

Some years ago I bought my council flat under the right to buy scheme. I've now been told that I will have to pay over £50,000 towards major renovation works. I was given no warning of this when I bought the place and I simply don't have the money – what can I do?

Tenants exercising right to buy become responsible for all maintenance costs, including major structural repairs, routine maintenance and improvements.

When you bought your flat, you should have been given an estimate of the service charges and repair costs likely to be incurred during the first five years of the lease, including the cost of any improvements that you would have to pay for.

This - plus an allowance for inflation – is the maximum you can be charged during the first five years after sale, but after five years this protection no longer applies.

If you think the charge is unreasonable, you should challenge it. This can be done as a joint action with other leaseholders if you belong to a recognised residents' association. Write to the freeholder disputing the charge, and explaining why. If you're not satisfied with the response, or don't receive a response, there are other options including mediation and arbitration, but you will need specialist advice.

Right to buy landlords in England must not charge more than £10,000 for the same property over any five-year period for repairs, maintenance or improvements carried out with grants under the Single Regeneration Challenge Fund, the Estates Renewal Challenge Fund, the Private Finance Initiative, or the New Deal for Communities. They have discretion to reduce or waive service charges over £10,000 for works done to the same property over any five-year period, especially if you are likely to suffer exceptional hardship in paying the charge.

You may be entitled to a loan to cover the repairs and should have been provided with information about this with your service charge demand. For more information and contact details of your nearest CAB go to www.adviceguide.org.uk