

Level 9  
Causeway Exchange  
1-7 Bedford Street  
Belfast  
BT2 7EG

Telephone: (028) 9051 2692  
e-mail: [private.office@communities-ni.gov.uk](mailto:private.office@communities-ni.gov.uk)  
Our ref: AQW 28756 22-27

**29 July 2025**

Claire Sugden MLA  
Northern Ireland Assembly  
Parliament Buildings  
Ballymiscaw  
Stormont

Dear Miss Sugden

**AQW 28756/22-27 – INFORMATION TO BE PLACED IN THE ASSEMBLY LIBRARY**

Due to the volume of detail required to answer AQW 28756/ 22-27, the information attached at Annex A has been placed in the Assembly Library.

Yours Sincerely,



**Gordon Lyons MLA**  
**Minister for Communities**

This issue is an operational matter for the Housing Executive.

I have sought the requested information from the Chief Executive, who has advised me as follows:

*‘The Housing Executive is required to sell flats under the House Sales Scheme by way of a “Flat Lease.”*

*This lease sets out the obligations of the Housing Executive as the freehold owner of the premises to maintain and carry out the necessary works and services. This lease also sets out the covenants for the lessee, which includes the payment of apportioned charges for the communal parts of the premises. The flat (demised area), essentially is formed with the internal walls and the ceilings and floors of the Flat. The communal parts of the premises include the structural parts of the building including the roof, foundations and external parts.*

*In delivering essential maintenance to our stock, which includes blocks of flats which have been sold to leaseholders, we deliver these by way of planned schemes as well as general response maintenance.*

*The Housing Executive does not receive public funding to deliver Leasehold Management services to any of its sold flats. Therefore, the costs for managing services and delivering works to sold flats are charged appropriately and recovered from the leaseholders (flat owners) who benefit from this service.*

*The General Service Charges collected for each flat are based on actual costs incurred for services and works on an annual basis and charged*

*monthly to the leaseholders. These General Service Charges in the main include a charge for Insurance, servicing of lights, communal electricity and may include charges for works that are carried out under general response maintenance.*

*When delivering Planned Scheme works, the estimated costs of works are advised to the leaseholders in advance of commencement of the scheme on site. At this time repayment arrangements can be discussed with leaseholders, and they are advised that they will be billed for the works following completion of works. We encourage leaseholders to start making payment in advance to offset these charges. A planned scheme sub account can be opened to allow for separate payments to be made specifically for Planned Scheme works.*

*The “Flat” Lease allows for payment in full within one month of invoice for planned scheme works. However, the Housing Executive offers a range of repayment options dependent on the leaseholder’s individual circumstances and level of debt. If we were to charge these Planned Scheme Costs within the financial year attributable, then the leaseholder would be required to make significantly higher payments over the 12 month financial period.’*

*‘The Housing Executive has approved a Reacquisition Policy to assist leasehold customers with these high costs. Where the works necessary to maintain the block, are likely to incur costs over £10K the following two options may be offered:*

- To re-acquire sold flats/maisonettes affected by such works where leaseholders are willing to agree to the voluntary acquisition and to grant vacant possession of the property, and*

- *To re-acquire sold flats/maisonettes affected by such works where occupying leaseholders are only willing to agree to the voluntary acquisition subject to the grant by the Housing Executive of a tenancy of the acquired property to a resident leaseholder.*

*The reacquisition value offered will be based upon Land and Property Services (LPS) market value for the property.*

*The Housing Executive Board has also approved the offer of Deferred Payment Arrangements for Planned Schemes/Improvement Works, to leasehold owners who can demonstrate issues of affordability, and if appropriate, there will be some relaxation of our contractual right to recover monies immediately. The offer of a Deferred Payment Agreement will take into consideration a number of factors and these will be discussed with a member of the Leasehold Unit, to determine if a Deferred Payment Agreement can be offered.'*

*'The timeframe allowed for payment will be from the date the actual costs are payable from. Where appropriate, Leaseholders may be referred to and avail of the Housing Executive's Financial Inclusion service. Financial Inclusion managers can help leaseholders by:*

- *Performing benefits checks to make sure they are receiving everything they are entitled to;*
- *Performing 'Better off' calculations to help tenants make informed decisions about their finances;*
- *Helping to resolve complex benefits issues;*

- *Providing money and budgeting advice;*
- *Signposting to other specialist sources of debt advice;*
- *Assisting with access to other sources of support (e.g. charitable organisations, discretionary support, foodbanks, etc.)'*