



1. Meeting Details

Meeting Title:	Leaseholder and Shared Owner Panel
Meeting Date:	Wednesday 13 th May 2026
Time:	5.30pm – 7pm
Location / Platform:	MS Teams
Chair:	Andy Carberry
Minute Taker:	Andy Carberry

2. Attendance Present:

Andy Carberry	Tenant Voice Team Leader – Chair (AC)
Dean Wall	Director of Housing Services (DS)
Dawn Groot	Leasehold Manager (DG)
Others redacted	

Apologies:

Redacted

1. Agenda Items

3.1 Item 1: (Welcome / introductions)

- Discussion Summary:
 - Andy introduced the Torus staff members and outlined their roles within the organisation.
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Item 2: (How the panel fits within Torus and how our panels work)

- Discussion Summary:
 - Andy explained how the Leaseholder and Shared Owner Panel fits within Torus's wider engagement with customers and governance structure.

- Andy outlined how panels work at Torus describing their terms of reference, including its purpose, aims, responsibilities, membership criteria, recruitment process, and expected tenure for members.
- Andy confirmed that panel meetings are planned to be held quarterly in the evenings via Teams, with attendance expectations and standard codes of conduct to be included within the terms of reference.
- Andy invited participants to provide feedback on the panel's structure and terms of reference before moving on to discuss their priorities.

3.2 Item 3: (Your priorities for the panel)

- Discussion Summary:
 - Andy outlined the feedback which was received prior to the meeting from participants. This feedback was grouped into seven themes for service improvement and inclusion in the terms of reference which included:
 1. Service Charges – Level, Timing and Transparency.
 2. Repairs and Communal Maintenance – Timescales and Accountability.
 3. Communication and Consultation.
 4. Insurance and Compliance Costs.
 5. Lease Terms and Rent Transparency.
 6. Build Quality, Defects, and Warranties. 7. Fairness and Balance of Responsibility.
 - Andy invited participants to provide wider feedback on these priorities, including anything not previously submitted.

Key Points Raised:

No.1 Service Charges – Level, Timing and Transparency.

- Andy detailed panel members' feedback on service charges, including requests for minimum charges, charges applied after work completion, greater transparency, and clearer explanations of sinking fund charges.
- *Redacted* raised concerns about a lack of explanation for sinking fund expenditure and delays in communal repairs, including unresolved lighting issues affecting electricity costs.
- *Redacted* also raised ongoing concerns about lack of clarity in sinking fund expenditure and persistent communication issues over 15 years as a tenant

- Dean confirmed that Torus has an ongoing project team working to improve transparency and accuracy in service charges, with service charges and communal maintenance identified as top priorities.
- *Redacted* raised concerns about the lack of transparency in ground maintenance charges at *Redacted*, noting that maintenance activities listed in the booklet do not match what is observed locally.
- *Redacted* described ongoing concerns about lack of transparency and communication regarding major works and sinking fund charges, including unfulfilled requests for invoices and payment plans over several years.
- Dawn clarified that when Torus uses its internal maintenance provider, they serve a formal notice under the consultation legislation which is applicable.
- Panel members discussed the need for clearer information and transparency regarding sinking fund expenditure, including itemised explanations for deductions.

No.2 Repairs and Communal Maintenance – Timescales and Accountability.

- Andy outlined feedback on repairs and communal maintenance, highlighting concerns about slow completion times, poor performance, inconsistent communication, and the need for stronger ownership and clearer time scale messaging.
- *Redacted* raised concerns about the inability to install fibre internet at *Redacted* and difficulties contacting the Asset team.
- *Redacted* described ongoing issues with cleaning and ground maintenance, reporting that they have sent videos every two weeks for several years, but have been told standards are met.
- *Redacted* shared that there was an ongoing issue with fly tipping and missing bin lids in the communal areas of their building which has not yet been resolved despite it being raised as a complaint to both Torus and Liverpool City Council.

No. 3 Communication and Consultation.

- Andy discussed feedback on communication and consultation, noting improved satisfaction ratings but decreased scores for views being considered and ease of dealing with Torus, and proposed service improvements such as a single point of contact and clearer written explanations.
- *Redacted* requested a dedicated customer service line for leaseholders and shared owners, as current arrangements require repeated explanations and do not provide tailored support.

- *Redacted* also requested a service change which meant direct contact with the property manager rather than the emergency phone number as this delays resolution and issues are not resolved.
- Dawn explained that Leaseholders (as well as anyone paying a service charge) may apply to a first-tier tribunal to challenge sinking fund deductions. The Housing Ombudsman has limited jurisdiction over service charges and whether they are reasonable or applied in line with the tenancy or lease. Sinking funds are managed in line with the lease.

No. 4 Insurance and Compliance Costs.

- Andy summarised feedback on insurance and compliance costs, highlighting concerns about rising costs, confusion over responsibility for payments, and the need for clearer signposting to relevant policies and lease provisions.
- *Redacted* raised concerns about the frequency and transparency of electrical compliance testing, questioning the justification for associated costs.
- *Redacted* raised concerns about the significant increase in service charges and lack of clear explanation, particularly regarding building insurance costs.
- Dawn explained that the rise in building insurance costs was due to fewer providers in the market and increased claims sector-wide, resulting in higher charges for leaseholders.
- Dean confirmed that a project team is actively working to ensure service charges are accurate and transparent.
- Dawn clarified that the 15% management fee on building insurance is Torus policy and is charged by Torus for preparing budgets and processing invoices and is shown separately as insurance is a non-eligible charge for benefits.

No. 5 Lease Terms and Rent Transparency.

- Andy outlined feedback on lease terms, including requests for clearer written explanations of lease conditions and improved signposting to individual lease provisions at the point of query.

No. 6 Build Quality, Defects, and Warranties.

- Andy detailed concerns about build quality, defects, and warranties, noting issues with kitchen and bathroom design, ventilation, and difficulties with warranty claims, and proposed better coordination between teams and earlier intervention on design risks.

- *Redacted* highlighted unresolved defects, confusion over responsibility for repairs, and difficulties engaging with the developer and Torus, leading to personal expense.
- *Redacted* raised concerns about unresolved defects and lack of response to complaints following property purchase, questioning whether process improvements would apply retrospectively.
- Dawn requested that *Redacted* email their address and details so she can follow up with the sales director regarding the specific defect issue.
- Dawn confirmed that post-sales issues are a recurring problem and will be included in the service improvement plan for new customers, with a focus on better coordination between the Leaseholder Team and project managers in Development, the sales team, and Aftercare team.

No. 7 Fairness and Balance of Responsibility.

- Dawn explained that for new build shared ownership schemes where there is a managing agent employed by the developer under section 106 agreements, a third-party managing agent provides communal services, and shared owners must contact Torus rather than the agent directly.
- *Redacted* queried who is responsible for signage for a pond nearby which is attracting visitors after 'no fishing' signs were removed and grass damaged.
- *Redacted* raised concerns about the balance of rights and responsibilities between leaseholders and renters in mixed tenure blocks, suggesting this be included in the panel's themes. Dean and Andy agreed to incorporate considerations for mixed tenure sites within the panel's service improvement themes.
- Dean and Dawn agreed to expand the panel's focus on rights and responsibilities to include mixed tenure sites, covering leaseholders who sublet and have their own tenants.

4. Next steps and actions summary

Action	Responsible Person	Deadline	Status
Minutes of the meeting and draft terms of reference for the panel to be shared with all participants.	Andy	27th May 2026	Completed

Participants to confirm expression of interest to join the panel and in the position of Chair.	All	10th June 2026	Completed
Confirmation of panel membership with participants in anticipation of the next meeting on 12th August 2026.	Andy	24th June 2026	Completed
Invite Asset team to provide briefing on compliance testing requirements and evidence at a future meeting.	Andy	11 th November 2026	Not yet due
Include the relevant Leaseholder officer's contact details in this year's statement of accounts for each customer.	Dawn	30th September 2026	Not yet due
Dean requested <i>Redacted</i> to email their address to Dawn so the team can follow up on the glyphosate issue in their community.	Dawn / <i>Redacted</i>	N/a	Update. This is a managing agent and not Torus maintained land, so the query has been passed onto them for a response.
Invite Finance Service Charge team to attend a future meeting and clarify evidence provided for billing requests, distinguishing between internal and external contractors.	Andy	11 th November 2026	Not yet due

Follow up on <i>Redacted</i> unresolved snagging and warranty issues by reviewing her case details and communication history.	Dawn	TBC	Dawn and her team are awaiting confirmation of the information from <i>Redacted</i> .
Escalate lighting issue affecting communal areas and electricity costs to repair managers after receiving <i>Redacted</i> address.	Dawn	TBC	Dawn and her team are awaiting confirmation of the information from <i>Redacted</i> .
Review sinking fund statements to ensure clear explanations of expenditure and amend format if necessary.	Dawn	30 th September 2026	In statement of accounts sent by 30th September 2026.

5. Date of Next Meeting

- Date: Wednesday 12th August 2026
- Time: 5.30pm – 7pm
- Location / Platform: MS Teams Online (link to follow)

6. Meeting Close

- Time meeting ended: 6.55pm