

Leasehold Management Policy

Home Ownership

GENERAL - EXTERNAL

Policy Approval Date:	May 2024	Date of next review:	May 2027
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1. Purpose

The Riverside Group (TRG) aim to provide a high-quality customer focussed leasehold management services; these include tenancy, block and estate management; income collection; day to day repairs; asset management; building safety and compliance and, accounting services.

Our leasehold portfolio includes flats, house and bungalows and services are provided to a range of leaseholders including open market leaseholders, shared owners and those who bought homes through Leasehold Schemes for the Elderly, Right to Buy and Right to Acquire.

We may be the freeholder and landlord of a property (i.e. own the building and the land it is built on) or be the landlord by way of a headlease, i.e. have the right to grant sub leases for a fixed period. In some schemes, we provide services to some leaseholders via a management agreement and in such cases, Riverside is not the landlord. We also have blocks where a Management Company is employed by the developer of the properties and services are provided by this third party. Obligations to leaseholders are defined in the lease and/or management agreement, which is specific to each scheme.

The purpose of this policy is to set out Riverside's approach in fulfilling its obligations to leaseholders in accordance with their lease or management agreement and to ensure compliance with relevant legislation and regulations and Group standards.

2. Scope

This policy applies to all TRG shared ownership and leasehold properties and to properties where TRG are employed as the managing agent. Where relevant e.g. in mixed tenure schemes, this policy also applies to market and intermediate rent homes managed by TRG. For rental homes, obligations of both landlord and tenant are prescribed in the tenancy agreement.

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3. Principles

Services to leaseholders are provided by TRG through a 'shared services' operating model whereby the customer is 'owned' by a specialist Home Ownership team within the Customer Services Directorate and services are provided by Group functions including Asset Management, Building Safety and Finance and, third-party Management Companies where relevant. The responsibilities of both the leaseholder (the lessee) and TRG as the landlord (the lessor) are specified within the lease and/or management agreement between parties. Within this legal framework, we will:

- Take a proactive approach by providing clear, transparent and relevant information to leaseholders to promote understanding of respective responsibilities, enable leaseholders to 'self-serve' and, to reduce the potential for disputes
- Develop positive relationships with third party managing agents to ensure that service charges are accurate, invoiced in a timely manner and, when necessary, advocate on behalf of our leaseholders to challenge charges
- Ensure that the Regulator of Social Housing Consumer Standards (2024) and accompanying Code of Practice in respect of leaseholders of low-cost home ownership accommodation are complied with
- Comply with the GLA Service Charge Charter in respect of leaseholders within the London region
- Collect fees due under the terms of the lease including administration fees and any fees that can be recovered for additional services carried out by TRG
- Set service charges that are allowed under the terms of the lease, which are reasonably incurred on services or works of a reasonable standard (as defined by the Landlord and Tenant Act 1985)
- Recover all service charges permitted under the lease, provided that statutory consultation has been carried out and that the correct demand has been issued
- Provide leaseholders with budgets and year-end accounts in accordance with legal requirements and provide opportunities for feedback
- Regularly review services in conjunction with leaseholders to ensure quality is maintained and they provide value for money
- Meet statutory requirements in consulting leaseholders about contracts and works as prescribed in Section 20 of the Landlord and Tenant Act 1985 (as amended)

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- Take appropriate action to remedy breaches of the lease e.g. non-payment of rent or service charge, unapproved improvement works, anti-social behaviour, failure to allow access for inspection or repair
- Assist leaseholders in financial difficulty by signposting to money advice services and other relevant support
- Provide opportunities for leaseholders to be involved in the management of their homes both as individuals and group members
- Work with leaseholders to identify and develop effective methods of communication that reflect their preferences and needs
- Ensure that leaseholders are aware of their right to complain if they are dissatisfied with the services they receive from TRG or any third party (e.g. a management company) providing services to their home or estate
- When dealing with complaints from leaseholders, follow TRG's formal complaints procedure, keep the complainant informed of the progress of their complaint and, advise of other recourse available to them e.g. First Tier (Property) Tribunal
- Comply with relevant legal requirements and obligations including:
 - Law of Property Act 1925
 - Landlord and Tenancy Act 1985 and 1987
 - The Leasehold Reform, Housing and Urban Development Act 1993
 - Housing Act 1996
 - Commonhold and Leasehold Reform Act 2002
 - The Service Charges (Consultation Requirements) (England) Regulations 2003
 - Regulatory Reform (Fire Safety) Order 2005
 - Housing and Planning Act 2014
 - Building Safety Act 2022
 - Requirements proposed by the Leasehold and Freehold Bill and subsequent legislation

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4. Further Information & Support

Shared Ownership Sales Policy

Tenanted Sales Policy

Rent Framework

Service Charge Policy and Framework

Anti-Social Behaviour Policy

Asbestos Management Policy

Water Hygiene Policy

Electrical Safety Policy

Gas Safety, Heating and Ventilation Policy

Damp and Mould Policy

Fire Safety Management Policy

Building Safety Policy

Aids and Adaptations Policy

Responsive Repairs Policy

Mechanical Equipment (including lifting equipment) Policy

Flexible Tenure Policy

Buy Back Policy

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5. Roles and Responsibilities

Executive Director of Customer Service

- Responsible for overall policy implementation
- Ensuring adequate resources are available to enable policy objectives and outcomes to be met

Director of Home Ownership

- Responsible for delivering key policy objectives, including design and implementation of procedures
- Ensuring policy is updated to reflect changes to legislative and regulatory changes

Head of Home Ownership

- Responsible for the implementation of this policy and monitoring its operational effectiveness
- Ensuring all colleagues involved with delivering services to Home Ownership customers have appropriate levels of skills, knowledge and training

6. Risks

Customer Satisfaction and income collection are key measures of the successful implementation of this policy. Both present risks to TRG; low customer satisfaction may result in reputational damage and loss of management fee income if leaseholders take up their statutory 'Right to Manage.' Reduced income may impact on our ability to deliver services or complete investment works to properties, resulting in poor property condition.

Leaseholder and shared owners customer satisfaction scores are generally lower than those reported for Social Housing customers. Services to TRG leaseholders are delivered using a 'shared services' model which requires collaboration across a range of service areas within TRG including those delivered by the Asset Services and Finance directorates.

TRG leaseholders are required to pay for services via service charge payments and sinking and/or reserve fund payments. Accurate and timely budgets and year end accounts are essential to maximise income collection and ensure that the full cost of services is recovered. Charges must be 'reasonable' to comply with legislation, Homes England funding requirements and in London, the Greater London Authority (GLA) 'Service Charge Charter.'

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7. Appeal & Complaints

Complaints from leaseholders and shared owners are managed through the TRG published Complaints policy. Leaseholders also have the right to apply to the First Tier Tribunal (Property Chamber) in respect of complaints relating to their lease e.g. reasonableness of service charges.

8. Equality, Diversity and Inclusion

Riverside is committed to Equality, Diversity & Inclusion. We strive to be fair in our dealings with all people, communities and organisations, taking into account the diverse nature of their culture and background and actively promoting inclusion. This policy aligns with Riverside's [Equality, Diversity and Inclusion Policy](#) and has been subject to an Equality Impact Assessment.

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