



# Leasehold Management Policy

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# Leasehold Management Policy

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# 1 Purpose

This policy sets out the principles and mechanisms by which First Choice Homes Oldham (FCHO) gives guidance, communicates, consults and ensures leaseholders receive, and pay for, services and major works carried out at their development. This policy does not cover FCHO's management of commercial leases.

FCHO will make best endeavours to ensure that leaseholders are aware of the contractual responsibilities as defined by their lease: to keep the property and block in good repair, be a good neighbour, pay service charges, major works invoices, heating costs, ground rent and any other charges as agreed.

The lease is the principal legal contract between the leaseholder and landlord (FCHO). The lease states what services the landlord provides and what the leaseholder pays for in way of service charge and other charges. FCHO aims to manage services to leaseholders in line with the lease, relevant legislation, associated regulation and accepted best practice.

## 1.1 Context

FCHO leaseholders are a mixture of those who:

- exercised their Right to Buy with Oldham Council prior to stock transfer;
- exercised their Preserved Right to Buy or Right to Acquire with FCHO;
- purchased directly from FCHO on a market sale or shared ownership arrangement;
- purchased one of the above properties on the open market (resale).

## 1.2 Scope

This Policy applies to all FCHO leaseholders, including shared owners.

Further information about Shared Ownership is included in FCHO's Shared Ownership Policy.

# 2 Policy Details

## 2.1 Communication

FCHO aims to provide relevant, timely and accurate information, using a range of communication channels/methods approved by FCHO.

Leasehold customers will be encouraged to take advantage of self-serve options. These include the self-serve WEB facility, and leaseholder information sheets available to view and download from the FCHO website.

Complex enquiries which cannot be answered either using self-serve or by speaking with the Customer Services Team will be passed to the Home Ownership Team for investigation and response.

All complaints will be dealt with using the FCHO Customer Complaints Policy.

Customer feedback through comments, complaints, and compliments will be used to help improve the customer experience.

Wherever possible, FCHO will consider, where known, any specific communication requirements of the person receiving the communication.

## **2.2 Consultation**

FCHO will comply with all relevant law and statutory guidance provided, including (but not limited to) the Service Charges (Consultation Requirements) (England) Regulations 2003.

This includes the requirement to consult with leaseholders prior to carrying out Qualifying Works (works above £250 per service charge payer) or entering into Qualifying Long-Term Agreements (agreements of more than 12 months in length that will cost in excess of £100 per service charge payer).

FCHO will seek dispensation from consultation requirements in the case of:

- Works in response to an emergency or urgent situation where the safety of customers could be affected;
- Works in response to an emergency or urgent situation where a delay could cause financial detriment;
- Works of a specialist nature where only one contractor is able to respond;
- Services (such as the procurement of utilities) where, due to the nature of the procurement process, the statutory consultation timeline cannot be followed.

In such cases, FCHO will seek to keep customers informed at all times and will adhere to a “fast track” consultation process wherever possible.

Where there are changes to service provided, or how they are charged, leaseholders will be consulted before their implementation.

FCHO will always carry out a consultation process in writing. Additional face to face consultation may be arranged where FCHO deems it appropriate for the circumstances or the customers affected.

## **2.3 Annual Service Charge and Ground Rent**

The service charge year (unless otherwise stated in the lease) is 1 April to 31 March.

The ground rent year (unless stated otherwise in the lease) is 1 July to 30 June.

The charges any leaseholder is asked to pay will be as per their lease contract.

FCHO charges Variable Service Charges in accordance with the lease.

The service charge is set prior to the start of the financial year, based on an estimate of the costs to be incurred that year. Following the end of the financial year, the actual costs are balanced against the amounts charged and an annual accounts statement issued to leaseholders detailing the costs of each service charge heading and any resultant surplus or deficit.

Annual Accounts Statements will be issued to leaseholders prior to 30 September each year for the previous financial year.

Surpluses will be credited to leaseholder payment accounts. Deficits will be charged via invoices due for payment within 28 days.

FCHO will charge an administration fee for the management of the services.

## **2.4 Major Works Charge**

Leaseholders are required, under the terms of their lease, to contribute when FCHO carries out major works to the building or estate within which their property is situated.

For the five-year period following a Right to Buy/Acquire sale, major works charges will be limited to those set out in the lease, with an allowance for inflation (section 125 of the Housing Act 1985.) This only applies to major works and repairs charges and not to any other service charge headings.

Leaseholders will be notified of the estimated contribution as part of the statutory consultation process. The final charge may differ from the estimate.

Major works invoices will be issued to leaseholders as soon as possible after final costs are known, and usually within 18 months of the work being completed.

If this timescale is not possible then leaseholders will be informed of the intention to charge in the future, by way of Notice under Section 20B of the Landlord and Tenant Act 1985 (as amended).

In some cases shared owners will not be asked to contribute to major works in the first ten years of the life of the property. (This applies only to developments funded through the Affordable Homes Programme 2021 – 2026).

FCHO will charge an administration fee for the management of each major works contract.

## **2.5 Repairs**

FCHO, within each accounting period, will keep a record of all repair and maintenance work undertaken on a block where there are leaseholders present. The costs for this work will then be apportioned in accordance with the terms of the lease and charged to leaseholders through their service charges.

Details of the charges will be shown in the annual service charge accounts.

## **2.6 Shared Ownership Rents**

Shared owners pay a monthly rent as set out in their lease.

The specified rent payable is based on the percentage of the unowned equity in the property.

The rent is reviewed annually, usually in April, and increased by RPI + 0.5%

The specified rent is reduced when the shared owner purchases further equity (staircases). The new rent is calculated as the unowned percentage equity x the current Gross Rent (as per the latest Rent Review).

No rent is due after the shared owner staircases to 100%, however service charges remain payable, where applicable.

## **2.7 Administration and Management Fees and Charges**

FCHO charges administration fees for the management of the annual services, as well as charges for major works projects and oversight of management companies.

FCHO charges for services that fall outside of the general management of the lease. These include (but are not limited to):

- Copies of Invoices, Estimates or Annual Accounts that have previously been issued;
- Copies of Insurance documents;
- Copies of Supporting Documentation to Annual Accounts;
- Provision of Resales documentation including Landlord Property Enquiry forms, Notice of Assignment, Notice of Transfer, Deed of Covenant;
- Deed of Covenant;
- Approval for re-mortgage/further lending and associated Notice of Charge;
- Consideration of permission requests, e.g., alterations;
- Shared Ownership Staircasing;
- Shared Ownership Resales process, with or without nomination of purchaser;
- Lease Extension;
- Freehold reversion;
- Licences.

FCHO will set fees in accordance with the time, resources and overheads required to deliver the service or administer the request. Fees must always be reasonable (section 19 Landlord and Tenant Act 1985 (as amended)).

Current fees and charges are published on FCHO website.

## **2.8 Demands for Payment**

For all demands for payment, including rent, service charges and major works, FCHO will serve notice on the leaseholder (at the address of the leasehold property unless otherwise advised by the leaseholder) detailing:

- a summary of rights and obligations;
- the name of the leaseholders;
- the address and contact details for FCHO;

- the amount payable and the date payable by;
- what the demand for payment is for (with accompanying breakdown schedule if possible);
- the period for which the payment is due.

## 2.9 Payment Method

Leaseholders can pay their charges using any methods approved by FCHO, Direct Debit or other Self-Serve options are preferable.

Payments are due in advance and in accordance with the lease.

Monthly payment instalments of annual service charges will be allowed by prior arrangement and through Direct Debit, however if a payment is missed the total charge for the remainder of the year will become due immediately.

## 2.10 Rent and Service Charge Debt Recovery

FCHO will pursue leaseholder debt in line with the FCHO's Income Collection Policy which includes approaching a mortgage lender (where applicable) to request that they pay the debt on behalf of the leaseholder.

Where leaseholders have accrued significant debts, they are encouraged to seek independent financial advice. FCHO will provide guidance and signposting to relevant agencies including:

- Citizens Advice Bureaux;
- Department for Work and Pensions;
- Homes England for Service Charge Loans (where applicable).

FCHO will accept arrears repayment agreements on an interest free basis. Arrears should be repaid within the shortest timescale possible and span a maximum of 12 months. Longer repayment periods may be agreed but only in exceptional circumstances and subject to FCHO's financial licensing arrangements.

For larger debts, and where all avenues have been exhausted by the leaseholder, FCHO may agree to a voluntary legal charge on the property. The administration and legal fees associated with setting up this charge will in all cases will be added to the debt figure secured against the property.

## 2.11 Disputed Charges

Leaseholders wishing to dispute a charge should, in the first instance, write to FCHO as soon as possible after the charge is issued. They should set out the reasons for the dispute and the exact amount that is disputed.

FCHO will seek to investigate and provide a resolution to a disputed charge within 28 days of receipt of the dispute.

Where further investigations are required, the leaseholder will be kept informed of the predicted timescales for resolution.

FCHO will not take any legal action to collect disputed claims within the dispute resolution period.

The charge will remain on the leaseholder's account until such time as a resolution includes an adjustment to that charge (if applicable).

If, following investigation, the charge remains due, then FCHO will take action to collect the charge in accordance with FCHO's Income Collection Policy.

If, following investigation, an adjustment is required to the leaseholder's account, this will be completed and any refunds made (where applicable) within 28 days of the dispute resolution.

## **2.12 "Opt in Opt out" Works**

On occasion FCHO may offer to carry out works that are leaseholder responsibility or are outside of the terms of the lease.

Where this happens, the leaseholder will be required to sign an agreement prior to the works being commenced.

An estimate of the costs will be provided in advance, however, the agreement will be based on payment of the full cost of the works, plus any VAT and FCHO's administration fee.

FCHO may request part payment in advance of commencement of the works.

FCHO will issue an invoice for the works, which will be separate to any rent or service charges due under the terms of the lease.

FCHO may offer payment options over a period of up to 12 months. Payment options are at the sole discretion of FCHO and must be agreed in advance.

## **2.13 Alterations and Improvements**

Leaseholders and shared owners are free to carry out minor works within their property, such as redecoration, renewal and general day to day maintenance.

Structural alterations or additions to the exterior or interior of the property are not allowed under the terms of the Shared Ownership lease.

Shared owners must obtain permission before any non-structural alterations or improvements are carried out.

Depending on the lease terms some leaseholders may be required to obtain permission prior to carrying out any alterations.

FCHO will consider each application carefully and will seek to allow alterations wherever reasonable, however it is essential any works are not to the detriment of the building, the surrounding environment and neighbours.

Leaseholders should make their own enquiries as to any planning, building regulations or other statutory consents that may be required, and are responsible for obtaining these.



FCHO will charge a fee for the legal and administrative work associated with considering the application, granting/denying permission and reviewing the alterations.

## **2.14 Re-mortgaging and Additional Lending (shared owners only)**

The shared ownership lease requires shared owners to seek FCHO approval in advance of any re-mortgage or further secured borrowing.

FCHO will not approve a re-mortgage if it exceeds the market value of the share owned.

FCHO will only approve additional borrowing if it is:

- To buy further shares in the property;
- To buy out a partner who no longer lives with the shared owner;
- To finance home improvements, or maintenance works required under the terms of the lease.

FCHO will not approve a loan if the total debt then exceeds the value of the share owned. This will include any sums a lender has paid in the past in respect of rent or service charge arrears.

FCHO will charge an administration fee for considering and approving further advances.

FCHO will not agree to postpone/demote its legal charge in favour of any additional loan.

## **2.15 Sub-letting**

Some FCHO leases permit the subletting of the property, with or without consent.

Leaseholders should inform FCHO of any sub-letting and provide up to date contact details.

FCHO will not communicate with any sub-tenant. The leaseholder remains responsible for the requirements of the lease.

The leaseholder will be held responsible for the actions of any sub tenant.

Shared Ownership Leases do not generally allow for sub-letting, however requests made in the event of exceptional circumstances will be considered in line with government guidance.

Any consents to sub-letting will be on the condition that a tenant is given a fixed term tenancy for a period not exceeding 12 months.

FCHO will charge an administration fee for the consideration of sub-letting requests.

## 2.16 Permissions

Some leases determine that permission is required prior to carrying out certain actions, for example keeping a pet or running a business from home.

FCHO will deal with all requests in a timely manner; in accordance with the lease, local management arrangements and relevant legislation in place at the time.

FCHO will not withhold consent unreasonably but will ensure that any actions do not impact negatively on neighbours, the building or the environment.

## 2.17 Breach of Lease

Breaches of the lease can include, but are not limited to:

- Not paying charges due, such as service charges, rent and ground rent;
- Not maintaining the property as required within the lease;
- Causing a nuisance or anti-social behaviour (this could be the leaseholder, the leaseholder's family, tenant/sub tenant, or visitors).

If FCHO suspects a breach of the lease, action will be taken initially to work with the leaseholder to try to remedy the breach. Where this is not possible, or a leaseholder is not willing to co-operate, then FCHO will take legal action.

FCHO will always seek to avoid repossession where possible and will only follow this action as a very last resort.

## 2.18 Forfeiture and Repossession

FCHO will always seek alternative appropriate actions before considering forfeiture or repossession.

FCHO will always seek to work with leaseholders and mortgage lenders (where appropriate) to find ways to help leaseholders retain their home.

Only where FCHO considers no alternative is available will action be taken through the courts for forfeiture or repossession.

In the case of forfeiture or repossession a leaseholder will be responsible for all of FCHO's costs.

## 2.19 Staircasing – Purchasing Further Shares (Shared Owners Only)

A shared owner may increase the percentage share of the equity owned at any time during the term of the shared ownership lease. This process is known as staircasing.

In the majority of cases, it will be possible to purchase 100% of the shares and to own all the equity in the property although not all leases allow staircasing up to 100%.

Valuations must be determined by a Royal Institution of Chartered Surveyors (RICS) registered surveyor.

FCHO will take into account any improvements made by a shared owner where records show permission was given for these. The amount that will be considered will not be the cost of the improvement work but any increased value the improvements have made to the property.

The rent payable by the shared owner will be reduced on completion of the share purchase. Any service charges will remain unaltered.

FCHO will charge an administration fee for the work in administering the staircasing process.

Any request to “reverse” staircase will be evaluated on a case by case basis and the decision fed back to the applicant.

### **1% Staircasing (Some Shared Owners only)**

Some Shared Owners have the right as determined by their lease, to purchase an additional 1% share each year for 15 years.

FCHO will write to the shared owner prior to April of each year, as required by the lease, to state the cost to purchase the additional 1% share.

The valuation of the 1% share will be the value stated in the lease and inflated annually by the House Price Index as published by Land Registry.

A shared owner may proceed to purchase the 1% share within 3 months of receiving the valuation, or may request a further valuation at any point in the year.

1% staircasing is operated separately and subject to an entirely different process than that of higher tranche staircasing.

## **2.20 Initial Repairs Period (Some Shared Owners Only)**

Some shared owners have the right to claim back the costs of some essential repairs up to a value of £500 per year within the first ten years of the life of the property.

FCHO will consider all claims in accordance with the key information document for the home.

The leaseholder must inform FCHO of the proposed repair work.

FCHO will determine if they are essential and will respond within seven days of the request.

FCHO may request supporting information such as photographs and surveys, or may inspect the property prior to issuing their decision.

Shared owners have the right to challenge the decision.

Challenges will be reviewed in a timely manner and in accordance with the requirements of the key information document for the home.

When a repair is agreed, the shared owner must arrange for and fund the repair using a Trustmark approved tradesperson.

The shared owner must produce a receipt for the works, upon which FCHO will make any payments due up to the allowance of £500 per year allowance.

FCHO will make payments within fourteen days of receipt of a claim so long as all the supporting documentation has been received.

Where the full years allowance is not claimed, a maximum of one year's allowance will roll forward to the following year.

FCHO will provide an annual statement of the allowance used and the amount rolled forward (if applicable).

## **2.21 Buy Back**

Leaseholders who have bought their property under the Right to Buy, may be required under the terms of the lease to give FCHO the opportunity to buy back the property prior to it being advertised for sale.

Some shared ownership leases may include the option for FCHO to buy back the property under certain circumstances.

FCHO will only buy back properties when there is a good business case to do so and when funds are available.

FCHO will only buy back properties with vacant possession.

Where a lender has repossessed a shared ownership property, FCHO will investigate buying back if the option exists. This would be on the basis of reducing FCHO's liability under the Mortgage Protection Clause and minimising rent loss.

Where a shared owner has financial difficulties and is likely to have the property repossessed at a court in the near future, FCHO may consider buying the property back.

FCHO will carry out a valuation of the property and will offer what is deemed to be the market value at the time. This may be reduced by any disrepair within the property, or any arrears that are owed.

## **2.22 Resales / Assignments**

FCHO will respond to Leasehold Property Enquiries contained within the LPE 1 form in a timely manner.

FCHO will endeavour to respond to additional enquiries not included within any of the statutory forms, however this may incur an additional charge.

FCHO will expect a vendor's solicitor to ensure that a deed of covenant is entered into by a purchaser during the process of the sale.

FCHO will charge all administration and legal costs incurred in the process.

### **Shared Owners Only**

Shared owners wishing to sell their property are required under the terms of the lease to allow FCHO to nominate a purchaser to buy the share they own.

There is usually a specific timeframe (nomination period) stated for this in the lease.

During the nomination period, if access is not given for viewings, the nomination period will be frozen, and a sale will not be allowed to progress.

If FCHO does not nominate a purchaser in this time, the shared owner may then sell the property on the open market.

After the end of the nomination period, a shared owner may sell the property as 100% ownership in one transaction, however FCHO requests that the property is also marketed as a shared ownership arrangement. (Note some leases do not allow 100% ownership)

All prospective shared owners must meet the eligibility criteria for shared ownership, regardless of whether they have been nominated by FCHO.

The shared owner's solicitor should ensure that a deed of covenant is entered into by a purchaser during the process of the sale.

FCHO will charge all administration and legal costs incurred in the process.

## **2.23 Lease Extension**

Properties sold under the Right to Buy/Acquire or through shared ownership sales are granted a lease for fixed period of time.

The time remaining on a lease reduces year by year and this may become an issue for future resales or mortgages.

The right to an extension of the lease is outlined in the Leasehold Reform, Housing and Urban Development Act 1993 (as amended).

This right is not currently available to shared owners under legislation, however FCHO does allow lease extensions by shared owners under a discretionary process wherever possible.

A shared owner will be charged 100% of the cost of the lease extension regardless of the amount of share owned in the property and allow for this as an improvement in future resales or staircasing valuations.

FCHO will grant lease extensions of 90 years to add to the remaining unexpired term of the existing lease with nil ground rent.

FCHO will charge reasonable administration costs and will pass on the valuation and legal charges incurred during the process.

FCHO is not able to grant lease extensions that exceed any head leases.

## **2.24 Lease Variation**

On occasion FCHO may require an amendment to some leases to widen service provision or to rectify faulty leases.

FCHO will always consult leaseholders prior to commencing a process to vary the terms of any lease.

Where the required change can be achieved by agreement FCHO will formalise this with a deed of variation signed by both parties and registered at the Land Registry.

Where FCHO cannot obtain the agreement of all leaseholders involved, an application will be made to the First-tier (Property) Tribunal for a lease variation under the Landlord and Tenant Act 1987 (as amended).

FCHO will pay all affected leaseholders' costs when a lease variation is instigated due to a defective lease.

## **2.25 Enfranchisement**

Collective Enfranchisement is where leaseholders in a building together form a company to purchase the freehold of that building.

It is a right outlined in the Leasehold Reform, Housing and Urban Development Act 1993 (as amended).

This policy only applies to leaseholders who live in buildings where FCHO owns the freehold.

FCHO will reject a valuation if it is considered too low and seek to reach a satisfactory agreement.

FCHO will, if deemed necessary, apply to or defend a case at the First-tier Tribunal where agreement cannot be reached.

Where the building is in an area where FCHO is responsible for maintaining the communal grounds, FCHO will recharge the new freeholder their share of the cost of the works.

Where FCHO continues to own flats in a block after the freehold is sold, FCHO will check any paperwork received from the new freeholder in respect of service charges and insurance. FCHO will check that the service charges are reasonable in cost and comply with the leases and legislation.

FCHO will charge all reasonable costs expended during enfranchisement process to all leaseholders taking part in the enfranchisement.

## **2.26 Right to Manage**

Leaseholders have the right to apply for the transfer of the Landlord's management function to a 'Right to Manage Company' which they have set up.

The Right to Manage is outlined in the Commonhold and Leasehold Reform Act 2002; this right is available to qualifying tenants as detailed in the Act.

FCHO will discuss any application for the Right to Manage with the leaseholders involved to find out the reasons for the request and to consider alternatives that will keep the block within FCHO's management.

FCHO will seek reimbursement of all costs incurred during the process. These will be for accountancy, audit and legal fees.

FCHO will regularly check the building is being maintained in good condition and not subject to mismanagement or neglect.

FCHO will continue to carry out management for any tenanted flats it owns within the block. FCHO will seek to ensure that the tenants are not disadvantaged.

FCHO will be proactive in its membership of the Right to Manage Company.

## **2.27 Buildings Insurance**

FCHO will procure the best value buildings insurance policy for all of its homes on an annual or a longer term contract.

FCHO will carry out Section 20 consultation with leaseholders if the length of contract and cost per leaseholder make it appropriate to do so.

FCHO will recharge leaseholders their share of the insurance premium.

FCHO will ensure that each building under its responsibility and all communal areas are adequately insured.

FCHO will make an annual summary of cover available to leaseholders.

FCHO will give leaseholders all the information required to make a claim.

FCHO will give leaseholders advice on how to make a claim where there is a defect problem with a recently built property covered under a new build warranty.

FCHO will make a claim if there is a defect problem that needs to be rectified in a communal area and it is covered by a new build warranty.

Insurance of the contents of a home is each leaseholder's own responsibility.

## **2.28 Property Safety**

### **Gas Safety**

In most cases the lease determines that a leaseholder is responsible for the repair and maintenance of any gas installations in the property.

Leaseholders must ensure that any gas installations are kept in good repair and regularly serviced. It is a requirement by law if a leaseholder is sub-letting their property that gas appliances are serviced on an annual basis.

### **Fire Safety**

In most cases the lease determines that a leaseholder is responsible for the repair and maintenance of any fire safety related installations in the property. This includes fire detection and fire doors where a flat front door exits onto a communal area. In addition, any works which involve penetrating a wall (e.g. broadband cables, extractor fans etc) these must be properly fire stopped.

Leaseholders must ensure that any fire safety related installations are kept in good repair and regularly serviced.

It is a requirement by law if a leaseholder is sub-letting their property that a smoke alarm is installed on each floor of the property and a carbon monoxide alarm must be installed in every room with a fuel burning appliance.

### **Electrical Safety**

In most cases the lease determines that a leaseholder is responsible for the repair and maintenance of any electrical installations in the property.

Leaseholders must ensure that any electrical installations are kept in good repair and regularly serviced.

It is a requirement by law if a leaseholder is sub-letting their property that an Electrical Installation Condition Report (EICR) is required for all new tenancies and must be renewed every 5 years.

### **2.29 Management Companies**

In some cases, where FCHO is not the freeholder of a building or an estate, a Management Company is established by the Developer to act as Head Landlord.

In such cases services are provided by a third-party Managing Agent and charges passed on to the leaseholder via FCHO.

FCHO will endeavour to ensure that the services are provided to a good standard, and that the charges passed on to leaseholders are reasonable.

### **2.30 Performance Measures**

The following performance is monitored on a quarterly basis by the Home Ownership Manager:

- Percentage of charges disputed;
- Percentage of disputes resolved within 28 days;
- Percentage charge recovery, service charges and major works.

The results of leaseholder satisfaction surveys are reported at least annually to Board.

Performance management indicators covering Preserved Right to Buy (PRTB) and Right to Acquire (RTA) are compiled monthly and reported to the Board quarterly as part of the Management Accounts.

FCHO will meet all statutory Right to Buy requirements and deadlines as required by legislation.

### **2.31 Leaseholder Satisfaction**

Leaseholder satisfaction will be measured, and reported as, a minimum annually to the Board.

Satisfaction results and feedback will be used to support improvements to the customer services experience and policies and procedures.

### **2.32 Feedback, Enquiries and Complaints**

Feedback from customers and members is used, wherever possible, to improve the service provided.

Complaints will be dealt with in line with the FCHO Customer Complaints Policy.



### 3. Legislative or other Guidelines

FCHO will ensure this policy is compatible with existing legislation and guidance including but not limited to:

- The Landlord and Tenant Act 1985 and 1987 (as amended);
- Service Charge (Consultation Requirements) (England) Regulations 2003;
- The Housing (Service Charge Loans) Regulations 1992;
- The Leasehold Reform Housing and Urban Development Act 1993;
- The Social Landlords Discretionary Reduction of Service Charges (England) Directions 2014;
- Commonhold and Leasehold Reform Act 2002.

### 4. Equality & Diversity

It is FCHO's intention to provide a fair approach to the application of Leaseholder Management, ensuring that no customer experiences discrimination relating to the protected characteristics defined in the Equalities Act 2010.

FCHO is committed to providing clear and easily understandable information. Support will be offered to customers who have difficulty reading or understanding this Leaseholder Management Policy

### 5. Links to FCHO Corporate Plan

This Policy Links to First Choice Homes Oldham's Corporate Plan 2022-2025 in relation to:

**Great Homes** - Develop a range of high quality, affordable housing products to meet local needs.

**The Policy should be used in conjunction with other relevant FCHO policies and procedures, which include:**

- Gas Safety Management Policy
- Fire Safety Policy
- Electrical Policy
- Legionella Policy
- Shared Ownership Policy