

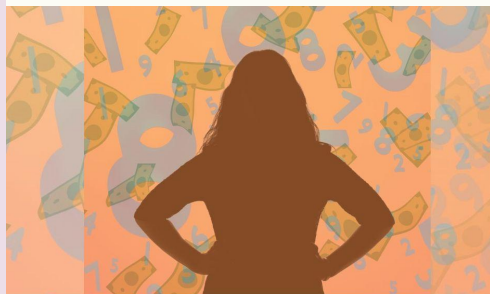


16th June 2024



Dear Suzanne

- The Service Charge Scam – An Insider Speaks -
- Shelter (and SHAC) Open Letter -
- First Cut: Service Charge Cost Comparison Tables -
- Resolver Complaints Support -



**THE SERVICE CHARGE SCAM**  
**- AN INSIDER SPEAKS**

## The Service Charge Scam An Insider Speaks

Anne Jones took a job in the finance department of a housing association and saw the landlord earning a vast amount of unearned income by scamming service charges.

As our members know, the errors are intentional. The landlord's corporate mentality was summed up by Anne as:

*"let's see if the residents spot the errors, and only then will non-genuine charges be removed."*

Anne notes that this runs into 1000s of transactions which would result in £1000s in overcharging every year.

She contacted SHAC to go public on her experiences.

Social media shares:

- [Facebook](#)
- [Twitter](#)
- [Instagram](#)

Read More



Click the image to read the full text of Shelter's letter.

## Shelter (And SHAC) Open Letter

SHAC has co-signed Shelter's letter condemning general election campaigning that scapegoats migrant and Black and Asian communities for the shortage of housing.

It expresses deep concern with the direction of the political conversation around housing and migration in the lead up to the election.

*"Migrants, people seeking asylum, and British-born Black and Brown communities are being blamed for this country's acute shortage of social rent homes and record levels of homelessness.*

*This narrative ... has a knock-on impact across the country ... it further fans the flames of xenophobia and racism.*

*This narrative scapegoats and punishes a group of people for a problem that they did not create. But we know the truth. The housing emergency is the result of political choices. We are haemorrhaging social homes: there's been a net loss of over 260,000 social rent homes in the last decade alone.*

The letter was supported by more than 40 individuals and organisations working with people campaigning on homelessness, housing, migrant and refugee issues.

We urge members to combat this narrative when speaking to election candidates canvassing for your vote.

Item	Number of Entries	Weekly			Monthly			Annual		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Bank assets removal £	45	45.96	£1.75	£20.00	£1.51	£15.64	£83.15	£18.12	£187.87	£1,000.00
Charging fee £	1	61.62	£11.52	£40.00	£14.76	£64.61	£83.15	£19.50	£98.80	£1,000.00
Communal cleaning £	14	49.96	£15.30	£112.92	£1.02	£62.71	£70.10	£48.00	£70.10	£3,000.00
Welfare charging £	10	49.32	£5.61	£14.50	£1.21	£13.90	£80.00	£6.70	£80.00	£1,000.00
Communal electric £	10	49.32	£10.32	£67.50	£1.02	£41.00	£80.00	£48.00	£103.97	£3,075.24
Positive repairs & maintenance £	10	49.32	£5.34	£20.00	£0.21	£36.70	£123.24	£1.00	£45.24	£1,000.00
Prepayment meters & maintenance £	4	49.96	£8.84	£20.00	£4.02	£75.91	£83.15	£48.00	£431.82	£1,000.00
Proof control £	1	49.96	£1.07	£20.00	£0.11	£14.61	£83.15	£1.00	£10.10	£1,000.00
Fire safety risk assessments £	10	49.32	£5.25	£20.00	£1.12	£24.81	£83.15	£27.72	£40.10	£1,000.00
Fire alarm & inspection £	10	49.32	£6.86	£20.00	£1.00	£38.40	£104.10	£10.00	£49.10	£1,000.00
Water testing £	4	49.32	£1.89	£20.00	£0.12	£18.21	£83.15	£8.14	£24.00	£1,000.00
Job maintenance and repairs £	1	49.32	£1.41	£20.00	£1.00	£10.00	£83.15	£80.00	£27.86	£1,000.00
Concreting £	2	49.32	£11.36	£18.00	£18.12	£28.40	£77.00	£11.76	£67.86	£200.00
The ground £	1	49.32	£1.67	£20.00	£0.46	£15.36	£83.15	£1.70	£18.10	£1,000.00
Buildings insurance £	10	49.32	£11.11	£102.75	£10.72	£71.20	£208.10	£186.76	£85.46	£1,127.88
Management charge £	10	49.96	£13.12	£60.00	£1.76	£24.40	£122.00	£41.00	£104.10	£1,000.00
Contribution to sinking fund £	7	49.96	£29.56	£128.80	£1.24	£123.11	£268.00	£18.87	£1,038.04	£6,292.20

## End Service Charge Abuse

## The Cost Comparison Landlord Tables

[View the Tables](#)

[Add Your Costs](#)

SHAC has produced a 'first cut' of cost comparison tables from the results of our service charge survey. The main purpose of publishing these at an early stage is that it will help people see the value in entering their own data and building a comprehensive picture of costs across landlords.

We believe that our cost comparison tables offer tenants and residents a unique insight. No other organisation is providing this transparency.

Our analysis also demonstrates that service charge cost-setting is both arbitrary and inconsistent.

The tables produced so far are work in progress. The existing tables will be updated and other landlords will be added as we apply more data.

**The survey remains open. Please add your own costs [here](#).**



[Visit Resolver](#)

## Resolver Complaints Support

Members who find it difficult to write and manage their complaint to their landlord may find the Resolver website helpful. It can be used for any type of complaint including disrepairs, anti-social behaviour, and service charges.

The site and the tools it provides were recommended by members at the Strike Works workshop on Saturday, and help with template text, storage of paperwork, and reminders at each stage of the process.

This can be especially helpful when escalating the complaint to the Housing Ombudsman, Regulator, or Tribunal, as users will have an easily downloaded record of the steps taken to resolve their issue, plus all supporting documents.



## SHAC's Thriving WhatsApp Communities

Our WhatsApp groups are proving to be a great way to bring tenants and residents together so that they can share experiences and plan action.

The main SHAC Campaigns group is open to all. Others are landlord specific. We've recently added A2 Dominion to the list. Click the relevant link below to join.

- **SHAC Campaigns**

- Clarion
- Hyde
- MTVHA
- Notting Hill Genesis
- Riverside / One
- Housing
- L&Q
- Southern
- Peabody
- Guinness / SBHA
- Home Group
- Wandle
- Councils
- THCH
- A2 Dominion

If you don't have WhatsApp, you can download it to your phone and computer [here](#). You can also mute it if you don't want notifications each time someone posts a comment.

The Nextdoor logo is displayed in white lowercase letters on a green square background.

**Join  
Nextdoor**

## Nextdoor Network

Posting a message on the Nextdoor app is one great way to encourage tenants and residents from your landlord (or other housing associations) to join SHAC and build critical strength.

Nextdoor is a Facebook-style social networking site that links people in the same locality. You can find out more and get set up [here](#).

Some of our members have been very successful in using it to raise awareness of SHAC's work, in one case getting 1,800 views for a single post, and recruiting neighbours who are also residents of her landlord.

## Missed an Update?

Previous issues of SHAC Action can be downloaded [here](#).

## Take Action

[Sign the Unfair & Uncapped Pledge](#) | [Make a Donation](#) | [Join an Event](#)

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