What leaseholders can ask for, and how long you have to answer

The statutory rights to summaries, receipts, insurance details and company records, with the deadline for each and how a board should respond.

A leaseholder who asks for a summary of service charge costs must get it within one month, or within six months of the end of the accounting period, whichever is later. Similar deadlines apply to insurance, receipts and company records. Miss one without a good reason and the company can be fined. This guide sets out each right, the deadline and how a board should respond.

The deadlines at a glance

REQUEST	LAW	DEADLINE TO RESPOND
Summary of service charge costs	Landlord and Tenant Act 1985, s21	1 month from the request, or 6 months from the end of the accounting period, whichever is later
Inspect the accounts, receipts and invoices behind the summary	LTA 1985, s22 (request within 6 months of receiving the summary)	Facilities within 1 month, kept available for 2 months
Summary of the buildings insurance	LTA 1985, Schedule, para 2	21 days
Inspect the insurance policy and evidence of payment	LTA 1985, Schedule, para 3	21 days
Name and address of the landlord	LTA 1985, s1	21 days
Inspect the register of members	Companies Act 2006, s116	5 working days
Inspect minutes of general meetings	Companies Act 2006, s358	On request, free of charge

An RTM company takes over the landlord's management functions, so work to these deadlines whichever type of company you run.

Service charges

A leaseholder can ask for a written summary of the costs that make up the service charge for a past accounting period. You must provide it within one month of the request, or within six months of the end of the accounting period, whichever is later.

Within six months of receiving the summary, the leaseholder can ask to inspect the supporting accounts, invoices and receipts, and take copies. You must give them the facilities to do so within one month of the request, and keep the papers available for two months. Reasonable charges for copying may be allowed.

Where the costs relate to more than four flats, a qualified accountant must certify the summary as fair and properly supported. Failing to comply without reasonable excuse is a criminal offence (s25).

Our guide to accounts and reporting explains how to keep the records that make this easy. Murphy Thompson Moore LLP can prepare and certify service charge accounts.

Two examples show how the first deadline works. If the accounting period ended on 31 March and a request arrives on 1 September, the deadline is 1 October, because one month from the request is later than six months from the year end (30 September). If the request arrives on 15 April, the deadline is 30 September, because six months from the year end is later than one month from the request.

To answer quickly, keep the invoices, receipts, bank statements, contracts and insurance policy for each year in one place that more than one director can reach. If only one person knows where they are, the deadline is at risk the day that person is away.

Demands

Every service charge demand must come with the prescribed summary of rights and obligations (s21B). It must also give the landlord's name and address (Landlord and Tenant Act 1987, s47) and an address in England and Wales where notices can be served on the landlord (s48). Without these, the leaseholder may withhold payment until the omission is corrected.

Insurance

A leaseholder may ask for a written summary of the buildings insurance. You have 21 days to provide it. They may also ask to inspect the policy and the evidence that the premium has been paid, and you again have 21 days. See our guide on buildings insurance.

Major works

Consultation notices give leaseholders the right to see estimates and to make observations. Keep copies available for inspection. Our guide to Section 20 and major works sets out the steps.

Company information

If leaseholders are members of the building company, they have legal rights over its records. A member can inspect the register of members, and you must respond within five working days (Companies Act 2006, s116). Members can also inspect the minutes of general meetings, free of charge (s358). Directors' personal details are limited by law. Companies House publishes filed accounts and the confirmation statement.

Information about the landlord

A leaseholder can ask for the name and address of the landlord (Landlord and Tenant Act 1985, s1). You have 21 days to reply. Give the address for service as well.

How to respond

1. Log the request and the date you received it. The deadline runs from that date.
2. Check what the law requires and the deadline in the table above.
3. Provide the information clearly, and keep a record of what you sent.

4. If you must refuse or limit it, say why in writing.
5. Do not charge more than the law allows.

Agree who on the board owns the log and the deadlines, and tell the managing agent, if there is one, to pass on any request it receives the same day. Treat a request sent to your agent as a request sent to you.

Good practice beyond the law

Publish the budget, the accounts, the insurance summary and the minutes of general meetings to all leaseholders without being asked. A short annual report that explains what was done and what is planned is welcomed.

Data protection

Do not release other people's personal data without a lawful basis. Where documents contain personal information, you may need to remove it first. See our guide to data protection.

What is changing

The Leasehold and Freehold Reform Act 2024 will replace the summary-on-request regime with standard annual reports and service charge statements, once the relevant provisions are brought into force. Until then, work to the rules above and check the current position before relying on this section.

> Respond within the deadline. Delay is the commonest cause of ill-feeling, and missing the deadline for a service charge summary can be an offence.

Frequently asked questions

How long does a landlord have to provide service charge accounts?

A landlord must provide a summary of service charge costs within one month of the request, or within six months of the end of the accounting period, whichever is later (Landlord and Tenant Act 1985, s21). If the leaseholder then asks to inspect the supporting accounts, receipts and invoices, facilities must be given within one month. Failing to comply without reasonable excuse is a criminal offence.

Can a leaseholder withhold service charges if information is not provided?

In some cases, yes. A demand must come with the prescribed summary of rights and obligations, and must give the landlord's name and address and an address in England and Wales for notices. Without these, the leaseholder may withhold payment until the omission is corrected. Take advice before relying on this in a dispute.

Do RTM directors have to show leaseholders invoices?

Yes, if a leaseholder asks in time. Within six months of receiving the summary of costs, a leaseholder can ask to inspect the accounts, receipts and invoices behind it. You must make them available within one month of the request and keep them available for two months.

Can a member see the minutes of board meetings?

There is no statutory right to see the minutes of board meetings, unlike the minutes of general meetings, which members can inspect free of charge (Companies Act 2006, s358). Publishing a summary of board decisions is still good practice. It builds trust and heads off disputes.

General information, not advice on your circumstances. Leasehold law is detailed and changes: check the current position and take advice before acting. Leasehold Clarity is provided by Leasehold Clarity Limited (company no. 16963931), with management and professional services from Murphy Thompson Moore LLP (LLP No. OC314041).