

Guidance for emailing the Competition and Markets Authority (CMA)

Give full details of your postal address if you have bought the house and already live there. If you are trying to purchase, give the site address and plot number(s) together with your own contact details.

Address to: general.enquiries@cma.gov.uk and copy in your MP

Tell them your story.

Start with what you were told in the sales office.

Was your property described as freehold?

What were you told about the estate charge? Was it described as a service charge, or what?

Was it glossed over/minimised?

What did you know about it at the time of reservation?

Did you reserve your plot based on a sketchy (or no) description of the estate charge like “a small charge to cut the grass”?

Were you persuaded to use the builders recommended solicitor? If so how?

Were you put under pressure (positive or negative) to exchange contracts quickly?

What did your solicitor/conveyancer tell you about the charges?

Did you know the full extent of the liability you were signing up to, or did you think it was just grass cutting?

If you have a rent charge, were you told this is a charge on the property, and that it could be repossessed if you defaulted on payment for any reason?

Were you given a detailed breakdown of what you would be paying for?

Did you know the estate was not going to be adopted by the council/water company?

Did you realise that you would be paying for the upkeep of public open space?

Did you understand that the management company/agent was not going to be accountable to you?

Did you realise the charges are uncapped and the figure you may have been given in the sales office was only a projection/estimate?

Did you know that you had no statutory rights like there are for leasehold service charges?

Do you have the option to take over the company when the estate is completed?

If not, do you have any choice in managing agent/contractor provision?

Then you could go on to describe how and when you found out the true picture and how this has affected you.

Has it affected the sale/value of your property? If so please describe.

Have there been any major unforeseen rises in estate charges since you bought your home? Please describe.

If you can compose a letter around these questions/headings telling your own story – and of course add anything inadvertently omitted – this should be powerful evidence to persuade the CMA to take action.