



Requesting Your Service Charge Information

How to ask for a summary of costs and inspect the accounts

Sections 21, 22 and 23 of the Landlord and Tenant Act 1985, and sections 47 and 48 of the Landlord and Tenant Act 1987

A Social Housing Action Campaign (SHAC) resource

England and Wales — 2026

About this guide. This guide explains how a leaseholder or shared owner can ask their landlord for a written summary of service charge costs, and how to inspect the documents behind it — the rights in the Landlord and Tenant Act 1985 (“the Act”) that let you see what you are actually being charged for. A properly made request, backed by a clear paper trail, resolves the great majority of situations. The guide covers how to make the request; it does not deal with what to do if a landlord fails to respond, which depends on individual circumstances and on which you should take advice.

Who this is for. Any leaseholder or shared owner who pays a variable service charge — a charge that goes up or down with the landlord’s actual costs — and who wants to see how those costs are made up. The rights apply to private landlords and housing associations alike. They are general information, not legal advice, and they cannot cover every lease or every situation; check your own lease, and take advice if your circumstances are unusual.

1. The Three Rights at a Glance

The Act gives you three connected rights. They work in sequence: you ask for a summary, then you inspect the documents behind the summary, and section 23 makes sure the chain is not broken where someone further up holds the papers.

Section 21 — a written summary of relevant costs

You can require your landlord, in writing, to provide a written summary of the costs incurred which are relevant to the service charges you pay, for the last accounting period. Where the costs relate to more than four dwellings, that summary must be certified by a qualified accountant as a fair summary supported by accounts, receipts and other documents. This is your starting point: it is the overview of what was spent.

A useful summary should make clear what costs were incurred, whether they have been paid, how they relate to the service charge demanded, and the accounting period it covers. You can ask for the previous accounting year, or — where accounts are not kept by accounting year — the previous twelve months ending with the date of your request.



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Section 22 — inspecting the accounts and receipts

Once you have obtained the summary, you can require the landlord, in writing, to give you reasonable facilities to inspect the accounts, receipts and other documents supporting it, and to take copies or extracts. Inspection itself must be free of charge; the landlord may make a reasonable charge for copies. This is the right that lets you go behind the headline figures and check them against actual invoices and receipts.

The documents you can inspect typically include invoices and receipts, contracts and agreements, the accounts and financial records, any worksheets or schedules used to calculate the charges, and supporting paperwork and correspondence. The purpose of section 22 is to let you verify that the costs were genuinely incurred and properly allocated to your charge.

Section 23 — where a superior landlord holds the information

Service charge information is often held not by your immediate landlord but by a freeholder, an intermediate landlord further up the chain, or a managing agent. Section 23 deals with this: where the relevant information is held by a superior landlord, your immediate landlord must pass your request up the chain, and the superior landlord must supply what is needed. A landlord cannot avoid the duty simply by saying someone else holds the documents.

Summary of the three rights

Section	What you can require	Key point
s.21	A written summary of the relevant costs for the last accounting period (certified by a qualified accountant if more than four dwellings)	Your overview of what was spent
s.22	Reasonable facilities to inspect the accounts, receipts and supporting documents, and to take copies	Free to inspect; you must already have obtained the s.21 summary first
s.23	Your immediate landlord to pass the request to a superior landlord, who must supply the information	Stops a landlord hiding behind “someone else holds it”



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2. Who can make a request

A request can be made by:

- **The tenant** — which for these purposes includes a leaseholder and a shared owner named on the lease.
- **The secretary of a recognised tenants' association**, with the written consent of the tenant whose charges are in question.

If a residents' or tenants' association is coordinating, the simplest and most robust position is usually a request made and signed by an **individual leaseholder in their own name**. That avoids any argument about whether the association is formally “recognised” or whether the necessary consents are in place. An association can still organise and support the request behind the scenes; it is the signature on the request that matters.

A note on who your landlord is. Make the request to the entity that is your landlord under the lease — check the lease and your service charge demands. In many blocks there is an intermediate landlord between the freeholder and the leaseholders, and a separate managing agent who actually holds the documents. Identify the right recipient before you write; if the information sits with a superior landlord, section 23 (above) is what carries your request up to them.

3. The deadlines — and how to work them out

Each right has its own deadline. Getting the dates right matters, because the whole value of these rights lies in the landlord being on a clock.

The section 21 deadline

The landlord must comply with a section 21 request within **one month of the request, or within six months of the end of the accounting period — whichever is later**. The “whichever is later” wording is the part people get wrong, so it is worth working through carefully.

Worked example A — a recent year end. Suppose the landlord's accounting period ended on 31 March and you make your request on 10 April, ten days later. One month from the request is 10 May. Six months from the period end is 30 September. The later of the two is 30 September — so the landlord has until then, not 10 May. Asking early does not shorten the landlord's time where the six-month limb still has time to run.



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Worked example B — an older year end. Now suppose the same period ended on 31 March, but you make your request on 10 December — more than six months after the period end. Six months from the period end (30 September) has already passed, so it is the one-month limb that governs: the landlord has until 10 January. Once you are past five to six months after the period end, the one-month-from-request limb is the operative deadline.

Find the accounting period first. Because the deadline depends on when the accounting period ended, you need to know that date. The most reliable source is the landlord's own service charge accounts or annual statement, which state the period they cover. Work the deadline out in writing as soon as you send the request, and put it in your diary.

The section 22 deadline

The section 22 inspection right runs from when you **obtain the section 21 summary**: you must make the inspection request within six months of obtaining the summary, and the landlord must then make the inspection facilities available **within one month of that request**, keeping them available for a period of two months. You can include the inspection request in the same letter as your section 21 request (see section 4 and Appendix B) — it simply takes effect once the summary is provided — or send it separately after the summary arrives. Either way, do not let the six-month window to ask slip once you have the summary.

The section 23 position

Where section 23 is engaged because a superior landlord holds the information, the periods above are adjusted to allow the request to travel up the chain and the information to come back within a reasonable time. The practical effect is the same: your immediate landlord cannot treat the involvement of a superior landlord as a reason to do nothing.

4. Making the request properly

A request that is clear, correctly addressed and provably delivered is worth far more than a quick email, because the value of these rights depends on being able to show exactly what you asked for and when.

Put it in writing, and make it unambiguous

- **In writing**, clearly headed as a request under section 21 (or section 22) of the Landlord and Tenant Act 1985, so there is no doubt what it is.



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- **Identify the essentials:** the property, you as the leaseholder, and the accounting period or service charge year you are asking about.
- **You can ask for both at once.** You may make the section 21 summary request and the section 22 inspection request together in a single letter — the Act does not require them to be separate. A combined request operates as: provide the summary now, and afford inspection of the supporting documents once the summary is provided. This does not affect either deadline — the section 21 clock runs from the date of the request as usual, and the section 22 clock runs from when you actually obtain the summary — and it is simpler to organise from your end. The model wording in Appendix B covers both.

Serve it by more than one route

The Act does not prescribe a method of service — the request simply has to be made to the landlord in writing — but you must be able to prove it was received. The one method that always works is the landlord’s address for service. Beyond that, a second channel is worth adding as a belt-and-braces backup:

- **Post** a copy to the landlord’s address for service (the address given under section 48 of the Landlord and Tenant Act 1987, usually printed on your demands) or its registered office, by a signed-for method. This is the reliable route and the one to use if you have nothing else.
- **Email** the request as well, if you have an email address for the landlord or its managing agent. If you happen to know the name of an officer who deals with service charges, address it to them and copy in your housing or neighbourhood manager — but this is a nice-to-have, not a requirement, and a general enquiries or managing-agent address is fine.
- **Log it** on the landlord’s online portal if one exists.

Each channel is an independent record that the request was made and received. Email alone can be valid, but it leaves room for a landlord to say the request never reached the right department; a second channel closes that gap.

Finding who to serve: the landlord’s name and address

Two provisions of the Landlord and Tenant Act 1987 help you identify and reach the right recipient. **Section 47** requires every service charge demand to state the landlord’s name and address. **Section 48** requires the landlord to give an address in England and Wales at



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which notices — including your request — may be served. These details are normally printed on your demands, and the section 48 address is the safe address to use. A useful point to know: until a valid section 48 address has been provided, service charges (and rent) are not treated as due, so if your demands do not carry one, that is worth raising in its own right.

Keep the tone businesslike. This is a routine request for information you are entitled to, not a complaint and not a confrontation. A short, neutral, correctly headed letter is harder to deflect than a long or angry one, and it keeps the focus on the simple fact of the request and the deadline.

5. Keep a clean record from day one

Whatever happens next, a tidy file makes your position stronger and your life easier. From the moment you send the request, keep:

- The request itself, and proof of how and when it was sent (the signed-for receipt, the sent email, the portal confirmation).
- Your written working-out of the deadline, with the accounting-period end date you relied on and where you got it.
- Every response from the landlord — especially anything that acknowledges the request, promises to deal with it, or accepts that something is late.
- A short dated chronology of any reminders or chasing messages. Keep chasing in writing rather than by phone, so that each reminder is on the record.

None of this is onerous if you do it as you go. It is much harder to reconstruct months later, which is exactly when you may need it.

6. If your landlord does not respond

The duties under sections 21 and 22 are time-limited, and a landlord is expected to meet them. If a deadline passes without compliance, a leaseholder may have further options — for example, raising the matter through the landlord's complaints process and, if that does not resolve it, the Housing Ombudsman. The right course depends on your own circumstances, and you should take advice on it. This guide deals only with how to make the request properly.

Whatever you decide to do next, the foundation is the same: a valid request, properly served, with a clear record of the deadline and of any failure to meet it. Getting this part right keeps your later options open.



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Appendix A — Request checklist

- I pay a variable service charge, and I am the tenant/leaseholder (or the recognised association's secretary with written consent).
- I have identified the correct landlord from the lease and demands, and whether a superior landlord or agent holds the documents (s.23).
- My request is in writing, headed as a section 21 (or section 22) request, and identifies the property and the accounting period.
- I have found the accounting-period end date from the landlord's accounts, and computed the deadline using the "whichever is later" rule.
- I have served the request by at least two routes (e.g. email to a named officer plus signed-for post), and kept proof of each.
- I have diarised the compliance deadline.
- For inspection: I have either included the s.22 request in the same letter, or will make it within six months of obtaining the s.21 summary.
- I am keeping a dated file: the request, proof of service, the deadline working, all responses, and a chronology of reminders.



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Appendix B — Model request letter

This follows the recognised form of request. Adapt it to your own facts. Square brackets show text to replace, and “Or” marks alternatives — keep only the line that applies to you. Send it under your own name to your landlord, or to the agent or person who receives the rent.

To: [name of landlord, or the agent, or the person who receives rent]

Property address: [address of flat or house]

1. I am/we are the leaseholder(s) of the above property. *Or* I am the secretary of [name of recognised tenants’ association], which is a recognised tenants’ association for [name of the building]; the leaseholder(s) of the above property within the building has/have consented to this request.
2. I/we make this request of the landlord in accordance with sections 21 and 22 of the Landlord and Tenant Act 1985.
3. As the landlord of the property you are required to comply with the requirements of paragraphs 4 to 6 below. *Or* As the agent of the landlord named as such in the rent book or similar document — under section 21(3) of the Landlord and Tenant Act 1985 you are obliged to forward this request to the landlord as soon as may be. *Or* As the person who receives the rent on behalf of the landlord — under section 21(3) of the Landlord and Tenant Act 1985 you are obliged to forward this request to the landlord as soon as may be.
4. I/we require you to provide me/us with a written summary of the relevant costs incurred in respect of the above property:
 - (a) if the relevant accounts are made up for periods of twelve months, in the last such period ending not later than the date of this request; or
 - (b) if the accounts are not so made up, in the period of twelve months ending with the date of this request.
5. You are required to supply me/us with the written summary within one month from the date of this request, or within six months from the end of the period referred to in paragraph 4 above, whichever is the later.
6. Under section 22 of the Landlord and Tenant Act 1985, I/we further require you, once the written summary has been supplied, to afford me/us reasonable facilities for inspecting the accounts, receipts and other documents supporting the summary, and for taking copies or extracts.

Signed: [signature of the person(s) giving the request] **Date:** [date]



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Appendix C — The provisions referred to

Provision	What it gives you
Landlord and Tenant Act 1985, s.21	Right to a written summary of relevant costs; deadline of one month from the request or six months from the end of the accounting period, whichever is later
Landlord and Tenant Act 1985, s.22	Right, after obtaining the summary, to inspect the accounts, receipts and supporting documents and take copies; facilities within one month of the request, available for two months
Landlord and Tenant Act 1985, s.23	Requires an immediate landlord to pass a request to a superior landlord, and the superior landlord to supply the information
Landlord and Tenant Act 1987, s.47	Requires every service charge demand to state the landlord's name and address — how you identify who your landlord is
Landlord and Tenant Act 1987, s.48	Requires the landlord to give an address in England and Wales for service of notices — usually on your demands; a good address to serve the request. Until a valid address is given, charges are not treated as due
Landlord and Tenant Act 1985, s.26	Excludes certain public-sector tenancies (e.g. local authorities) unless the tenancy is a long lease — so most leaseholders, including of council blocks, remain covered

This guide states the law of England and Wales as understood in 2026. The Leasehold and Freehold Reform Act 2024 will change this regime when its service charge provisions are brought into force; as at the date of this guide they are not yet in force. Always check the current position at [legislation.gov.uk](https://www.legislation.gov.uk). This document is general information for SHAC members and is not legal advice.