

# Why I Am Sending You This Report

Millions of people across England and Wales live in leasehold homes. Over recent years, leasehold has become one of the most widely criticised areas of housing policy. Public debate has highlighted problems including escalating ground rents, building safety costs, barriers to selling, restrictive lease terms and service charges that many residents find difficult to understand or challenge. Propertymark's nationwide research, published in July 2026, found that 93% of leaseholders would not purchase a leasehold property again, while 89% said it was difficult to challenge unfair service charges.

Yet, despite these wider concerns, millions of leaseholders continue to pay service charges every year with little choice and even less opportunity to independently verify whether those charges have been calculated correctly. Most trust that professional organisations have done the work properly and that, if something appears wrong, there is a practical system capable of identifying, explaining and correcting it.

**This report asks whether that trust is always justified.**

To answer that question, it follows the complete investigation of one ordinary leaseholder who attempted to do exactly what the law says they are entitled to do: verify whether their service charges had been calculated correctly.

It does not attempt to examine every problem associated with leasehold. Instead, it focuses on one aspect of the system that affects millions of residents every year: **residential service charges**.

More specifically, it examines a question that most leaseholders simply assume has an answer:

**If a leaseholder has reason to question their service charges, can they realistically establish whether those charges have been calculated correctly and hold those responsible to account?**

That question extends beyond any individual landlord or Tribunal case. It goes to the heart of whether the legal protections created by Parliament are genuinely accessible in practice, or whether they exist largely on paper.

In recent years, investigative journalism has exposed national scandals that remained hidden for years, from the Post Office Horizon scandal to growing public concern over the condition of England's water industry. Those investigations were not important because every individual case was identical. They mattered because they revealed wider systemic failures that had remained largely invisible until someone assembled the evidence.

I believe residential service charges deserve the same level of independent scrutiny.

Not because my own experience is comparable in scale or consequence to those national scandals, but because it raises a similar question:

**What happens when ordinary people find it almost impossible to challenge systems that affect millions of lives?**

That is why I am contacting you.

Over the past three years, I have investigated my own service charges, exercised my statutory rights, analysed thousands of pages of documentary evidence and represented myself before the First-tier Tribunal. What began as one straightforward question gradually became a detailed investigation into transparency, accountability and the practical realities of exercising legal rights that already exist.

Through that investigation, I came to question whether the current system consistently achieves what Parliament intended. Rights designed to promote transparency and accountability can become so difficult, costly and time-consuming to exercise that, in practice, they risk producing the very opposite.

This report documents that investigation.

Although it is rooted in one individual case, I believe the questions it raises extend far beyond one building, one housing provider or one Tribunal.

By bringing this conversation into the public domain, the media can help examine an issue that too often remains hidden within individual disputes and Tribunal proceedings.

If, after reading this report, you find yourself questioning whether accountability is genuinely accessible—or merely available on paper—then it will have achieved its purpose.

And perhaps you will finish it asking the same question that I did.

## **Who does the law actually protect?**

# **Legal Rights on Paper. Accountability in Practice.**

## **WHO DOES THE LAW ACTUALLY PROTECT?**

*A leaseholder's investigation into accountability, transparency and the true cost of challenging service charges.*

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**Investigative Report**

**Prepared by**

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Applicant before the First-tier Tribunal (Property Chamber)

July 2026

**This report is based on contemporaneous documentary evidence gathered between August 2020 and July 2026.**

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# 1. Executive Summary

Most leaseholders trust that the service charges they are required to pay have been professionally prepared, properly checked and supported by reliable financial records. They also trust that, if something appears questionable, the law provides a practical and effective means of obtaining information, examining the evidence and challenging the charges where necessary.

On paper, the system appears to offer exactly that protection.

Leaseholders have statutory rights to request summaries of expenditure, inspect supporting documents and ask the First-tier Tribunal to determine whether service charges are payable and reasonable.

This report asks whether those protections are equally accessible in practice.

My investigation began with one ordinary question:

**“Can you show me that these service charges are correct?”**

I did not begin with the conclusion that the charges were wrong. I asked for the records and explanations necessary to establish whether they were right.

I expected a straightforward professional response. Instead, that single question developed into almost three years of investigation, the examination of thousands of pages of documentary evidence, repeated statutory information requests, identified calculation errors, written admissions of charging mistakes, incomplete supporting documentation and proceedings before the First-tier Tribunal.

Before the substance of many of my concerns could even be examined, I had already spent years reconstructing incomplete disclosure, comparing accounts across several financial periods, analysing invoices and financial records, learning leasehold law, preparing statutory requests, building detailed chronologies, organising extensive evidence and representing myself through Tribunal proceedings.

In practice, I found myself undertaking work that would ordinarily be associated with accountants, lawyers, investigators and professional document managers—not because this was my occupation, but because it appeared to be the only way to establish whether the figures presented to me could be independently verified.

At first glance, this may appear to be another individual dispute between a leaseholder and a landlord. In reality, it raises a much broader question.

The Tribunal will determine the legal and factual issues relating to my own service charges. This report does not attempt to prejudge that determination.

Instead, it examines what my experience reveals about the practical operation of the wider system: whether an ordinary resident can realistically exercise rights that Parliament has already provided, and what happens when the burden of finding errors, obtaining evidence and

pursuing accountability falls upon the resident rather than the professional organisation responsible for managing the charges.

This report is not an argument against paying legitimate service charges. Buildings cost money to manage, maintain and repair, and leaseholders should expect to contribute fairly towards expenditure that is reasonable, transparent and properly evidenced.

Nor is it an argument that professional organisations should never make mistakes. Errors can occur in every profession.

The more important question is what happens when figures are questioned or mistakes are identified.

Do effective systems detect, explain, correct and prevent them?

Or must one determined resident discover the problems, gather the evidence and pursue the matter for years before meaningful scrutiny begins?

During my investigation, I identified repeated calculation errors, admitted charging mistakes, incomplete invoice disclosure, failures to provide information requested under statutory procedures and inconsistencies spanning several financial years. I also found that questions about contractor performance, maintenance, repairs and service delivery frequently required sustained monitoring and escalation by residents.

Individually, none of these matters necessarily defines an organisation. Viewed together, however, they reveal a recurring pattern in which accountability depended heavily upon the persistence of the resident rather than upon the routine operation of effective professional controls.

This is what I describe throughout the report as the **accountability gap**.

The gap does not exist because Parliament failed to create legal safeguards. Those safeguards exist. It arises because using them in practice can demand extraordinary amounts of time, specialist knowledge, financial resources and sustained effort before the underlying concerns are even considered.

For many residents, that practical burden may itself become the greatest obstacle to accountability.

Most leaseholders will never conduct an investigation of this scale. They trust that official service charge demands have already been checked, that supporting records exist, that errors are exceptional and that there is a realistic mechanism for putting matters right if concerns arise.

That trust is essential to a system in which residents are required to make regular payments based largely upon information prepared and controlled by professional organisations.

It should not become a gamble.

If establishing whether service charges have been calculated correctly requires years of investigation, specialist knowledge and extraordinary personal commitment, how accessible are those legal protections to the ordinary people they were designed to protect?

Ultimately, this report is about far more than one leaseholder's experience.

It is about transparency, accountability, professional standards, effective governance, access to information and, above all, practical access to justice.

The chapters that follow explain how one ordinary question developed into a multi-year investigation, what that investigation revealed and why the questions arising from it may extend far beyond one building, one housing provider or one Tribunal case.

## 2. From One Question to a Tribunal

### I Never Intended to Become an Investigator

I never set out to challenge the leasehold system, expose failures in accountability or find myself before the First-tier Tribunal. Like most leaseholders, I simply assumed that if I asked a reasonable question about my service charges, I would receive a clear and professional answer supported by the relevant records.

**The question itself was straightforward: "Can you show me that these service charges are correct?"**

I was not claiming that the charges were wrong, nor was I refusing to pay them. I simply wanted to understand how they had been calculated and to see the evidence that supported them. I assumed that the information already existed and that obtaining it would be routine.

Had that happened, this report would never have been written.

Instead, every answer seemed to uncover another question. A figure that could not easily be reconciled led to another request for information. An explanation prompted a closer look at the accounts. Missing or incomplete documentation required further enquiries. What I expected to be a short exchange gradually evolved into an investigation that neither I nor, I suspect, anyone else anticipated.

The transformation was so gradual that I barely noticed it happening.

Without consciously deciding to do so, I stopped being simply a resident asking questions and became the person responsible for finding the answers myself. To understand what I was looking at, I found myself learning accounting principles I had never expected to need, reading leasehold legislation I had never intended to study, comparing accounts across multiple financial years, reconstructing incomplete disclosure, building detailed chronologies and organising thousands of pages of documentary evidence.

Eventually, that journey led me to represent myself before the First-tier Tribunal.

None of this was planned. It was not my profession, nor did I have any previous experience of property litigation. Yet every individual step seemed reasonable at the time. One more document to examine. One more calculation to check. One more request to submit. One more explanation to consider. It was only when I looked back that I realised those seemingly ordinary steps had accumulated into almost three years of investigation.

By then, the question itself had changed.

I was no longer trying simply to establish whether my own service charges had been calculated correctly. I had begun asking a much broader question: why had obtaining a straightforward answer become so extraordinarily difficult?

What followed was therefore no longer just an investigation into one set of service charge accounts. It became an examination of how difficult it can be for an ordinary leaseholder to obtain the evidence needed to verify the charges they are legally required to pay, even where Parliament has already provided the legal rights to do so.

Over time, the investigation identified repeated calculation errors, written admissions of charging mistakes, incomplete disclosure, inconsistencies affecting several financial years and repeated difficulties in obtaining information needed to verify the charges independently. What had begun as a routine request for clarification ultimately developed into proceedings before the First-tier Tribunal (Property Chamber).

The Tribunal will determine the legal and factual issues relating to my own case.

This report examines a different question.

**What does it actually take for an ordinary resident to exercise rights that already exist in law?**

The chapters that follow answer that question by documenting the investigation itself, the evidence it uncovered and the wider issues that emerged along the way.

### **3. Why This Matters Beyond One Tribunal Case**

The First-tier Tribunal will determine the legal and factual issues relating to my own service charges. That is precisely its role, and nothing in this report seeks to prejudge its decision. My purpose is different. The question that gradually emerged from this investigation extends well beyond one building, one landlord or one Tribunal case.

**What if the greatest obstacle facing leaseholders is not whether legal rights exist, but whether ordinary people can realistically exercise them?**

For most people, the answer appears obvious. If something does not look right, ask for an explanation. If the explanation is unsatisfactory, request the supporting documents. If concerns remain, ask the Tribunal to determine whether the charges are payable and reasonable. On paper, the process appears logical, proportionate and accessible. Parliament has provided leaseholders with statutory rights, an independent Tribunal and a legal framework designed to promote transparency and accountability.

My experience suggests that the practical reality may be considerably more complex.

Long before the Tribunal could consider the substance of many of my concerns, I had already spent almost three years reconstructing incomplete disclosure, analysing financial records, comparing accounts across several financial years, learning unfamiliar areas of leasehold law, preparing formal statutory requests, organising thousands of pages of evidence and ultimately representing myself through legal proceedings. By the time many of the underlying issues could even be examined, the greatest challenge was no longer understanding my service charges. It had become understanding why obtaining the information needed to verify them had proved so extraordinarily difficult.

That gradual realisation fundamentally changed the nature of my investigation. I was no longer asking whether my own service charges had been calculated correctly. I found myself questioning whether the legal protections designed to safeguard leaseholders are, in practice, genuinely accessible to the ordinary people they were created to protect.

Throughout this report I describe that difference as the **accountability gap**.

The gap does not exist because Parliament failed to create legal safeguards. Those safeguards are already there. Leaseholders have statutory rights to request information, inspect supporting documents and ask an independent Tribunal to determine disputes. The gap arises because exercising those rights in practice can demand extraordinary persistence, specialist knowledge, significant personal time and, in many cases, professional assistance before the underlying questions can even begin to be answered.

That distinction matters because it reaches far beyond the leasehold sector.

In almost every profession, customers reasonably expect internal quality assurance to identify and correct mistakes before they reach the public. Errors can occur in any organisation, but well-functioning systems are expected to detect them, explain them, correct them and learn from them. During my investigation, however, I repeatedly encountered a different question altogether:

### **What happens when accountability itself depends upon the customer discovering the problem?**

This report is not an argument that housing providers should never make mistakes. Nor is it an argument against paying legitimate service charges. Buildings cost money to maintain and manage, and leaseholders should expect to contribute fairly towards expenditure that is reasonable, transparent and properly evidenced.

The more important question is what happens after the figures themselves are questioned.

Do effective systems routinely identify, explain and correct potential errors before residents are forced to uncover them? Or does the practical burden increasingly fall upon the leaseholder to identify inconsistencies, obtain supporting evidence, navigate complex legal procedures and continue asking questions—sometimes for years—before meaningful scrutiny begins?

For most leaseholders, undertaking an investigation of that scale is simply unrealistic. Not because they lack intelligence, determination or interest, but because they have careers, families, caring responsibilities and lives to lead. Like most people, they trust that professional organisations have already carried out the checks they themselves should never be expected to perform, and that if concerns arise there is a practical mechanism capable of resolving them.

That trust is fundamental to the way the system operates.

Millions of residents make regular payments based largely upon information prepared, controlled and explained by professional organisations. If maintaining confidence in that system increasingly depends upon residents carrying out years of investigation themselves, then the burden of accountability has quietly shifted away from those responsible for producing the information and onto those expected simply to pay it.

That should concern far more people than those currently involved in Tribunal proceedings.

Imagine, for a moment, that your own service charges suddenly raised questions. Would you know which documents you were legally entitled to request? Would you know how to establish whether the figures had been calculated correctly, identify inconsistencies across several financial years or recognise when important information was missing? If the answers remained unclear, would you know what to do next? Could you afford specialist legal advice if it became necessary? More importantly still, could you realistically devote two or three years of your life to pursuing a single service charge dispute?

For many people, the honest answer is almost certainly no.

That is why this report matters.

A legal right that exists in theory but requires exceptional determination, specialist knowledge, substantial financial resources or years of personal commitment before it can be exercised effectively is unlikely to provide equal practical protection for everyone Parliament intended it to serve.

My investigation therefore raises questions that extend far beyond the outcome of my own Tribunal application. It asks whether accountability has become something that professional systems deliver routinely, or something that depends upon one determined resident refusing to stop asking questions.

Perhaps the greatest concern is not what happened in my own case.

It is what may be happening in the countless cases that are never investigated.

How many residents simply pay because they assume the figures must be correct? How many notice something that does not seem right but conclude that challenging it is simply too complicated, too expensive or too overwhelming? And how many potential errors remain

undiscovered because nobody has the time, the knowledge or the resources to keep asking the next question?

Those are the questions that extend beyond my own Tribunal case.

They are also the questions that deserve a much wider public conversation.

## **4. What the Investigation Revealed**

This investigation did not uncover one isolated mistake, one disputed invoice or one disagreement over a particular service charge.

Over almost three years, it documented recurring patterns affecting financial accuracy, transparency, statutory compliance, operational management and professional accountability. Viewed individually, some of these issues might reasonably be dismissed as administrative oversights or isolated errors. Viewed collectively, however, they reveal something much more significant: a recurring pattern in which accountability repeatedly depended upon the continued efforts of the resident rather than the routine operation of professional systems.

The findings below are supported by the documentary evidence presented throughout this report. They are not intended to determine the legal outcome of my Tribunal case. Rather, they summarise the recurring patterns that emerged during the investigation and explain why they matter beyond any single dispute.

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### **1. Official financial records repeatedly contained errors and inconsistencies**

During the investigation, I identified repeated arithmetic errors within formal service charge demands, together with administrative mistakes and inconsistencies across official financial documents. Estimated annual charges and final expenditure statements could not always be reconciled straightforwardly, while some correspondence contained basic administrative mistakes, including expenditure letters issued in another resident's name.

These were not matters of accounting judgement or interpretation. They concerned the internal accuracy and reliability of the official financial records upon which leaseholders are expected to rely.

#### **Why this matters**

Residents should be able to assume that official financial documents have already been checked for basic accuracy before they are issued. If those documents contain avoidable errors, confidence in the wider accounting process is inevitably undermined.

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## **2. Statutory rights did not always produce complete supporting evidence**

The Landlord and Tenant Act 1985 gives leaseholders the right to request summaries of expenditure and inspect supporting documents. Throughout my investigation, however, obtaining documents proved only part of the challenge.

Some financial years were supported by only limited invoices. Others contained duplicated documents, invoices allocated to different financial years, records relating to different services or locations, or no supporting invoices at all despite repeated statutory requests. The difficulty therefore lay not simply in accessing documents, but in determining whether the disclosure was sufficiently complete to verify the service charges themselves.

### **Why this matters**

Transparency depends not only upon providing documents, but upon providing enough reliable information for residents to verify the charges they are legally required to pay.

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## **3. Internal quality assurance often appeared to react to problems rather than prevent them**

Many of the issues documented throughout this investigation were identified by a leaseholder rather than through the organisation's own quality assurance processes. Subsequent enquiries resulted in written correction letters acknowledging charging errors and issuing financial credits. The investigation also identified examples where supporting documentation and service locations had been mixed with other buildings, raising further questions about the reliability of the underlying records.

Taken together, these repeated corrections suggest that internal controls were frequently responding to problems after they had been identified rather than detecting them beforehand.

### **Why this matters**

Professional quality assurance should identify and correct errors before they reach residents, not rely upon residents discovering them first.

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## **4. Residents increasingly became part of the management process**

As the investigation expanded, it became clear that the issues extended well beyond service charge accounts. Residents repeatedly found themselves monitoring contractor performance, chasing outstanding repairs, following unresolved maintenance issues, tracking operational changes and escalating matters before meaningful action was taken.

The investigation therefore became about more than financial records. It illustrated how responsibilities that would normally be associated with professional housing management increasingly appeared to fall upon the residents paying for those services.

### **Why this matters**

Residents should not be expected to manage the management of their own homes.

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## **5. Some charged services could not always be independently verified**

Throughout the investigation, questions repeatedly arose regarding services for which residents had been charged but where the available records, supporting evidence or observable service delivery did not always allow those charges to be independently verified. These questions related to matters including maintenance, repairs, cleaning, grounds maintenance and management functions.

This report does not conclude that every disputed charge was incorrect. Its purpose is different. It demonstrates how difficult it became to establish whether some charges had been properly incurred because the supporting evidence was incomplete or insufficient for independent verification.

### **Why this matters**

Where residents cannot independently verify the services they are paying for, transparency risks becoming a matter of trust rather than evidence.

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## **6. Legal rights existed, but exercising them required extraordinary personal commitment**

The legal framework gives leaseholders the right to request information, inspect supporting documents and challenge service charges before an independent Tribunal. My experience demonstrated that exercising those rights can require an extraordinary personal commitment.

Over almost three years, the investigation occupied evenings, weekends, annual leave, bank holidays and countless hours that would otherwise have been spent with family or pursuing ordinary life. It required learning unfamiliar legislation, analysing financial records, reconstructing incomplete disclosure, preparing witness evidence and ultimately representing myself before the First-tier Tribunal.

The greatest cost of this investigation was not financial.

It was personal.

**Why this matters**

Legal rights offer limited practical protection if exercising them demands a level of time, expertise and sustained commitment that most ordinary residents could never reasonably sustain.

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## **7. Accountability repeatedly depended upon the resident rather than the system**

Taken individually, every issue documented in this report could be described as an isolated mistake, an administrative oversight or an unfortunate delay.

Taken together, they tell a different story.

Repeated calculation errors, admitted charging mistakes, incomplete disclosure, statutory failures, delayed repairs and operational shortcomings came to light because one resident continued asking questions over almost three years.

That is the central finding of this investigation.

It is not that mistakes occurred. Mistakes occur in every organisation.

It is that many of those mistakes appeared to come to light only after sustained questioning by the resident rather than through the routine operation of professional systems designed to identify and correct them.

**Why this matters**

A well-functioning organisation should not depend upon one determined resident carrying out years of investigation before recurring weaknesses become visible.

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## **The Common Thread**

No single finding in this chapter defines an organisation.

Collectively, however, they reveal a recurring pattern. Throughout this investigation, accountability too often appeared to depend upon the continued efforts of the resident rather than the routine operation of professional systems. That is the recurring pattern examined throughout this report.

Whether that pattern is unique to one housing provider or reflects a wider issue within leasehold management is ultimately a matter for broader public discussion. My investigation cannot answer that question on its own.

It can, however, demonstrate what happened in one documented case.

And it leaves one unavoidable question.

**If one ordinary leaseholder was able to document these recurring patterns over almost three years, how many similar concerns remain undiscovered simply because nobody else has the time, the knowledge or the resources to keep asking questions?**

## 5. Final Question

Everything in this report began with one ordinary question.

**"Can you show me that these service charges are correct?"**

At the time, I believed the answer would be straightforward. I assumed that the necessary records already existed, that they would be readily available and that any concerns could be resolved through a clear and transparent explanation. Had that happened, this report would never have been written.

Instead, that one question gradually evolved into almost three years of investigation. It required analysing thousands of pages of documentary evidence, exercising statutory rights, reconstructing incomplete disclosure, identifying repeated calculation errors and inconsistencies, following formal complaint procedures and, ultimately, representing myself before the First-tier Tribunal.

The Tribunal will determine the legal and factual issues relating to my own case. That is exactly what it is there to do. What it cannot determine is the broader question that emerged as this investigation unfolded: whether the legal protections available to leaseholders are genuinely accessible in practice, or whether exercising those rights has become so demanding that many ordinary residents are simply unable to use them.

Every professional system depends upon trust. Leaseholders trust that service charges have been calculated with appropriate care, that supporting records exist, that internal quality assurance will identify and correct mistakes, and that if legitimate questions arise there is a practical and proportionate route to obtaining answers. That trust is not unreasonable. Indeed, the system depends upon it.

The question raised by this report is whether that trust is always justified.

If establishing whether service charges have been calculated correctly can require years of investigation, specialist knowledge, extraordinary personal commitment and, in many cases, legal representation beyond the financial reach of most residents, then accountability risks becoming something that exists more readily in legislation than in everyday life.

This report does not claim that every housing provider operates in the same way, nor does it suggest that every disputed service charge is incorrect. It documents one investigation and invites others to examine the evidence for themselves. Whether the patterns identified here are exceptional or more widespread is ultimately a matter for wider scrutiny, informed public debate and, perhaps, further investigation.

For me, however, the journey ends where it began—with a single question.

Not whether my own service charges were correct or incorrect.

But whether an ordinary resident should ever have to spend years finding the answer.

## **Who does the law actually protect?**

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### **Testing the Safeguards**

Throughout this report I have described what happened when one ordinary leaseholder questioned their service charges. Looking back, I realise that my investigation became something more than an examination of financial records. It also became an unintended test of the institutions that Parliament has put in place to protect leaseholders.

Like most people, I followed the system as it was intended to work.

I first asked my housing provider to explain the charges and provide the supporting evidence. When the answers remained incomplete, I pursued the organisation's formal complaints procedure. When that failed to resolve my concerns, I referred the matter to the Housing Ombudsman. More than two years later, no substantive investigation had begun.

I also sought the assistance of my Member of Parliament, hoping that an elected representative might help where the ordinary complaints process had failed. I received no response. Taken individually, each stage appeared to offer an avenue for accountability. Taken together, they formed a sequence that proved far slower, more complex and more demanding than I had ever imagined.

Ultimately, I turned to the First-tier Tribunal (Property Chamber), the specialist body established to determine service charge disputes. Yet reaching the point where the Tribunal could begin considering the substance of my concerns required almost three years of investigation, thousands of pages of documentary evidence and an extraordinary personal commitment of time and effort.

None of these observations determines whether my own service charges were correct or incorrect. That remains a matter for the Tribunal.

Taken together, however, they raise a broader question.

If an ordinary leaseholder follows every official route available - asking for explanations, using the complaints process, approaching the Housing Ombudsman, seeking assistance from an elected representative and finally applying to the Tribunal - yet still faces years of delay, complexity and uncertainty, how accessible are those protections in practice?

The central question raised by this report is therefore no longer simply whether legal rights exist.

It is whether the institutions created to uphold those rights are functioning as Parliament intended.

## Why this report matters now

This report documents events that took place under the current leasehold system.

Since this investigation began, the Government has acknowledged that the existing framework requires fundamental reform and has published proposals to modernise leasehold and transition towards commonhold. Those reforms have the potential to improve the position of future homeowners and strengthen protections for existing leaseholders.

However, reforming legislation is only part of the challenge.

Around **five million existing leasehold properties** remain subject to the current system while those reforms are being developed and implemented. Many of the people living in those homes will continue relying on the existing system for years while those reforms are introduced.

This report therefore serves two purposes.

It documents how one ordinary leaseholder experienced the existing system in practice, and it provides a contemporaneous record of the accountability challenges that policymakers are now attempting to address.

If this investigation contributes, even in a small way, to improving transparency, strengthening accountability or informing future reform, then the three years invested in asking one ordinary question will have been worthwhile.

## Supporting Evidence

The purpose of this report is not to ask readers to accept my conclusions at face value.

It is to present a documented investigation and invite readers to examine the evidence for themselves.

Every significant factual statement within this report can be traced to contemporaneous documentary evidence gathered between August 2020 and July 2026. The following sections provide the factual framework that supports the investigation, including its scale, chronology, key findings and the documentary material upon which this report is based.

## Investigation at a Glance

### The scale of pursuing one ordinary question

The figures below illustrate the practical cost of pursuing accountability. They are not presented to celebrate persistence, but to show what one ordinary leaseholder was required to do simply to establish whether service charges had been correctly calculated.

### The investigation in numbers:

| Investigation                                                 | Result         |
|---------------------------------------------------------------|----------------|
| Financial years examined                                      | 7              |
| Financial years where disclosure could reasonably be expected | 5              |
| Financial years supported by invoice disclosure               | 4              |
| Financial years with no invoice disclosure                    | 1 (2020/21)    |
| Recorded case events                                          | 220+           |
| Duration of investigation                                     | Almost 3 years |
| Documentary evidence reviewed                                 | 2,300+ pages   |
| Tribunal bundle                                               | 820 pages      |
| Witness statements                                            | 25             |
| Photographs and videos                                        | 560+           |

## Invoice Disclosure Audit

Before the service charges themselves could be analysed, the invoice disclosure first had to be reconstructed.

At the time of writing:

- **2020/21** – No invoices disclosed despite repeated statutory requests.
- **2021/22** – 2 invoices disclosed only for the full financial year.
- **2022/23** – 19 invoices disclosed.
- **2023/24** – 15 invoices disclosed, including 2 relating to a different financial year.
- **2024/25** – 36 invoice documents supplied:
  - 19 relating to the correct financial year;
  - 1 covering only part of the year;
  - 1 where the relevant service could not be identified;
  - 15 appearing to be duplicates and/or relating to another financial year.
- **2025/26** – 3 invoices supplied, none relating to that financial year. As the statutory deadline had not expired, year-end disclosure could not yet be expected.

In total, **53 PDF files** were supplied. They did not represent 53 individual invoices. Many files contained multiple invoices, others extended across several pages, some were duplicated and some appeared to have been allocated to the wrong financial year.

The challenge was therefore not simply obtaining documents, but organising and reconstructing the disclosure before any meaningful financial analysis could begin.

## Resources Required

| Item                             | Figure                                                                                                                          |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Estimated personal time invested | <b>Thousands of hours over almost three years, including evenings, weekends, annual leave, bank holidays and personal time.</b> |
| Specialist property solicitor    | <b>Approximately £500+ per hour</b>                                                                                             |

| Item                       | Figure                            |
|----------------------------|-----------------------------------|
| Applicant's hourly wage    | <b>Approximately £16 per hour</b> |
| Difference in hourly value | <b>More than 30:1</b>             |

The law gives leaseholders the right to challenge service charges. In practice, exercising that right may require thousands of hours of personal work or professional advice costing around **£500 per hour**. For many residents, the financial barrier arises long before a Tribunal considers the merits of the case.

These figures demonstrate more than the scale of one investigation. They illustrate the practical cost of pursuing accountability.

**The wider picture becomes clearer when the investigation is viewed chronologically.**

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## 4. Timeline

### From one question to a system under examination

The previous chapter showed the scale of the investigation. This timeline shows how a routine enquiry gradually developed into proceedings before the First-tier Tribunal and a wider examination of accountability.

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#### Phase 1 – An Ordinary Beginning (2020–2023)

##### July 2020

Moved into Fletcher House under a shared-ownership lease.

##### 2020–2023

Growing concerns about estate management, building maintenance and increasing service charges.

##### October 2023

The first formal challenge to the accuracy and transparency of the service charges. What began as a routine enquiry quickly developed into a detailed examination of accounts, invoices and management records.

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## **Phase 2 – Seeking Answers Through Established Channels (2024)**

**7 January 2024**

Complaint submitted to the Housing Ombudsman.

**January 2024 – March 2026**

The complaint remained awaiting allocation for more than two years without a substantive investigation. During that time, the evidence continued to grow and the investigation had to proceed through other routes.

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## **Phase 3 – From Individual Concern to Collective Evidence (2025)**

Repeated calculation errors and inconsistencies emerged across several financial years.

Residents established a formally recognised Tenants' Association, demonstrating that concerns extended beyond a single leaseholder.

**May–September 2025**

Statutory requests under the Landlord and Tenant Act 1985 revealed further inconsistencies and incomplete disclosure.

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## **Phase 4 – Accountability Moves to the Tribunal (October 2025 – May 2026)**

**October 2025**

Application lodged with the First-tier Tribunal (Property Chamber).

**November 2025**

First written admission of charging errors.

**May 2026**

Second written admission of charging errors.

The repeated corrections reinforced the need to examine the wider accounting and management systems rather than isolated mistakes.

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### **Phase 5 – The Investigation Continues (May 2026 – Present)**

Preparation of the Tribunal case resulted in an **820-page Tribunal bundle**, a Scott Schedule, witness statements and extensive supporting evidence.

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### **Timeline at a Glance**

**July 2020** – Moved into Fletcher House

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**October 2023** – First formal challenge to service charges

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**January 2024** – Housing Ombudsman complaint

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**2024–2025** – Evidence grows

↓

**2025** – Tenants' Association recognised

↓

**May–September 2025** – Statutory requests

↓

**October 2025** – Tribunal application

↓

**November 2025** – First admitted charging errors

↓

**May 2026** – Second admitted charging errors

↓

**May–July 2026** – Tribunal bundle served

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**Present** – Awaiting the Tribunal's determination

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Viewed chronologically, the investigation reveals how a routine enquiry gradually developed into a wider examination of accountability.

Viewed together, these events reveal a consistent pattern of delay, incomplete disclosure and escalating complexity that forms the basis of the accountability gap examined in the next chapter.

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### **Opinion Invites Disagreement. Evidence Invites Examination.**

Throughout this report I have expressed conclusions drawn from one documented investigation.

Those conclusions are open to challenge.

The evidence is open to examination.

This section identifies the principal categories of documentary material relied upon throughout the report and explains how each supports the findings presented.

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### **Documentary Evidence**

The investigation generated a substantial body of contemporaneous evidence, including Tribunal documents, statutory correspondence, financial records, witness statements, service charge accounts, invoices, photographs and detailed analysis prepared over almost three years.

The photograph below represents only a small proportion of the material assembled during the investigation.

**Figure 1. Documentary evidence accumulated during the investigation to date (selection shown).**



The documents record what was requested, what was provided, what was admitted and what remained unanswered.

Viewed individually, each document records a single event.

Viewed together, they reveal patterns that individual events cannot.

The evidence tells the story of how one straightforward question developed into a multi-year investigation.

Together, these documents record far more than the history of one Tribunal case. They document how one ordinary question became an investigation into the practical accessibility of accountability itself.