundles, should be by **email ONLY**, attaching a letter in Word format. Emails must be sent to London.RAP@justice.gov.uk. The attachment size limit is 36MB. If your attachments are larger than 36MB they must be split over several emails.

- **If a party does not have email, access to the Internet and/or cannot prepare digital documents, they should contact the case officer about alternative arrangements.**

Background to the Application

- (A) The Applicant landlord seeks dispensation under section 20ZA of the Landlord and Tenant Act 1985 from all/some of the consultation requirements imposed on the landlord by section 20 of the 1985 Act¹.
- (B) The Applicant proposes to enter into a new Qualifying Long Term Agreement for Building Insurance cover for all leasehold properties managed by the London Borough of Southwark. It was due to enter into the agreement on 31st March 2023 as set out in the application.
- (C) The new contract will run from 31st March 2023, after the current contract expired on 30th March 2023. The Applicant states that the previous insurer, Zurich, were unwilling to provide a renewal quote, and that the only quote it received was from Protector Insurers, at a substantially higher premium than that previously paid to Zurich. The Applicant seeks dispensation from all the consultation requirements under section 20 of the Landlord and Tenant Act 1985 on grounds that it was not possible for it to provide a second tender as required under section 20, and because it was not possible to delay entering into the agreement for the 30-day period for leaseholders to provide observations.
- (D) The only issue for the tribunal is whether it is reasonable to dispense with the statutory consultation requirements. **This application does not concern the issue of whether any service charge costs will be reasonable or payable.**
- (E) The Tribunal Procedure (First-tier Tribunal) (Property Chamber) Rules 2013 give guidance on how the application will be dealt with.

DIRECTIONS

1. The Applicant landlord must by **29th May 2023**:
 - Write to each of the leaseholders and to any residential sub-lessee and to any recognised residents' association concerned by email, hand delivery or first-class post, setting out the following:
 - (a) Informing them of the application;

¹ See the **Service Charges (Consultation Requirements) (England) Regulations 2003 (SI 2003/1987)**

- (b) Advising them that a copy of the application (with personal details deleted), statement of case, supporting documents and a copy of these directions will be available on the applicant's website, advising them of the URL address, and notifying them that any response to the application should be made by **19th June 2023**;
 - (c) Informing the leaseholders that if they wish to receive a printed copy of the application and these directions they should write to the applicants, who will then send printed copies (again, with any personal details deleted);
 - (d) Advise the leaseholders that as the application progresses additional documents will be added to the website, including the final decision of the tribunal, stating clearly that the final decision is likely to be uploaded on or after **17th July 2023**.
- Confirm to the tribunal by email that this has been done and stating the date(s) on which this was done.
2. Those leaseholders who oppose the application must by **19th June 2023**:
 - Complete the attached reply form and send it by email to the tribunal; and
 - Send to the Applicant landlord, by email or by post, a statement in response to the application with a copy of the reply form. They should send with their statement copies of any documents upon which they wish to rely.
 3. The Applicant landlord must by **3 July 2023**:
 - Prepare a digital, indexed and paginated Adobe PDF bundle of all relevant documents for use in the determination of the application, containing all of the documents on which the Applicant landlord relies, including the application form, these and any subsequent directions, copies of any replies from the leaseholders and any relevant correspondence with the tribunal;
 - Upload a copy of the bundle to their website;
 - Write to each of the leaseholders who have sent a reply form to oppose the application, by email and/or post, providing them with a link to the uploaded bundle or, if they request one, a paper copy of the bundle;
 - Also send an email to the tribunal at London.Rap@justice.gov.uk with a similar link to the uploaded bundle, that can be downloaded by the tribunal. The subject line of the email must read: "BUNDLE FOR PAPER DETERMINATION: [case reference number]".

Determination

4. The tribunal will decide the application during the seven days commencing **17th July 2023** based on the documents.
5. However, any party may request a hearing. Any such **request should be made by 3rd July 2023**, giving an indication of any dates to avoid. The hearing will have a time estimate of two hours, but either party should notify the tribunal if that time estimate is insufficient.
6. If a hearing is requested:
 - It shall take place on **a date to be confirmed**, making use of the electronic documents received. The parties may if they wish (but are not obliged to) provide the tribunal and the other parties with a concise written summary of their case (referred to as a “skeleton argument”) **three days** before the date of the listed hearing.
 - A party who is intending to rely upon oral witness evidence at a hearing must provide the witness with a copy of the hearing bundle for use at the hearing.
 - Parties may wish to print out a copy of the digital hearing bundle(s) for use at the hearing. The tribunal will be using the digital hearing bundles provided, unless it directs otherwise.
 - Any party may request, from another party, a physical paper copy of a hearing bundle relied upon by that party (this must be provided, free of charge, within seven days of the request).
 - **Evidence from abroad: any party or witness**

If you or your witness intends to give oral evidence at the hearing from somewhere outside of the United Kingdom, you must:

(a) follow the guidance provided in the **Guidance Note for Parties: Giving Evidence from Abroad** ;

(b) notify the Tribunal by email to London.Rap@justice.gov.uk and your allocated case officer, copied to all other parties, within **5 working days** of receipt of these Directions, to confirm that you or your witness intends to apply to give evidence from abroad, confirming:

1. the name of the person who intends to give evidence from abroad (if it is you, your full name);
2. the country the person would be giving evidence from;
- and
3. what the evidence would be about.

A copy of the Guidance Note can be provided by the case officer on request. Failure to follow the Guidance is likely to result in you or your witness being unable to give oral evidence from abroad

- **If a remote hearing:** Full details of how to take part will be sent nearer the time. No specialist software is needed to access the hearing. However, parties will need to have access to a computer, connected to the Internet, with a webcam and microphone, or a similarly enabled

smartphone or tablet device. If a party does not have suitable equipment to attend a video conference, they must notify the tribunal promptly, and consideration will be given to alternatives.

7. As the tribunal is working electronically during the current pandemic, the tribunal deciding this application will not have access to a physical file, nor electronic access to documents sent to the tribunal. It is therefore essential that the parties include any relevant correspondence to the tribunal within the digital bundle.
8. The tribunal will send a copy of its eventual decision to the representative of every represented leaseholder and to any unrepresented leaseholders, who have completed and returned the reply form attached to these directions.
9. Furthermore, the Applicant must either send a copy of the tribunal's decision and appeal rights to all leaseholders, or upload a copy of the tribunal's decision and appeal rights on their website, if they have one, or on a web-based document storage site **within 7 days of receipt** and shall maintain it there for at least 3 months, with a sufficiently prominent link to both on their home page, or (if longer) until the new contract is entered into.

Attached: Reply Form for Leaseholders (*to complete*)

NOTES

- a. **Whenever you send a letter or email to the tribunal you must also send a copy to the other parties (or, in the case of the applicant, post a copy on their website) and note this on the letter or email.**
- b. **Documents prepared for the tribunal should be easy to read. If possible, they should be typed and use a font-size of not less than 12.**
- c. **If the applicant fails to comply with these directions the tribunal may strike out all or part of their case pursuant to rule 9(3)(a) of the Tribunal Procedure (First-tier Tribunal) (Property Chamber) Rules 2013 (“the 2013 Rules”).**
- d. **If the respondent fails to comply with these directions the tribunal may bar them from taking any further part in all or part of these proceedings and may determine all issues against it pursuant to rules 9(7) and (8) of the 2013 Rules.**

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) **by email** to: London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	
Signature:	
Print Name:	
Address of affected property:	
Your correspondence address (if different):	
Telephone:	
Email:	



**FIRST-TIER TRIBUNAL
PROPERTY CHAMBER
(RESIDENTIAL PROPERTY)**

Case Reference : **LON/00BE/LDC/2023/0074**

Property : **All residential leasehold properties
Managed by the London Borough of Southwark**

Applicant : **London Borough of Southwark
Hsg.homeownership@southwark.go.uk**

Respondents : **All leaseholders**

Application : **Dispensation from consultation
requirements - sections 20 and 20ZA
Landlord and Tenant Act 1985**

DIRECTIONS
Extension of time for leaseholders

1. This application has been transferred to Midland Region. The application will be administered by Midland Region which will determine the application for dispensation in due course.
2. All correspondence must be sent to rpmidland@Justice.gov.uk
3. Case Reference **LON/OOBE/LDC/2023/0074** shall continue to be used.
4. Directions dated 5th May 2023 shall continue to apply subject to the following:
 - Time for leaseholders to return Reply Form and Statement in Response (paragraph 2 of Directions) is extended until **28th July 2023**
 - Time for Southwark to prepare and serve Bundle is extended until **11th August 2023** (paragraph 3 of Directions)
 - The Tribunal will determine this application as soon as practicable after 11th August 2023 (paragraph 4 of Directions)
 - Any request for an oral hearing must be made by **28th July 2023** (paragraph 5 of Directions)
 - Any request for a hearing shall be dealt with in accordance with paragraph 6 of Directions.
5. These further Directions shall be served by Southwark on all leaseholders by way of uploading to the council's website.
6. Leaseholders who oppose the application should check Southwark website regularly for further Directions and correspondence from the Tribunal

D Jackson
Regional Judge
30th June 2023



**FIRST-TIER TRIBUNAL
PROPERTY CHAMBER
(RESIDENTIAL PROPERTY)**

Case Reference : **LON/OOBE/LDC/2023/0074**

Property : **All residential leasehold properties
Managed by the London Borough of Southwark**

Applicant : **London Borough of Southwark
Hsg.homeownership@southwark.go.uk**

Respondents : **All leaseholders**

Application : **Dispensation from consultation
requirements - sections 20 and 20ZA
Landlord and Tenant Act 1985**

Date of Directions : **25 July 2023**

**NOTICE OF HEARING &
FURTHER DIRECTIONS**

NOTICE is hereby given that a remote **Case Management Hearing** (“CMH”) will take place on:

Wednesday, 30 August 2023 at 10.00am

to set a timetable for specific steps to be taken by the parties.

Details of the platform hosting the hearing, together with joining instructions will be sent to the participating leaseholders no later than 16 August 2023.

The background to this case is set out in the council’s application form and the Tribunal’s Directions of 5 May 2023 (as varied by Directions dated 30 June 2023), all of which can be found on the council’s website.

The Tribunal has received responses from 87 respondents so far. Many of the responding leaseholders have indicated a wish to be involved in the proceedings. An important consideration for the Tribunal is how it can best accommodate large numbers of leaseholders wishing to attend the hearing.

A further consideration is how to ensure that the documentation relating to the application is accessible to all the respondents who wish to participate and to ensure that all respondents have the opportunity to engage fully in the proceedings. In particular, those respondents who have difficulty in accessing documentation on-line, and those whose first language is not English or who reside elsewhere than the flats they own.

For the avoidance of doubt the Tribunal wishes to make clear that all respondent leaseholders are entitled to take part in these proceedings, whether or not they have already returned a reply form to the Tribunal office. Leaseholders are however encouraged to work together in groups and to appoint suitable representatives (who need not be lawyers) to make representations on their behalf. Where a group of leaseholders have nominated or appointed a representative, their details and the details of the appointed representative should be sent to the Tribunal for its records. Where a representative has been identified, all subsequent documentation in relation to the case will be sent to them and not to the individual leaseholders.

Many of the leaseholder responses raise issues concerning the reasonableness and payability of the insurance premiums. Leaseholders are reminded that the jurisdiction of the Tribunal is limited to determining this specific application. The only issue the Tribunal can consider on this application is whether it is reasonable to dispense with the statutory consultation requirements. With that limitation in mind leaseholders are asked to consider whether they are content for the Tribunal to consider their written responses, or if they wish to participate in an oral hearing.

Against that background the Tribunal makes the following additional directions:

DIRECTIONS

1. On or before the **2 August 2023**, the council must serve these directions on all leaseholders by uploading an electronic copy to its website.

2. On or before the **11 August 2023**, in addition to preparing and uploading the Bundle (*paragraph 3 of the Directions dated 5 May 2023*), the council must provide to the Tribunal a schedule (in Word format) of all leaseholders who have responded to this application. The schedule should attempt to group together leaseholders of the same block/estate and provide the address of the flat/apartment. The schedule must confirm whether the leaseholder is content with a paper determination or has requested a hearing. The council should include contact details (email addresses) of the leaseholders for use by the Tribunal but may redact personal contact information from any copy of the schedule that is disseminated to the leaseholders. The schedule is required to assist the Tribunal in considering the most appropriate platform to host the CMH.
3. No later than **15 August 2023** any respondent leaseholder who wishes to attend the CMH must notify the council and the Tribunal so that joining details can be sent to them.
4. The CMH is a procedural hearing. Its purpose is only to consider what further directions are necessary and appropriate to bring the council's application to a final hearing. Although the council will be invited to explain its application and there will be an opportunity for leaseholders to make general comments, the Tribunal will not hear any evidence or submissions, or make any final decisions about the council's application. The outcome of the CMH will be that the Tribunal will provide a list of steps that the council and the leaseholders need to take to prepare for the final hearing.
5. Whether or not leaseholders attend the CMH they will have an opportunity to make written representations, give evidence and make submissions at the final hearing which is likely to be in the autumn of 2023.
6. Those attending the CMH may do so in person or may appoint a representative to speak for them (e.g. a member of any residents association, a local councillor, a solicitor or barrister). Alternatively, leaseholders may prefer to submit comments or submissions concerning any directions they wish to propose in writing.
7. Wherever possible leaseholders are encouraged to join with other leaseholders to provide joint submissions.
8. Leaseholders who oppose the application should check Southwark website regularly for further Directions and correspondence from the Tribunal

D Barlow
Deputy Regional Judge
25 July 2023

IN THE FIRST-TIER TRIBUNAL
PROPERTY CHAMBER

CASE REF:
LON/00BE/LDC/2023/0074
All residential leasehold properties
managed by the London Borough of
Southwark

LONDON BOROUGH OF SOUTHWARK

Applicant

and

ALL LEASEHOLDERS

Respondents

WITNESS STATEMENT OF LOUISE TURFF

I, Louise Turff of 160 Tooley Street, London SE1 WILL SAY ;-

1. I am employed by the Applicant as the Head of Home Ownership Services which deals with the management of the Applicant's Leasehold properties. I make this statement in support of the current Application. Save where it is hereinafter referred to the facts deposed to are from my own knowledge or from the Applicant's files.
2. The Applicant is legally obliged to insure its leasehold properties. In the leases there is a covenant "to insure the building to the full insurance value thereof against destruction or damage by fire tempest flood and other risks against which it is normal practice to insure or to make other appropriate and adequate arrangements and in the event of destruction or damage by any such risk as aforesaid to rebuild or reinstate the flat and the building".

3. The Applicant had an insurance contract with Zurich to insure the leasehold properties under a contract entered into from 1 April 2018 to 31 March 2021 with the option to extend for 2 twelve month periods at the Applicant's sole discretion. Those options were exercised with the second of those extensions expiring on 31 March 2023.
4. The Applicant decided to test the market and re-tender the building insurance contract as the second single year extension with Zurich had been made and it was agreed that using the Applicant's insurance broker Arthur J Gallagher would potentially increase the number of bids received by including those insurance companies who only deal through an insurance broker as well as direct insurers. The Applicant served a Notice of Intention on leaseholders in respect of this on 30 June 2022. A copy of the Notice of Intention is attached marked "LT1". The process began with a market engagement meeting in September 2022 with 2 potential bidders. The tender went out publicly on 4 October 2022 with a closing date of 11 November 2022.
5. Zurich advised the Applicant on 26 September 2022 that it would not be submitting a bid due to a change in their corporate strategy. Zurich did offer the Applicant the possible option of an extension if the Applicant's procurement process was unsuccessful. The terms of the extension and premium payable were not provided.
6. The Applicant provided information on cladding, insulation and construction for all block of 7 storeys and above as required by the Building Safety Act 2022. Questions were raised during the

tender process for the same information for blocks of 6 storeys. This is not required by Building Safety Act 2022 and we did not yet have this information. Another question raised was reinstatement valuations for every leasehold property or block in the borough. Again this was not available. The Applicant had undertaken some archetypal valuations which were included in the documentation sent out. Extensions were requested by the potential bidders and this was granted with the tender closing on 25 November 2023. The tender closed at 12 noon on 25 November when it was confirmed that no bids had been received.

7. Various options were considered. One was to approach Zurich for contract terms for an additional year. Another was to approach the private sector insurance market which would necessitate the Applicant bypassing its procurement policy. This proved to be unviable as the information required for the private sector market is not yet available.
8. The Applicant has also looked at alternatives by reaching out to the London Insurance Consortium, a group of Local Authorities who tender collectively for insurance. The Consortium lead however advised that they were not taking on new members at present. The Applicant also reached out to the Crown Commercial to explore whether this would be an alternative but the Crown Commercial does not offer leasehold buildings insurance
9. In the event we received Zurich's terms for extension on 10 March 2023.

Zurich's offer was:

- 3 months extension
- £100 Any One Loss (AOL), £350 Escape of Water (EOW) and £1,000 Subsidence excesses :-
 - o £8,465,936.00 excluding Insurance Premium Tax annual premium.
 - o **£2,116,484.00 excluding IPT three month pro-rata premium.**
- £350 AOL, £500 EOW and £1,000 Subsidence excesses :-
 - o £8,228,436.00 excluding IPT annual premium.
 - o **£2,057,109.00 excluding IPT three month pro-rata premium**

10. Protector's final terms were received on 16 March, and were:

- 3 year contract with 2 further annual extensions
- £8,723,934.00 exclusive of IPT - £350 excess AOL, £500 excess EOW and £1k subsidence

11. The terms offered by Protector were less favourable than the previous policy in that the new policy would have excesses for all claims. The previous policy only had an excess for subsidence and extended accidental damage. Also under the previous policy the council received a service fee of 12.5% of the annual premiums (excluding IPT) for providing the initial claims handling service, managing the contract and associated costs. Under the new contract the council will no longer receive this as Protector require claims to be submitted directly to them. However, there will still be contract management and associated costs incurred. The service fee had been used to cover these overheads. These overheads, therefore will now be chargeable to leaseholders.
12. Whilst Zurich was offering a slightly lower premium compared to Protector Insurance, the offer was made on the proviso that the council had no other insurance provider. Once Protector had made an offer, the proposal from Zurich was no longer available. Even if it had been there was no guarantee that it would be extended after three months, and it would have been for twelve months maximum. Zurich also made it clear that there would be no further extensions beyond the twelve months if this was granted. The Zurich option is likely to have been too precarious even if it had remained open to the council.
13. In the circumstances it was considered to be the best option to accept the Protector terms to ensure that the leasehold properties were insured.
14. The Applicant has made this Application and has served the leaseholders with a Notice of Proposal insofar as is possible with

details of this application and how to respond to it. A copy of that Notice dated 21 May 2023 is exhibited as "LT2".

15. The Applicant wrote to the Department for Levelling Up, Housing and Communities (DLUHC) on 24 March 2023 on behalf of the London Leasehold Officers Forum, to raise the concerns of a large number of London authorities who were having difficulties in obtaining leasehold property insurance. A copy of that letter is exhibited as "LT3".
16. The Applicant has also met with the DLUHC and the Local Government Association (LGA), to discuss the lack of providers in the local authority leasehold insurance market, the marked increase in premiums seen by a large number of London (and other) authorities and the addition of excesses to insurance contracts along with requests for a large amount of additional information and full reinstatement values across the portfolios. A round table discussion, chaired by the LGA and with representatives from local authorities, insurers, brokers and DLUHC, took place in July. Representatives at the meeting discussed the key concerns of both insurers and insured and potential mitigations. The discussions will be ongoing.
17. The Applicant has raised with DLUHC a recommendation for a legislative change giving local authorities the ability to charge leaseholders a premium for self-insurance. This would allow local authorities to choose the option of self-insurance when faced with a non-competitive market, and to charge a reasonable premium to leaseholders to cover the cost.
18. The Applicant asks for dispensation from the consultation requirements pursuant to sections 20 and 20ZA of the Landlord and Tenant Act 1985 (as amended). In particular it seeks

dispensation for the requirement to give at least two proposals to leaseholders and from the notice requirement of the Service Charges (Consultation Requirements) (England) Regulations 2003, and from the requirement to give a 30 day observation period prior to entering into contract. The Applicant submits that in these circumstances it is reasonable to do so.

I believe the contents of this statement are true

A handwritten signature in black ink that reads "Louise Turff". The signature is written in a cursive, slightly slanted style.

Louise Turff

Date: 8th August 2023

Section 20 Landlord and Tenant Act 1985

Notice of Intention

30th June 2022

Reference: cwg 22/263

Team: Service Charge Construction Team
www.southwark.gov.uk/observation

Boroughwide Buildings Insurance 2023

The council is responsible for arranging buildings insurance for council owned blocks. The current cover with Zurich will come to an end on 31st March 2023 and the Council is about to commence negotiation to arrange for new insurance cover. The insurance premium is billed in the annual service charge.

Before inviting tenders the council is required to consult with leaseholders and Recognised Tenants Associations (RTAs) over what they are proposing, and why it is necessary. This Notice has been sent to all leaseholders in the borough.

Why we are writing to you?

Section 20 of the Landlord and Tenant Act 1985 requires leaseholders and RTAs to be consulted before the council enters into a long term agreement. The council is required to consult leaseholders on an agreement where their contribution towards the works will amount to £100 or more in any one year. This Notice of Intention is the first stage in the consultation process.

This notice has been sent to all leaseholders and to any relevant RTA

Outline of Proposed Contract:

Subject to this consultation exercise insurers will be invited to provide a price for buildings insurance cover against a range of perils that could affect the building including:

- Fire, lightning, explosion or earthquake.
- Aircraft and other flying objects, or items dropping from them.
- Storm, wind or flood.
- Subsidence
- With regard to accidental damage, insurers will be asked to offer a tender for cover with and without accidental damage, and the effect of the premium payable will be assessed as part of the tender appraisal

Insurance is in respect of the fabric of the building and does not include cover for the contents of the property. An excess might be associated with some perils.

How long is the contract for?

The contract is for a period of 3 years, with an option for the council to extend the contract by two twelve month periods.

Why is the council proposing this contract?

Under the terms of the lease the council is responsible for insuring leasehold properties and blocks against destruction or damage by fire, tempest, flood and other risks against which it is normal practice to insure.

How do leaseholders make legal observations?

Where the council is inviting individual tenders for contracts leaseholders and RTAs are entitled to nominate a contractor to be included in the tender list. However in the case of this contract the budget estimate exceeds the threshold at which it is necessary to give public notice. Under these circumstances the council is not required to invite nominations from leaseholders and any company may express an interest. You may however draw the attention of any preferred contractor to the public notice in the Find a Tender Service if you wish.

Section 20 requires the council to allow leaseholders and RTAs 30 days from the date of this notice to submit written observations regarding the proposed contracts. The final contracts are subject to observations made at this stage in the consultation process.

If you would like to make such observations, they should be addressed to:

Service Charge Construction
PO Box 71994
160 Tooley Street
London
SE1P 5FW

Or online: www.southwark.gov.uk/observation

Observations must reach the Service Charge Construction Team by **1st August 2022**. When making written observations please include the property address and contract reference code at the head of the notice on all correspondence.

What happens next?

If this contract proceeds you will receive a further Section 20 notice which will contain details of the rates received in the tender process. It will give a summary of leaseholder observations provided at this Notice of Intention stage.

Leaseholders and any RTA will be given a further 30 days to comment on the tenders. The council's decision to enter into contract is subject to leaseholder observations made at this time.

Further information

Further information on the council's insurance cover can be found at:

<http://www.southwark.gov.uk/housing/home-owners-services/buildings-insurance>

Service Charge Construction

www.southwark.gov.uk/observation



To the Leaseholder of ***

Homeownership Services
Exchequer, Finance & Governance

Contact: www.southwark.gov.uk/observation

Date: 21 May 2023

Ref: cwg - 22/263

LBS Property:*****

Property Ref:*****

Dear Leaseholder

Re: Leasehold Buildings Insurance

I am writing to update you on the procurement of the leasehold buildings insurance contract. The council served you with a Section 20 Notice of Intention on 30th June 2022 informing you that the current buildings insurance contract with Zurich Municipal was coming to an end on 31st March 2023 and the council were procuring a new contract.

The council went out to tender on 4th October 2022 and received no bids. Since then the council has worked with its insurance advisor to negotiate a contract with public sector providers and in March received one offer from Protector Insurance.

The council has entered into an agreement with Protector for a period of three years from 1 April 2023 with two twelve month extensions (details are contained within the Section 20 Notice of Proposal enclosed with this letter). Due to the need to have a leasehold building insurance policy in place by 1 April 2023 an urgent process was followed to obtain Cabinet Member approval to enter into the contract. As a result we were unable to issue the second statutory consultation notice before entering into the contract.

The council have therefore applied to the First Tier Tribunal (FTT) for dispensation on those aspects of Section 20 with which we are unable to comply. The hearing directions have been received, so the council is now in a position to issue the Section 20 Notice of Proposal.

As a result of the impact to the insurance market, we have seen a significant increase in premiums and the application of new excesses on the policy. Further details of the premiums and excesses can be found in the enclosed Section 20 notice.

Answers to questions that you may have regarding the procurement of this contract can be found here: www.southwark.gov.uk/buildings-insurance-renewal.

Yours sincerely

Louise Turff
Head of Home Ownership Services

Section 20 Landlord and Tenant Act 1985

Notice of Proposal

To the Leaseholder of ***

Homeownership Services
Exchequer, Finance & Governance

Contact: www.southwark.gov.uk/observation

Date: 21 May 2023

Ref: cwg - 22/263

LBS Property:*****

Property Ref:*****

Boroughwide Building Insurance

The Council is responsible for arranging building insurance cover for your building, providing insurance for a range of perils that could affect the fabric of the building. The premium is billed in your annual service charge. The current cover with Zurich came to an end on 31 March 2023 and the Council has arranged for replacement cover.

The Council is required to consult with leaseholders on the tender received and on the premium that will be payable in the service charge. This Notice gives you these details and invites you to make observations.

The Notice has been served on all Southwark Council leaseholders. Please note that insurance is in respect of the fabric of the building and does not include cover for the contents of your property. You are strongly advised to arrange your own contents insurance.

Purpose of the Notice of Proposal

The Council is obliged to consult with leaseholders on a contract like this in two stages.

A Notice of Intention is served before inviting tenders. The notice consults with leaseholders over what the contract is about and why it is necessary. We wrote to you regarding this on 30th June 2022.

A Notice of Proposal is the second stage of this consultation and sets out the tenders received and the costs that you will pay as a leaseholder

Dispensation from Section 20 requirements

For the reasons set out in the covering letter, it was not possible to obtain tenders through the normal tender process, nor was it possible to delay the Building Insurance agreement until this notice could be served and the 30 day observation period concluded.

Under circumstances where a landlord is unable to fully comply with the consultation regulations, they are directed to make an application to the First Tier Property Tribunal which will consider whether the actions taken are reasonable. Such an application has been made and the Council has now received directions from the Tribunal.

A copy of the directions is available on the council's website on a dedicated page titled Buildings Insurance 2023 at www.southwark.gov.uk/buildings-insurance-renewal

If you wish to receive a printed copy of the directions you should request this using the eform www.southwark.gov.uk/observation or in writing to the address at the end of this letter

The key points in the directions are as follows:

- If you wish to oppose the application, you should do so by **19th June 2023** using the form supplied by the Tribunal as part of the directions on the website, which is also attached to this notice
- The case will be decided on paper unless any leaseholder requests otherwise. Any request for a hearing must be made to the Tribunal by **3rd July 2023**. Further details on this are contained in the directions
- Advice regarding remote hearings and giving evidence from abroad is contained within the directions
- The council's statement of case will be uploaded to the website by **3rd July 2023** and can be viewed on the web page identified above
- Additional documents will be added to the website as the case progresses
- The Tribunal will consider the council's application in the week beginning **17th July 2023** and the final decision of the Tribunal will be uploaded to the website on or after that date.

How to make observations on this Notice

Section 20 requires the Council to allow leaseholders and any RTA to submit written observations regarding the cost and the content of the agreement within 30 days from the date of this notice. The details that are available with regard to the agreement are on the attached statement.

If you would like to make such observations, they should be addressed to:

Service Charge Construction
PO Box 71994
160 Tooley Street
LONDON
SE1P 5FW

Or online at: www.southwark.gov.uk/observation

Observations must reach the council by **30 June 2023**.

Note that observations on the Notice and the statement are separate to representation that you may wish to make to the Tribunal. Representation to the Tribunal should be on the form that the Tribunal have provided, which is attached and is also available on the website as part of the directions.

Service Charge Construction
Home Ownership Services

**Statement under paragraph 4 of the Service Charges (Consultation Requirements)
(England) Regulations 2003**

When entering into an agreement like this the Council is required to provide a statement of the tenders and service charge costs, and a summary of leaseholders' observations.

Outline of the contract

The scope of the contract is insurance against a range of perils that could affect the fabric of the building, including:

- Fire, lightning, explosion or earthquake.
- Aircraft and other flying objects, or items dropping from them.
- Falling trees
- Storm, wind or flood
- Theft and malicious damage
- Escape of water from a fixed appliance or pipe through burst or freezing (with an excess of £500)
- Subsidence (with an excess £1,000)
- Accidental damage to fixed glass and to fixed heating and water installations

There is an excess of £350 on all perils except where specifically identified above

The full statement of cover is available by post on request or via the council's website at <https://www.southwark.gov.uk/home-owners-services/buildings-insurance>

Insurance is in respect of the fabric of the building and does not include cover for the contents of your property.

Details of the tender

The Council invited tenders for this contract in October 2022, however no tenders were received at that time. An offer was received outside of the tender process from Protector Insurers, which the council has accepted.

Protector Insurance

7th Floor, 3 Hardman Street, Manchester, M3 3HF

The Council has appointed Protector Insurance in advance of this Notice in order to ensure continuity of cover. The council believes that the bid is representative of the current market for public sector buildings insurance and that further interest in providing cover from alternative providers is not likely.

The contract is for a period of three years with an option to extend for two further twelve month periods.

Annual uplifts will be based on the declared values being inflated annually, in line with BCIS (Building Cost Information Service) recommendations.

There is no connection, as defined in The Commonhold and Leasehold Reform Act 2002, between the Council and Protector. A full copy of the tender from Protector is available on the Council's website at <https://www.southwark.gov.uk/home-owners-services/buildings-insurance> or by post on request

Details of premiums payable

Premiums are calculated on the basis of the number of bedrooms in each property and are shown below inclusive of the Insurance Premium Tax (IPT) that is payable, currently set at 12%.

	Sum Insured	Premium including 12% IPT
Bedsit	£268,543	£508.30
1 Bed	£317,357	£600.69
2 Bed	£344,826	£652.69
3 Bed	£425,747	£805.85
4 Bed	£454,230	£859.77
5 Bed	£468,563	£886.90
6 Bed	£538,847	£1,019.93
7 Bed	£619,674	£1,172.92
8 Bed	£712,625	£1,348.86

The premiums are based on an indicative sum insured for each property based on the bedroom numbers, as set out in the table above. The premium is calculated on a rate payable per £1,000 of the sum insured, and subject to Southwark Council providing Protector with updated declared values within the first year of cover. Where we revise valuations of our properties the sum insured figure might change, which will mean that the premium may change next year in addition to annual uplifts that are applicable.

The premium does not include council overheads for the administration of the contract and claims.

The estimate that you received in February 2023 included an estimated increase in premiums from the previous year of 11%, and this has been billed to you. The premiums offered by Protector Insurers are considerably higher than the estimated figure and the balance will be billed in the actual service charge for 2023/24 to be issued in September 2024. You will be able to spread the payment over six months from the date of the bill.

Observations received in response to the Notice of Intention

Fifteen responses were received following the Notice of Intention, served in June 2022. Most observations asked about the perils that would be insured against, requesting that the council ensure that they remained the same as those of the last policy. There was particular reference to escape of water. Responses advised that the insured perils would remain the same.

Some observations were received about the apportionment of the costs and advice was given on how premiums are calculated by the insurer in relation to both bedroom numbers and property types.

Some leaseholders queried the length of the agreement and were advised that the period that was included in the tender invitation was considered the optimum period to attract bids and to obtain the best price.

One leaseholder queried the service fee that is payable as part of the insurance and an explanation was given on the work that is undertaken by the council to log, investigate, and monitor claims referred to the Insurer.

Tribunal Reply Form for Leaseholders

Case Reference: LON/ooBE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark

ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) **by email** to: London.RAP@justice.gov.uk

And send a copy to the landlord’s representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	
Signature:	
Print Name:	
Address of affected property:	
Your correspondence address (if different):	
Telephone:	
Email:	

The Rt Hon Rachel Maclean MP,
Minister of State for Housing
House of Commons
London
SW1 0AA

Louise Turff
Head of Homeownership Services
Homeownership Services
Customer and Exchequer Services

Louise.turff@southwark.gov.uk

Tel: 0207 525 7558

Date: 24 March 2023

Ref: Leasehold Buildings Insurance

Dear Rachel Maclean

Leasehold Buildings Insurance

I am writing on behalf of the London Leasehold Officers Forum in regard to current issues with providing leasehold buildings insurance for local authority properties.

The London Leasehold Officers Forum is formed of a number of officers from London Local Authorities, and some Housing Associations, responsible for the management of the owned (mainly right to buy) portfolios. The Forum represents authorities managing several hundred thousand residential properties, both secure tenanted and owned.

I am writing to express our concern regarding the current state of buildings insurance provision in both the public and private sector markets for local authority landlords. Under the provisions of the Right to Buy, we are obliged to provide full buildings insurance cover on behalf of our leaseholders, and recharge the premiums via the service charge. While previously there have been a limited number of insurers who would tender for local authority leasehold buildings insurance it has always been possible to obtain cover. However, in the last few years the market has been hardening, and last year one of the main providers (Zurich Municipal) announced that they were withdrawing from the mortgage market entirely. That left two main suppliers, one of whom (Avid) lost their underwriter earlier this year. London authorities who were insured with either ZM or Avid were notified that their insurance policies would cease on 31st March, leaving limited time to procure new policies in a difficult market.

Of those authorities who still have insurance cover, many have seen a large rise in premiums, and those who need to procure new cover anticipate that the premiums will

double or more for our leaseholders. With Housing Revenue Accounts under increasing pressure it is not an option to subsidise leasehold insurance premiums, which will cause financial problems for many of our leaseholders particularly in the current cost of living crisis.

One option which we would like to explore is the feasibility of self-insurance. This is currently not a possibility for most authorities as we have no mechanism within the lease to charge an appropriate premium. The option would need a legislative change, allowing a retrospective clause to be added to leases allowing for self-insurance with the ability to charge a reasonable premium (inclusive of overheads and legal costs). However, even with this option it is likely that the Council of Mortgage Lenders would not accept self insurance, and leaseholders may still find themselves in a position where they could not sell their properties, and prospective purchasers would have difficulty buying. Any legislative change would therefore also require consultation with the Council of Mortgage Lenders to encourage a change of approach and set a defined criteria to allow assessment of the landlord's financial viability.

We would like to invite you or a representative(s) from the Department for Levelling Up, Housing and Communities to attend one of our Forum meetings to discuss these concerns and potential resolutions, and to work with you to find an appropriate solution that will benefit both social housing landlords and their leaseholders.

Yours sincerely



Louise Turff
Head of Homeownership Services
London Borough of Southwark

cc The Right Honourable Michael Gove, MP, Secretary of State for Levelling Up,
Housing and Communities

London Leasehold Officers Forum

Anthony Essien, Leasehold Advisory Service

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	JACK Heath (Landlord Gillies Court)	

Please also complete the details below:

Date:	12th June 2023
Signature:	
Print Name:	JACK HEATH
Address of affected property:	[REDACTED]
Your correspondence address (if different):	
Telephone:	[REDACTED]
Email:	[REDACTED]

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsq.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	16/06/2023
Signature:	<i>W.D. Thomas</i>
Print Name:	William Thomas
Address of affected property:	1B Grosvenor Park London SE5 0NQ
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) **by email** to: London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	CL4	

Please also complete the details below:

Date:	31 ST MAY 2023
Signature:	
Print Name:	MR CHRISTOPHER REYNOLDS
Address of affected property:	122B GROSVENOR TERRACE, SE5 8NL
Your correspondence address (if different):	
Telephone:	
Email:	

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

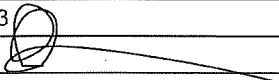


London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

Date:	19/06/23
Signature:	
Print Name:	Oliver Seymour
Address of affected property:	Flat 45, Hanworth House, John Ruskin Street, SE5 0XF
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	7 th June 2023
Signature:	M. Richardson
Print Name:	Matthew Richardson
Address of affected property:	219 A Harvard House Deddington Grove, SE17 3TE
Your correspondence address (if different):	
Telephone:	020 7591 2345
Email:	matthew.richardson@southwark.gov.uk

Tribunal Reply Form for Leaseholders

Case Reference: LON/00RE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark

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If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) by email to London.PAF@justice.gov.uk

And send a copy to the landlord's representative, Carla May

London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: the.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

You also complete the details below:

Date:	15th JUNE 2023
Signature:	[Signature]
Print Name:	PAUL STEVENS
Address of affected property:	103, WINDMILLTON, LONDON SE14 5BEZ # CLAX
Case No:	
Case Reference:	
Case Name:	
Case Type:	

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

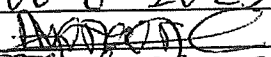


The First-tier Tribunal Property Chamber (Residential Property) **by email to:**
London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsq.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	06-6-2023
Signature:	
Print Name:	MS CECILIA AMORROR ODURO
Address of affected property:	6 LATONA ROAD, PECKHAM LONDON SE 15 6RX
Your correspondence address (if different):	
Telephone:	
Email:	

Case Reference: LON/00BE/LDC/2023/0074

Property: Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Umwih TRA	

Please also complete the details below:

Date:	17. June 23
Signature:	A. Steven
Print Name:	MURRIKÉ STEVEN
Address of affected property:	44 Latona Road, SE15 6RY
Your correspondence address (if different):	
Telephone:	
Email:	

86 F. Goswami Terr.

Blair, Carla

From: leila chaba <[REDACTED]>
Sent: 11 June 2023 13:34
To: Home Ownership
Subject: LON/ooBE/LDC/2023/0074

CAUTION: This email is from an external source, which means the sender is not from NECSWS. **DO NOT** click links or open attachments if you were not expecting the email. Only open these if you are sure the sender is genuine, and the content is safe. If you are not sure **DO NOT** open any links or attachments. If you think it is suspicious, click 'Report Phishing' in Outlook.

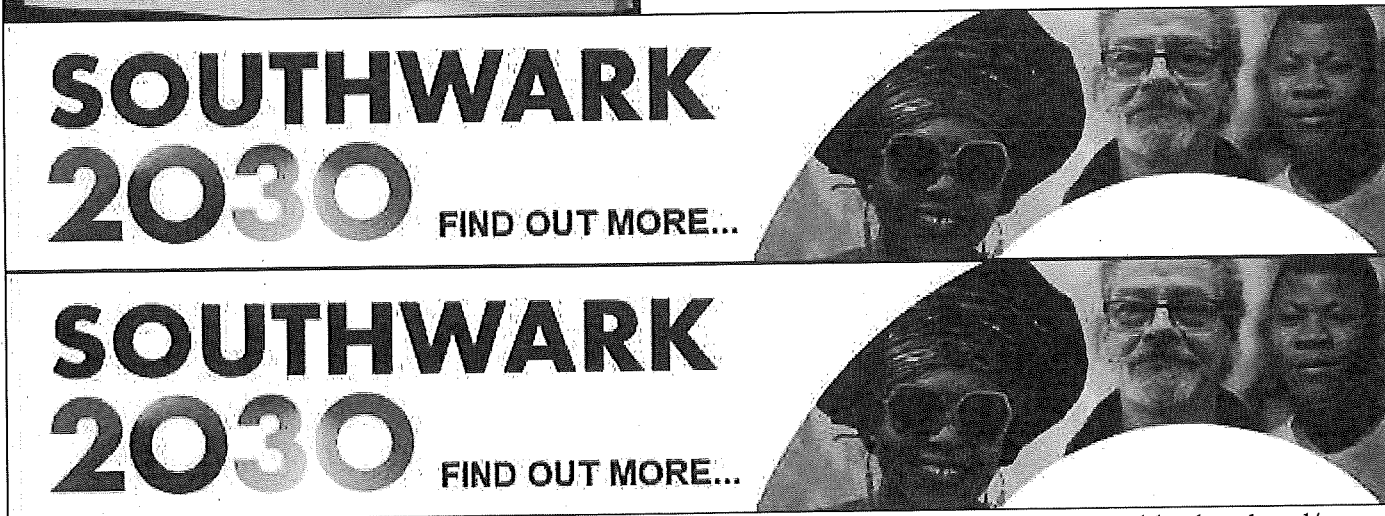
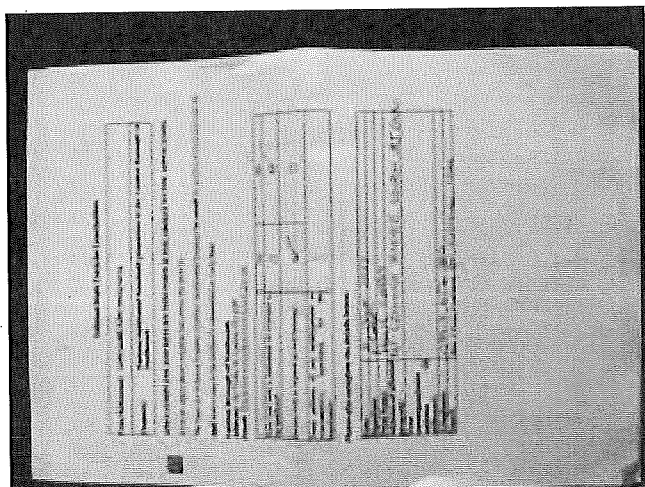
Dear sir or madam,

Further to your letter regarding the building insurance. Please find attached completed form regarding my application.

I look forward to hearing from you regarding g what happens next.

Kind regards

Leila



The email you received and any files transmitted with it are confidential, may be covered by legal and/or professional privilege and are intended solely for the use of the individual or entity to whom they are addressed.

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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The First-tier Tribunal Property Chamber (Residential Property) **by email to:** London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

MULTIPLE PROPERTIES

Date:	1/6/23
Signature:	
Print Name:	ALEXANDER ROBERT
Address of affected property:	10 LEONTINE CLOSE, 9 LEONTINE CLOSE SE15 1U9 6 LEONTINE CLOSE
Your correspondence address (if different):	
Telephone:	
Email:	

Chamber) Rules 2013 (“the 2013 Rules”).

- d. If the respondent fails to comply with these directions the tribunal may bar them from taking any further part in all or part of these proceedings and may determine all issues against it pursuant to rules 9(7) and (8) of the 2013 Rules.

5

Reply Form for Leaseholders

Case
Reference: LON/00BE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark

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London.RAP@justice.gov.uk

And send a copy to the landlord’s representative, Carla Blair

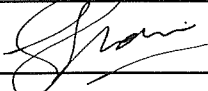


London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsq.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Myself	

Please also complete the details below:

Date:	19/6/23
Signature:	
Print Name:	Sharon Shahani
Address of affected property:	36 Magdalene Close London Se15 3sq
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference:	LON/06111/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark



ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:
 The First-tier Tribunal Property Chamber (Residential Property) by email to: London.FTC.property@tribunals.gov.uk
 And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: leasehold@london.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	4/6/2023
Signature:	<i>Charlotte Lommez</i>
Print Name:	Charlotte Lommez
Address of affected property:	23 Mulpond estate, West Lane, Kennington, SE16 4JZ
Your correspondence address (if different):	Flat 2, 18 Victoria Parade, Broadstairs CT10 1AS
Telephone:	[REDACTED]
Email:	[REDACTED]

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	5/19/06/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	SARAH DAY
Address of affected property:	12 MORFAT HOUSE, REDCAR STREET, SE5 0LE
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

(Preferred method of contact)

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Not applicable	

Please also complete the details below:

Date:	19th June 2023
Signature:	<i>Lucy Gould</i>
Print Name:	Lucy Gould
Address of affected property:	Flat 29 Morton House Brandon Estate Otto Street London SE17 3NW
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

Case Reference	LAN/2022/128/2023/2023
Property	Various residential household properties in the London Borough of Southwark

ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) by email to: London.PPC@tribunal.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
 Address: 150 Tooley St, London SE1 2QH
 Email: leg.houseownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name and address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	18-JUNE-2023
Signature:	<i>Jeff Hallelwell</i>
Print Name:	JEFF HALLELWELL / M JAWORSKA
Address of affected property:	56 NEW PLACE SQUARE, LONDON SE16 2HW
How long you have lived at the property (if relevant):	[REDACTED]
Telephone number (if relevant):	[REDACTED]

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

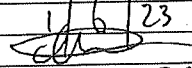



London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

Date:	1/6/23
Signature:	
Print Name:	ALEXANDER ROBERT
Address of affected property:	56 NORTHFLEET HOUSE, SE1 14X
Your correspondence address (if different):	
Telephone:	
Email:	

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	24.05.2023
Signature:	<i>[Signature]</i>
Print Name:	ZANDRA PALMER
Address of affected property:	36 READING HOUSE SE15 1RS
Your correspondence address (if different):	(email only please)
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

859 building insurance is way too much - and my flat is valued at 475,000.

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	JUNE 1st 2023
Signature:	<i>[Handwritten Signature]</i>
Print Name:	SHANTI FREED
Address of affected property:	38 READING HOUSE, FRIARY ESTATE LONDON SE15 1RS
Your correspondence address (if different):	EMAIL PLEASE [Redacted]
Telephone:	[Redacted]
Email:	[Redacted]

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

Date:	19/06/23
Signature:	
Print Name:	GETANEH DIRES
Address of affected property:	79 RODNEY RD, SE17 1RF, LONDON.
Your correspondence address (if different):	
Telephone:	
Email:	

Property: Various residential leasehold properties in the Southwark

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If you do object please complete and return this form to:

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	20-6-23
Signature:	<i>PHILIPPA V. BURSCHETT</i>
Print Name:	PHILIPPA V. BURSCHETT
Address of affected property:	118 Rowland Hill House, London SE10 4JA
Your correspondence (if any):	As above

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	George Stowell	

Please also complete the details below:

Date:	25. MAY - 2023
Signature:	<i>George Stowell</i>
Print Name:	GEORGE STOWELL
Address of affected property:	FAT 27. WINDLE HOUSE LAWELYN ST. SE16 4XE
Your correspondence address (if different):	
Telephone:	[REDACTED]
Email:	[REDACTED]

George and Grainne Stowell
27 Rudge House, Llewellyn Street, Bermondsey, London. SE16 4XE

25th May 2023 | Byemail London.RAP@justice.gov.uk
Letter LBS 22 May 2023

Carla Blair,
London Borough of Southwark,
160 Tooley Street, London, SE1 2QH

Dear Sir,
**RE: Ref LON/00BE/LDC/2023/0074, 27 Rudge House (52728), SE16 4XE,
INSURANCE**

As the Leaseholder at our family home I write to object to the arrangements in the above.

The present rise in residential insurance premiums is, as I understand in my professional capacity as an architect, inflation, and the uncertainty about fire performance in the regulatory marketplace. The necessity for symmetric and performance validated information is evident. I can understand why no tenders were received in 2022, the market is highly risk adverse, and un receptive to social housing insurance.

In particular, Southwark properties have been affected by the design against fire health and hazards due to the nature of the construction and external window arrangements (Lakanal House example), evidenced by the fire for the Borough of £570,000 in 2017.

The residential block of Rudge House is a dry, well built (1959), stable and robustly detailed concrete framed and brick clad unit. The scale is of a low-rise definition (only one flat, ours is the entrance on Level 5), so the definition will be 4 stories. The original completion photos are in the London Museum. It has two levels of open to the air deck access, that is, becoming a preferred dense housing arrangement, for the welfare, fire safety and cost benefits.

The procurement of the building insurance must derive from a full structural, envelope and fire assessment, at today's condition and circumstance, based on a RICS standard method, with the most recent fire statement of present and future anticipated compliance with safety codes.

Seeking new insurance from October 2022, appears deficient for the negotiation and completion. Second, I read nothing about the specific information to which the market is engaged at the level of symmetric detail that is presently demanded. I object for the approach set out. I would like to review the information quality available and compare to the current RICS standards, from which, better market prices naturally result.

Your faithfully



George Stowell

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	11/16/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	CHARLOTTE HAZLEWOOD
Address of affected property:	16 RUNWACRES COURT, PASLEY CLOSE SE17 3JZ
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	29-5-2023
Signature:	<i>[Handwritten Signature]</i>
Print Name:	IRIS EDWARDS
Address of affected property:	21 SETCHELL WAY LONDON SE1 5XR
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark



ONLY COMPLETE AND RETURN THIS FORM IF YOU OBJECT TO THE APPLICATION

If you do object please complete and return this form to:

The First-tier Tribunal Property Chamber (Residential Property) **by email** to: London.RAP@justice.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	NTA	

Please also complete the details below:

Date:	17 June 2023
Signature:	
Print Name:	RUTH PARKINSON
Address of affected property:	11 Shaddeleton Court, SE21 8RS
Your correspondence address (if different):	1 Crouchmans Close, London SE26 6ST
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	20/6/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	WILLIAM SHIELDS
Address of affected property:	24 SOUTHERN HOUSE, SE17 1DE AND 7 WILMOT CLOSE, SE15 6UA
Your correspondence address (if different):	36 EASTERN AVE READING RG1 5RN
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Property: Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	LEISHA SANTOPREU 128A SOUTHWARK PARK ROAD, LONDON SE16 3RP	

Please also complete the details below:

Date:	JUNE 2013
Signature:	Leisha Santopreu
Print Name:	LEISHA SANTOPREU
Address of affected property:	128A SOUTHWARK PARK ROAD, LONDON SE16 3RP
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark



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London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	20/5/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	H PATEL
Address of affected property:	22 SOUTHWELL HOUSE, SE16 3LX
Your correspondence address (if different):	141 CARLTON AVE EAST, HA9 8PB
Telephone:	
Email:	REDACTED

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark



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London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

Date:	5/6/2023
Signature:	<i>Jordan B...</i>
Print Name:	JORDAN BCSAR
Address of affected property:	615 St Marys Road, SE15 2EA
Your correspondence address (if different):	
Telephone:	[REDACTED]
Email:	[REDACTED]

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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


London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	★	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	★
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	16/06/23
Signature:	
Print Name:	Madeleine Brettingham
Address of affected property:	22 Tilling House SE153PQ
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark



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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	19/06/2023
Signature:	
Print Name:	LUCIA RODAL COSTAS
Address of affected property:	20 TOWNSEND HOUSE STRATHNAIRN STREET
Your correspondence address (if different):	N/A
Telephone:	
Email:	

Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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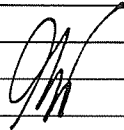


London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	05/06/2023
Signature:	
Print Name:	Manja Van de Worp
Address of affected property:	13 Unwin Close. Haymerle Road. SE15 6SH
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

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Property: Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	16 June 2023
Signature:	D Bacon
Print Name:	DAVID BACON
Address of affected property:	34 A URLWIN ST SE5
Your correspondence address (if different):	[REDACTED]
Telephone:	[REDACTED]
Email:	[REDACTED]

objection to doubling of insurance cost
 Insurance bill indicated 07/5 to

Tribunal Reply Form for Leaseholders

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London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	28/06/2023
Signature:	J.M.W.S.L
Print Name:	ILONA MARSIT
Address of affected property:	31 WADE HOUSE, PARKERS ROW LONDON SE1 2DJ
Your correspondence address (if different):	
Telephone:	REDACTED
Email:	REDACTED

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Honn Marsh 31 Wade House, SE1 2DJ	

Please also complete the details below:

Date:	30/6/2023
Signature:	<i>Mats Trouik</i>
Print Name:	MATS TROUIK
Address of affected property:	26 WADE HOUSE LONDON SE1 2DJ
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	ILLONA MARSH 31 WADE HOUSE, SE1 2DJ.	

Please also complete the details below:

Date:	30/06/2023
Signature:	<i>[Signature]</i>
Print Name:	ROY STON
Address of affected property:	32, Wade House, SE1 2DJ
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Lona Marsh 31 Wade House	

Please also complete the details below:

Date:	30-June-2023
Signature:	VWells
Print Name:	Vanita Wells
Address of affected property:	33 Wade House SE1 2DS
Your correspondence address (if different):	
Telephone:	[REDACTED]
Email:	[REDACTED]

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074	
Property:	Various residential leasehold properties in the London Borough of Southwark

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
Address: 160 Tooley St, London SE1 2QH
Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	Hony Marsh, 31 Wade House, London SE1 2DJ.	

Please also complete the details below:

Date:	30/06/2023
Signature:	<i>Joanne Green</i>
Print Name:	JOANNE GREEN
Address of affected property:	34, Wade House, London SE1 2DJ.
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

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Property: Various residential leasehold properties in the London Borough of Southwark

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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	ILONA MARSH 31 WADE HOUSE LONDON SE1 2DJ	

Please also complete the details below:

Date:	30/06/2023
Signature:	<i>[Handwritten Signature]</i>
Print Name:	SERAPHINE EREFA
Address of affected property:	39 WADE HOUSE LONDON SE1 2DJ
Your correspondence address (if different):	
Telephone:	XXXXXXXXXX
Email:	XXXXXXXXXX

Tribunal Reply Form for Leaseholders

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London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	/	

Please also complete the details below:

Date:	5/6/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	DANIEL CORVESOR
Address of affected property:	FLAT 43 WAKEFIELD HOUSE, 90 D SMITH ROAD, SE15 5ST
Your correspondence address (if different):	/
Telephone:	[REDACTED]
Email:	[REDACTED]

Tribunal Reply Form for Leaseholders

Case Reference: LON/00BE/LDC/2023/0074
Property: Various residential leasehold properties in the London Borough of Southwark

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The First-tier Tribunal Property Chamber (Residential Property) by email to: London.PA.PA@tribunal.gov.uk

And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark
 Address: 160 Tooley St, London SE1 2OH
 Email: H.s.homenewmarshin@southwark.gov.uk

Have you sent a statement in response to the landlord?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Do you wish to request an oral hearing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	NONE YET	

Flexible if hearing would otherwise not occur

Please also complete the details below:

Date:	18-06-2023
Signature:	<i>Steven Shaw</i>
Print Name:	STEVEN SHAW
Address of affected property:	7A WESTLAKE, ROTHERHAM THE NEW RD, SE16 2DG
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

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London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Spoken response

Please also complete the details below:

Date:	14 June 2023
Signature:	<i>JW</i>
Print Name:	Jilly Clarke
Address of affected property:	13 Whites Grounds Estate SE1
Your correspondence address (if different):	[REDACTED]
Telephone:	[REDACTED]
Email:	[REDACTED]

This is more than a significant rise in charges!
 Buildings Insurance has been part of my work for 30 years and the proposed premiums for this risk is beyond anything I've seen - actually probably 3x the average for 3/2 bedroom apartments proportionate.
 Something is very wrong here... JW

Tribunal Reply Form for Leaseholders

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And send a copy to the landlord's representative, Carla Blair

London Borough of Southwark

Address: 160 Tooley St, London SE1 2QH

Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

Date:	1/6/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	ALGRANDER ROBERT
Address of affected property:	56 NORTHFLEET HOUSE, SE1 14X
Your correspondence address (if different):	[REDACTED]
Telephone:	[REDACTED]
Email:	[REDACTED]

Tribunal Reply Form for Leaseholders

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London Borough of Southwark
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 Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:	N/A	

Please also complete the details below:

MULTIPLE PROPERTIES

Date:	1/6/23
Signature:	
Print Name:	ALEXANDER ROBERT
Address of affected property:	10 LEONTINE CLOSE, 9 LEONTINE CLOSE SE15 1UQ 6 LEONTINE CLOSE
Your correspondence address (if different):	
Telephone:	
Email:	

Tribunal Reply Form for Leaseholders

Case Reference:	LON/00BE/LDC/2023/0074
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London Borough of Southwark
 Address: 160 Tooley St, London SE1 2QH
 Email: Hsg.homeownership@southwark.gov.uk

	Yes	No
Have you sent a statement in response to the landlord?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Do you wish to request an oral hearing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Name address of any spokesperson or representative appointed for the leaseholder:		

Please also complete the details below:

Date:	20/06/23
Signature:	<i>[Handwritten Signature]</i>
Print Name:	WILLIAM SHIELDS
Address of affected property:	24 SOUTHERN HOUSE, SE1 1DE AND 7 WILMOT COURT, SE15 6UA
Your correspondence address (if different):	[REDACTED]
Telephone:	[REDACTED]
Email:	[REDACTED]