

**LEASEHOLD ENGAGEMENT  
GUIDE**



WRITTEN  
BY **Kate Newbolt**



**TPAS**



**wates**  
living space

# Foreword

**Anthony Essien, Chief Executive -  
Leasehold Advisory Service (LEASE)**

It's often said in sports, politics and other walks of life that "timing is everything"; and if you are a leaseholder, staff of a local authority or social landlord the time is now. The Competition and Market Authority recommended in its recent report on the property management market in England and Wales:

"...that Local Authorities should develop mechanisms to share best practice in working with leaseholders. By sharing information on what has worked well, other authorities may be able to raise their standard of service and provide improved levels of information to leaseholders."

The Government agrees, and in his response to the recommendations the English Housing Minister said:

"...the sharing of best practice is one way of continually improving the standards of service and information in the local authority sector. To ensure efficiency and better knowledge sharing this would be best led from the sector. My Department will raise this initiative with relevant bodies, such as the Chartered Institute of Housing (CIH), National Housing Federation (NHF) and Local Government Association (LGA)."

This guide provides that lead, and framed as it is by the views of leaseholders too it embodies the very engagement it extols. This guide can only be beneficial to the whole sector.

**Denise Fowler -  
Housing Ombudsman**

The Housing Ombudsman Service believes that, where possible, prevention is better than cure. Our aim is to enable residents and their social landlords to resolve disputes at the earliest possible stage. This may not always be achievable – in which case we will investigate complaints – but our experience is that early and local dispute resolution is desirable for both parties.

This guide is closely aligned with our approach to dispute resolution, particularly in seeking to provide the tools to empower others, share best practice and improve relationships. Leaseholders form a growing but often neglected group within social housing. Effective engagement with leaseholders promotes better relationships with landlords and, ultimately, fewer disputes that might require the Ombudsman's intervention.

I congratulate TPAS on producing a guide that is both informed by leaseholders' views and underpinned by practical examples from social landlords. The continuing work by TPAS to maintain a Leasehold Engagement Best Practice Matrix should also prove invaluable to residents and landlords. The guide provides an exemplary example of how we can learn from others to deliver improvement across the housing sector.

# Acknowledgements

This on-line Leaseholder Engagement Best Practice Guide has been sponsored by Wates Living Space and TPAS. The catalyst for development of the guide was a joint recognition that there are few examples of quality tools and resources that are easily accessible and available to support the work of those managing the service and, or to support and empower leaseholders to have greater influence over the services they receive and pay for.

A Core Steering Group was convened to steer the production of a Leasehold Engagement Research Report . The research was designed to contribute to the development of this best practice guide and to enable greater opportunities for leaseholder influence to inform the management and delivery of leasehold services across the social housing sector.

Wates Living Space and TPAS would like to thank all members of the Core Steering Group who have collectively given their expertise, experience, and time freely and without whose support this project would not have been possible. In particular our thanks go to Professor Alan Murie who contributed considerably to help ensure the quality and credibility of the research conducted and the analysis.

Similarly, we would like to thank Shabnam Ali-Khan who has provided legal expertise, advice, and support throughout the project, in the development of this guide and particularly during the focus group reality checking sessions. Our thanks also go to John Goodwin of the Housing Ombudsman Service who contributed clarifications and advice at the final stages of preparation of the guide content.

## Core Steering Group Membership

Shabnam Ali-Khan - LEASE  
 Michael Cleaver - Amicus Horizon  
 Mike Edmunds - LB Camden  
 Darren Fisher - Metropolitan  
 Chris Graham - Wates Living Space  
 Emma Goff - Stevenage Borough Council  
 Nigel Freeman - Islington Council  
 Professor Alan Murie - University of Birmingham  
 Kate Newbolt - TPAS  
 Suzanne Prothero - Orbit Living

## Special Thanks to volunteer participants

Many leaseholders and leasehold management officers took the time to complete surveys and to attend focus group sessions without whose input this guide would not have been possible - many thanks.



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# Why this Guide?

## The Case for better practice

There is a considerable body of debate and advice related to the rights of tenants and especially for those renting from local authorities and housing associations as secure or assured tenants.

Practices related to tenant engagement have developed over past decades and include a variety of mechanisms and structures that reflect the diversity of tenants and of the organisations they rent from. A social housing landlord can make use of a range of relevant conferences held throughout the year, can be accredited on how well they involve social rented tenants and can be recognised through specific sector awards. There is also a specific government funded programme aimed at empowering social housing tenants: The Tenant Empowerment Programme.

Attention given to engagement with social rented tenants has not been matched in relation to social housing landlords' leaseholders. Anecdotally at least, there is evidence to suggest that this uneven treatment between residents often housed in the same building has caused sentiments of 'being overlooked' or 'coming second' to develop among leaseholders.

Furthermore the pre-guide Leasehold Engagement Research Report, highlights the findings of the Leasehold Knowledge Partnership Report of 2014 'Analysis of the Size and Structure of the Leasehold Sector in England and Wales' which states (37%) of leaseholders within England and Wales are situated within

social sector housing areas. Unsurprisingly, London has the largest proportion of leasehold properties representing 50% of the capital's housing stock by number of properties and a third of all leasehold properties in England and Wales.

With the continuation of Right to Buy and growth of Shared Ownership schemes there will continue to be a rise in leaseholders within the social housing sector. Current times see a growing leasehold customer base and business streams for landlords of social housing: There is no doubt that it is business logical for landlords to increase the value they place on their leasehold service users by addressing the quality of service issues, consideration and inclusion of leaseholders as valued business stakeholders.

The research project informing this guide, has highlighted a number of social housing landlords who deliver effective leaseholder information, communications, opportunities for engagement and to subsequently, achieve better business outcomes, satisfaction levels and ultimately experience improved customer relationships. Those contributors have freely shared their experiences, learning, and development of better practice to support this move to improve outcomes for leaseholders across the sector.

The online leaseholder survey 2014 offers an insight into leaseholder views about their opportunities to influence service delivery, management and these results are referred to throughout this guide.

# Introduction

## Who should and could use this guide?

### Leaseholders

This guide can be used by leaseholders, as individuals or as part of leaseholder representative groups. The guide aims to offer clarity to help empower and improve leaseholders' role in the development and delivery of services. The guide sets out examples of good practice identified through research across the sector that will help increase leaseholder awareness of potential solutions and improve relationships with their landlords. The guide seeks to clearly set out the purpose and benefits of effective engagement practices for leaseholders as individuals and collectively.

Importantly, this guide also provides examples of best practice approaches, qualified legislative detail provided by LEASE (the Leasehold Advisory Service), and accurate information relating to consultation. The guide aims to support and encourage the empowerment of leaseholders as valued business stakeholders of social housing landlords sector-wide. Ultimately, this guide has strong ambitions to provide a useful and effective set of tools and accessible resources to help address failings identified through the research that has informed the guide.

The guide cites examples of where leaseholders considered that their landlord service offers good advice, support, and opportunities to directly influence decision making and service delivery. These relate to the whole leaseholder journey from pre-purchase, through the purchase process, in setting annual services and charges, and, where major repairs and investments are planned including approaches to payments options.

### Social Housing – Leasehold Management landlord organisations and their staff

Staff of local authorities and social landlords will particularly welcome this resource as a set of practical guidelines and examples of good practice approaches. During our research we identified that officers involved in delivery and management of services struggle to find accessible resources to help them, engage leaseholders effectively, establish productive relationships and achieve greater service satisfaction levels.

Throughout the development of this guide there has been a conscientious effort to ensure that the content is aligned to the legal and regulatory requirements of landlords across the sector thus providing a level of assurance and confidence in the resources and tools made available.

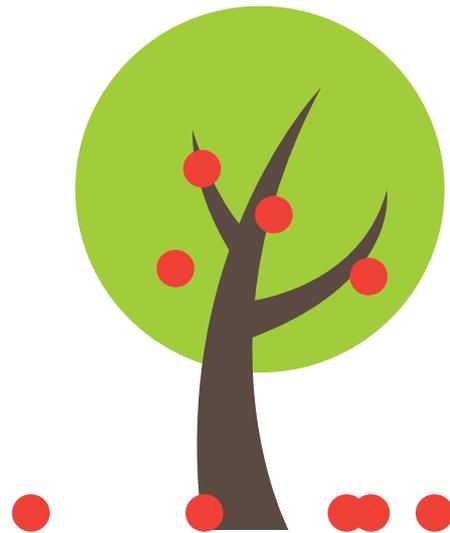
There is a high percentage of leaseholders nationally who live in the social housing sector and recognition that numbers will continue to increase. Staff will increasingly need to ensure that information and processes are in place for effective leaseholder involvement. This guide contains details of techniques and methods to help staff improve their ability to communicate, inform, engage, and involve leaseholders productively and successfully.

Many sector-wide landlord organisations have struggled to establish good quality relationships with their leaseholders and benefit from the successes at business-levels that are achievable as a result of, understanding their customer needs and tailoring service delivery accordingly.

This guide sets out the recommendations identified as being critical to strategies and structures if landlords are to see increased leaseholder satisfaction, reduce the number of First Tier Tribunal applications, and drive up their business performance.

### Councillors and Board Members

Strategically elected members, Board members, and senior officers as leaders and drivers of the service, are responsible for ensuring the organisational vision and values.



The Core Group believes that this guide will be particularly useful to inform strategies, plans, and monitoring to ensure effective delivery of value for money services that meet the needs of those using them. We believe that this guide will be particularly useful to newly elected Members and, those new to roles as Board Members of Housing organisations.

The aims of this guide are principally, to provide resources that can be used by those providing services allowing them to draw on best practice examples and consider if these tools can improve outcomes for their leasehold customers.

This guide also offers accessible information detailing legal requirements, principles, and processes that help to ensure that leaseholders are well informed, inclusively involved and empowered to engage as valued community stakeholders and customers.

# How to use this Guide

This guide has been developed in sections that correlate to themes drawn from research conducted with leaseholders who use services, and, officers and managers involved in delivery of those same services.

Some will find the whole guide a useful read and particularly those who are new to working in leasehold services, responsible for consultation and engagement or indeed, for those leaseholders who wish to have more influence.

Others will want to jump to relevant sections when they are reviewing or planning their service and related engagement and consultation.

The guide sections are set out progressively following the leasehold journey. The early sections set out the rationale for the research and findings indicating the case for resources to improve leasehold information, involvement, engagement and empowerment.

Subsequent sections look in detail at each stage of the process and key issues drawn from the research are outlined. There are identified practice examples included and referenced demonstrating approaches in use across the social housing sector. These examples are linked to the final resources section providing fuller detail and contacts for the organisations identified.

Each of the process sections provides a TPAS best practice checklist that can be used by leaseholders and landlords to compare their own engagement approaches.

In addition to the guide TPAS will be continuing its work collecting and collating best practice examples to be made available via a Leasehold Engagement Best Practice downloadable e-book available at [www.tpas.org.uk](http://www.tpas.org.uk)

TPAS intends to keep this guide alive by continuing to provide updates and by encouraging leaseholders and their providers to keep submitting details of approaches that work for inclusion in the Leasehold Engagement Best Practice downloadable e-book. For those readers who have examples to submit please do so through [info@tpas.org.uk](mailto:info@tpas.org.uk)

# Leaseholders

A leaseholder is someone who buys a property but does not own the land or fabric of the building: If a flat, they hold a lease to their home, usually lasting up to 100 to 125 years.

The lease is a legal contract between the freeholder, known as the 'landlord' in the case of social housing properties, and the leaseholder. The lease explains the rights and responsibilities of both the leaseholder and freeholder (the landlord) and will typically refer to:

## Service Charges

- Itemise what the services are
- Explain how service charges are calculated
- Detail how service charges should be paid, and may
- Set out how a leaseholder can be involved in discussions about services included and charges set annually, or
- May include an arbitration clause

## Repairs; Maintenance and Improvements

- Set out what repairs the leaseholder is responsible for
- State how repairs to the fabric and shared areas of the building will be decided on and paid for
- Specify who is responsible for paying for buildings insurance
- Clarify the circumstances where the leaseholder may need the freeholder's permission e.g. renting out your home or making alterations

Leaseholders, in the social housing sector, are principally associated with the operation of the Right-to-Buy (RTB) leaseholders introduced in 1980 and earlier policies to enable the sale of council houses. The RTB currently applies to almost all council tenants and some housing association tenants (where they hold Secure tenancies or, benefit from Protected tenancies as a result of a council housing stock transfer).

Importantly, the growth of leasehold tenancies purchased through RTB applied to flats as well as houses and the highest discounts came to be associated with flats.

The RTB enabled secure tenants of flats to buy the property they lived in from their local authority at a heavily discounted rate (provided tenants met certain criteria). Many tenants did buy, and where flats were involved, the RTB was exercised through a leasehold arrangement.



RTB leaseholders were initially sitting tenants and these leaseholders will often have a long experience of living in the property and relationships with the landlord. Where the original RTB purchaser still owns the property they may occupy it or may have moved and let out the property. In other situations the original RTB owner may have sold the property on and a new owner, usually having bought the property on the open market, may have less familiarity with the property and neighbourhood. Again these new owners may live in the property or may have let the property to others. Where non-resident leaseholders are involved, landlords need to determine how best to consult and work both with the leaseholder and the household resident in the property.

Many of the properties sold had not been designed for individual ownership and the advice available to potential owners of them was often poor. At the same time, local authorities had little or no experience of leasehold management and were not well prepared for the new responsibilities involved and placed on them as a result of RTB legislation.

**The different types of leaseholder are summarised in Figure 1**

	Original RTB purchaser is the owner	Other owner (usually via open market resale of the property)
Owner is resident at address	1	2
Owner is Not resident at address	3	4

In the past all leaseholders were RTB purchasers living at the address concerned (Category 1) but with the passage of time more properties will be resold. While many of these will be purchased by households who will themselves occupy the property (Category 2), the available evidence indicates that a substantial proportion (in excess of 30%), of re-sales are bought to let (category 4).



Further expansion of leasehold ownership has occurred more recently with the introduction and development of shared-ownership leaseholders. This model enables purchasers to buy a share of the property and pay rent to a landlord for the remaining and unsold share. Under this arrangement the landlord is responsible (as in other leasehold properties), for a range of services including repairs. Shared ownership has been promoted as a solution for some, to the affordability question and offers a staged route into home ownership. In practice, it has also contributed to the growth of leasehold ownership.

Whether, a leaseholder is resident or not, became a leaseholder through the RTB, by means of a shared ownership scheme or, though an open market purchase, may affect their rights, needs and priorities as well as their understanding of their situation. RTB purchasers may have different rights e.g. limitations on charges for major works over the first five years. Once other factors, such as age and income of leaseholder and, age and location of buildings are considered, it is apparent that there are a range of potential problems and issues associated with leasehold management. Not all leaseholders want or expect the same approach to providing services and a 'one size fits all' approach is likely to be limited in engaging them.



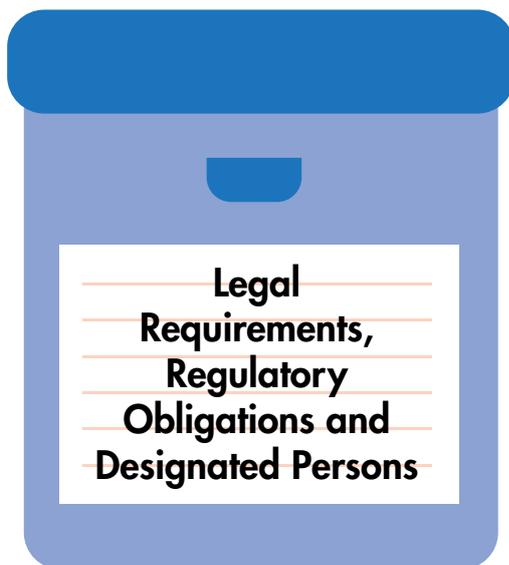
# Why Engage and Involve Leaseholders?

## Legal Requirements and the Business Case for good quality leasehold engagement

The Landlord and Tenant Act 1985 requires the landlord to consult with leaseholders before carrying out major works and or, enters into a long-term agreement for the provision of services.

Landlords must state why they consider the works or the agreement to be necessary, by sending out consultation to inform leaseholders about how they can be involved in key processes.

The procedures provide for two separate 30-day periods for leaseholders to make observations and landlords would be prudent to allow a minimum of three to four months for the whole process.



The Homes and Communities Agency (HCA) is responsible for the regulation of social landlords in England. The new regulatory approach for social housing effective from April 2012 is focused on economic regulation with the bulk of consumer protection expected to take place locally, through co-regulation.

The regulatory framework states that registered landlords shall support their tenants to develop and implement opportunities for involvement and empowerment; it includes supporting their tenants to exercise their Right to Manage, indicating that housing landlords must provide information on:

- Supporting tenants to understand what becoming a leaseholder will mean, and
- What the subsequent rights and responsibilities of being a leaseholder will be

From 1 April 2013, the Localism Act 2011 has changed the way in which residents' complaints about their landlords' housing services are handled. The Housing Ombudsman now deals with all social housing complaints. The Act also introduced 'designated persons' (councillors, MPs and designated tenant panels) whose role is to help to resolve complaints before they go to the Ombudsman.

The Housing Ombudsman Service can consider complaints from leaseholders (and tenants) of social landlords, once they have exhausted the landlord's own internal complaints procedure. The Service can also help to ensure that landlords respond to leaseholders' complaints where they are slow or reluctant to do so, and will encourage the local resolution of disputes where possible. The Ombudsman considers and may investigate leaseholders' complaints on issues such as disrepair, anti-social behaviour and the landlord's complaint-handling. However, the Ombudsman is not able to consider complaints which concern the level of service charges, or concern matters that are the subject of legal proceedings, or where the Ombudsman considers it more appropriate to seek a remedy through a court or other tribunal or procedure.

**For further information see the Housing Ombudsman Service website at:**  
[www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

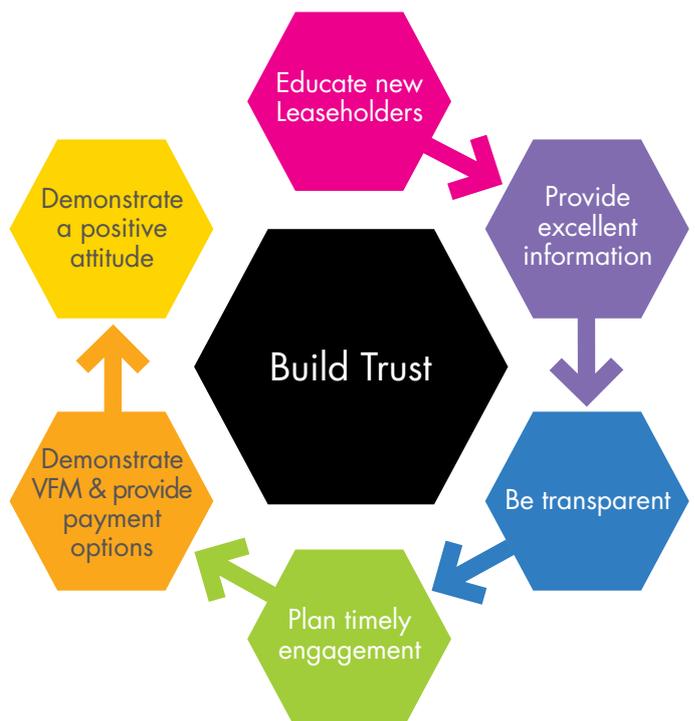
LEASE, The Leasehold Advisory Service is a Non Departmental Public Body (NDPB) funded by Government to provide free legal advice to leaseholders, housing landlords, professional advisers, managers, and others on the law affecting residential leasehold in England and Wales. Their views and support can be regularly sought to challenge any management services or decisions, which could prove costly for housing landlords, financially and relationship-wise long term, if they do not engage with their leaseholders.

**For further information see the LEASE website at:** [www.lease.org.uk](http://www.lease.org.uk)

### Community Cohesion

Ultimately, leaseholders' properties exist alongside social housing lettings; receiving the same services; having similar aspirations and working together for the creation of a safe, secure, and enriching environment through responsive services.

Whilst some issues present different issues for leaseholders (e.g. charges for major works) others may be common to leaseholders and tenants (e.g. concerns about security, ASB, parking, cleaning and grounds maintenance) and so it can be useful for involvement structures to reflect this (i.e. relevant joint meetings and communications for all residents, and some specifically for leaseholders).



### **Core areas where leaseholders should have information and involvement**

Whilst the above would suggest that it is prudent for social housing landlords not to differentiate between tenants and leaseholders this good practice guide has concentrated on the core areas where leaseholders should receive information and opportunities for engagement and involvement. TPAS research outcomes identified that the core areas that leaseholders would want their landlords to develop are:

- provision of accessible pre-purchase information
- at purchase information on becoming a leaseholder
- consultation and involvement in setting the annual service charges
- involvement of leaseholders in the design of payment options.
- involvement in external, major works, repairs and improvements
- involvement in performance monitoring of leaseholder services
- involvement in any changes to the local environment
- support for leaseholders to get involved in service improvements
- involving non resident leaseholders

### **Essential Keys to successful leasehold engagement**

The diagram on page 13 sums up the key findings of the research informing this guide and underpins the approach it takes.

#### **Build Trust**

Essentially at the centre of landlord and leaseholder relationship is the need for both parties to have established a high level of trust as a sound basis for their ongoing dealings with one another. The same diagram on page 13 demonstrates clearly the key components that leaseholders expressed as critical to achieving a healthy two-way relationship based on trust and respect. Importantly, the responsibilities of both the landlord and the leaseholder should always be kept in focus.

#### **Educate and Inform new Leaseholders**

Relationships start from the first point of contact. The work put in by landlords at the enquiry stage of a potential new leaseholder is clearly very important, reassuring, and beneficial to later stages including and beyond the purchase point. It makes sense for potential leaseholders to be given pre-information to help them make decisions about whether becoming a leaseholder is the right choice for them.

### Provide excellent information

Those who proceed on to the purchase stage should as a minimum be able to rely on their landlord to provide them with accessible, relevant, and timely information about services and how to access them. There should also be clear information about the standards of service leaseholders can expect. Service choices available should be published and state clearly the relevant costs of these. There should always be clarity about how leaseholders can communicate and give feedback providing a range of accessible methods and ways to suit their needs and preferences.

### Be transparent

Openness and transparency should be provided routinely by publishing good quality performance against the standards set, with progress updates on repairs, improvements and major works programmes. The extent of value for money of services should always be demonstrated and where new contracts are to be procured landlords should be providing good quality information to leaseholders.



### Plan timely leaseholder engagement

Leaseholders develop trust in their landlord where they have opportunities to participate in key decisions affecting the service they receive and pay for. This includes activities looking to improve the service, monitoring outcomes and being involved in assessing the value of them. At critical points where the landlord looks at investment needs or procurement of contracted services it is important that leaseholders have options to be consulted and involved. This approach to management of leaseholder services aligned to options for leaseholder influence is likely to lead to greater satisfaction and performance rates. By providing options for leaseholder involvement and scrutiny of the service, joint solutions are widely recognised as successful approaches.

### Demonstrate Value for Money and provide a range of payment options

The biggest area for dispute emerges where leaseholders believe that they receive poor value services and where landlords fail to properly consider leaseholder affordability. Involvement for leaseholders in activities such as planning, monitoring and procurement of services achieves greater transparency and opportunities to identify more satisfactory outcomes. Systems ensuring that landlords understand the needs of their leasehold customer-base will enable appropriate and more suitable payment options to be developed as well as helping to reduce the anxiety of leaseholders, the number of complaints and increase satisfaction, of which also needs to be developed.

# SECTION ONE: Leasehold Engagement Best Practice



## Window Cleaning Services Review

- ✓ Value for Money
- ✓ Reliable
- ✓ Affordable
- ✓ Good Quality Service
- ✓ Leaseholder Approved

Leaseholders Quality  
Group meeting' →

← Leaseholders Consultation  
Events Programme

Accountable and  
Transparent Leasehold  
Services and Performance  
Monitoring and Scrutiny

Leasehold  
Engagement  
Strategy and  
Policy

*i*  
Accessible  
Information for  
Leaseholders

Support

Resources

Leaseholder  
Team  
Inspector



# Principles and Foundations

## Leasehold Engagement Strategies

It is essential that landlord strategies, supporting plans and policies are in place for those who are active in managing and delivering leasehold services. As with all strategic plans, these should be effective, informed by the priorities and aspirations of those receiving and using the service, and, for the landlord to form its aims and objectives. The approach needs to identify clearly defined outcomes that have been subject to joint negotiations with those leaseholders who use the service. Inevitably, the outcomes of this approach increase the landlords' potential to be clear about the scope and remit of its work to engage leaseholders and ultimately achieve good satisfaction levels.

Equally important, is the need to collaborate with leaseholders by involving them in routine reviews of the impact and costs of the service if strong levels of confidence and trust are to be developed between both parties.

## Leaseholder Accessible Information and Opportunities

The research for this project identified that, better relationships exist where landlords employ a range of leaseholder involvement and engagement opportunities and particularly where they provide easily accessible information that has been developed with leaseholder input. The level of trust and confidence of leaseholders clearly translates into better relationships, performance, and service satisfaction where the landlord provides a range of

opportunities for leaseholders to exercise meaningful influence over its strategic direction, and service shaping. Comments made during the leaseholder focus groups indicated that greater trust and confidence exists where landlords demonstrate that they understand and respond to the diverse needs of their leaseholder communities.

## Leaseholder Intelligence

Where landlords have systems in place to capture meaningful feedback intelligence from leaseholders they are at a clear advantage in being able to tailor services effectively. This is due to the much clearer view they have of the leaseholder profile they are serving. Use of feedback, especially where it is strongly evidence-based, plays a significant role and enables landlords to explain their approaches to leaseholder engagement.

## Leaseholder-led Engagement

The social housing regulator endorses scrutiny of services led by those using them and research for this good practice guide has identified that improved business outcomes are achieved through this practice when applied to leasehold management services.



### Quality Leaseholder Involvement and Engagement

Our research demonstrated overwhelmingly that leaseholders see themselves as less valued, by their landlords, than their tenant neighbours. There are of course exceptions and some examples where leaseholders highly value their landlord efforts and the services they receive. These cases are noted in the following sections of this guide.

### Strategically Informed and Committed to Involvement and Engagement of Leaseholders

There were few examples of strategies focusing distinctly on the involvement and engagement of leaseholders. More commonly examples of policies were submitted, including many handbooks setting out information for leaseholders and detailing how to access the service, the responsibilities, and key contacts.

Given the significant and increasing importance of leaseholder services as an area of operation there appear to be few organisations that have strategies based on consultation and identified leaseholder priorities to the same extent as can be found for tenants. The extent to which landlord approaches are driven by clearly identified outcomes, informed by leaseholders, is impossible to determine. This finding makes it difficult to assess with any confidence whether landlords are clear about the scope of their approaches to involvement and engagement of leaseholders beyond statutory obligations.

The London Borough of Camden Tenant and Leaseholder Strategy developed with tenants and leaseholders is one example. The document was developed with members of the Camden Leaseholder Forum. It sets out its key aims, how it will be monitored and reviewed and aligns to a published action plan updated quarterly.

See Resource Example 1

**For more information at**

[www.camden.gov.uk](http://www.camden.gov.uk)

### Options for Leaseholders to be involved and have influence

Some organisations provided good examples of leaseholder involvement; influence and engagement.

Lancaster City Council has established a Quality Service Group to take part in service monitoring and improvement meetings with the Head of Service. The main role of the group is to review, monitor, and make recommendations for improvements to the Leaseholders Service.

This Group also produces the Annual Local Offers Action Plan which includes the main aims for the group to achieve during the year. These priorities and actions are set and monitored by the Quality Service Group.

See Resource Example 2

**For more information at**

[www.lancaster.gov.uk](http://www.lancaster.gov.uk)

Managing the performance of leaseholder services should be a pre-requisite to ensuring good satisfaction levels and value for money. Key Performance Indicators should be developed with leaseholders to carry out performance monitoring effectively and where necessary, generate priorities for action.

'The overriding issues provided to us by leaseholders is dissatisfaction with paying service charges only to receive services that are poor quality'

OFFICER COMMENTS

Although performance monitoring is encouraged by organisations there is little evidence of the provision of performance information highlighting differences in satisfaction between tenants and leaseholders of the landlord organisation.

Leaseholders considered that being involved in performance monitoring would highlight issues and help them to feel they influenced service delivery. It was also felt that meetings and, or virtual engagement mechanisms should take place on a regular basis. All agreed that these opportunities are often claimed to exist but poor promotion often means low levels of leaseholder participation.

'It's so disappointing to find out you missed an opportunity to have influence because you missed something in a newsletter sent out three months previously – surely it's not that hard to send out an email or text to all leaseholders likely to be affected by discussions scheduled for meetings'

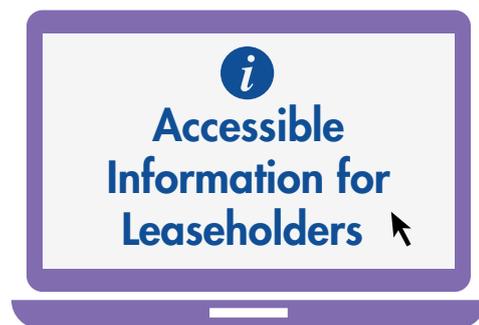
LEASEHOLDER COMMENT

Gateshead Housing Company has a Leasehold Service Improvement Group (LSIG) that takes a leaseholder-led scrutiny approach to checking and monitoring the service against reported performance, satisfaction rates, and leaseholder feedback. The LSIG group has completed an impressive range of projects achieving a number of productive outcomes that have had an impact on satisfaction rates.

See Resource Example 3

**For more information at**

[www.gatesheadhousing.co.uk](http://www.gatesheadhousing.co.uk)



Knightstone has a virtual Homeownership Panel that is consulted on numerous subjects affecting them directly. The Panel was set up following consultation with all homeowners and was born out of difficulties for homeowners to attend events and evening forums. The Panel is open to all customers and they can take part in any discussion or none, as they see fit. Generally contact is via email or posted information with a question or document on which Knightstone seek homeowner scrutiny and acts on the majority verdict. Most recently Knightstone worked with the panel to update the Service Standards document. The existence of the Panel is publicised on the website and through the publication, Homeowners News. See Resource Example 4

**See more information at**  
[www.knightstone.co.uk](http://www.knightstone.co.uk)

It is clear from the examples identified that where landlords encourage participation they are able to elicit information to help inform and improve services.

'They don't get it do they?, If they involved us, listened to us, worked with us, the costs of involvement would be far outweighed by the savings made in getting things right first time'

LEASEHOLDER COMMENT

Various landlords nationally rely on leaseholders attending general tenant involvement activities and do not specifically focus on leaseholder issues such as leaseholder contributions to major repairs and annual service charges.

### **Understanding the diverse needs of leaseholders and shared owners**

It is standard practice for social housing landlords to collect and maintain profile data for their tenant communities. This recorded household information can be analysed against satisfaction, complaint, and service intelligence data to identify trends and to tailor services. The extent to which this data is collected for leaseholders is unclear from our research but many leaseholders attending our focus group sessions were unfamiliar with any such practice. Those taking part gave many examples of difficulties related to their needs: where service standards failed to take account of specific disabilities, communication, or support needs. As a result there were several serious complaints. Examples provided and explored further showed that contractor organisations largely had developed systems for liaison and collection of this critical information as a means of improving satisfaction with their own service delivery.

Wates Living Space has established good practice by working in partnership with clients including leaseholders. This practice provides a specialist Liaison Officer who will work on a one to one basis and collect information about the specific needs and concerns of every resident. The specific issues for leaseholders can include many of the same factors experienced by tenants who rent their homes but there are often additional and much more complex issues due to the financial pressures affecting these households. Consultations are a particular concern where Wates works hard to address leasehold issues through positive engagement. In Birmingham a scheme of work involved mainly elderly leaseholders who were specifically encouraged to get involved in consultations throughout the design process and construction planning activities. As a thank you to residents for their patience and cooperation throughout the year long programme, Wates held their annual 'Community Day' project at Bakeman House, Birmingham, they refurbished the communal resident's room, providing updated and modern facilities.

Clients routinely note this as good practice and point to outcomes identifying specific support needs of leaseholders. Together, Wates and their clients are able to pool resources in finding solutions to benefit leaseholders. This evidences a strong commitment to the practice of routinely collecting and continually updating household profile information to ensure that good service delivery that meets leaseholder needs including health, financial and social factors are taken into account, and wherever possible, addressed. See Resource example 5

**See more information at**

[www.wates.co.uk](http://www.wates.co.uk)

### **Accountability, Transparency and Performance**

Organisations with mechanisms for engagement of leaseholders were most likely to involve them in discussing service standards and performance indicators and to provide accountability through routine reporting. There was less evidence however, and repeated complaints, about the lack of involvement opportunities related to the impact of services and value for money.

Accountability for performance is a major area of concern where leaseholders complain about their landlords. Engagement of leaseholders in setting standards, performance indicators, and targets for the service inevitably enables the landlord to demonstrate robust levels of transparency and accountability for its services, and, the focus it has on impact and efficiency.



### Leaseholders as a valued community

The social housing world is not constant, locally or nationally.

At local levels, events such as changes in staff or contractors impact on the service, and, where larger organisational changes occur (e.g. housing stock transfers or organisational mergers) these also affect service delivery.

At a national level there is the potential for changes in legislation and regulation. Social housing landlords are required by regulation to ensure good engagement of all residents at these times.

Regeneration, re-modelling, area, and estate improvements have major implications for leaseholders as they do for tenants but many of the leaseholders who participated in the research were clearly of the view that their interests were regarded as less important.

'In actual fact, the outcomes of my local estate re-modelling were in my favour but the stress I went through before this became apparent was hell! They carried on regardless, I was told about plans by a neighbouring tenant who was involved in one the groups and it took 6 whole weeks for my landlord to clarify things – I was near breaking point'

LEASEHOLDER COMMENT

It makes sense to engage with leaseholders at early stages, and there should be opportunities to take part in discussions about future plans for the area: Failing to do this leads to local bad feeling when people find out about potential plans informally. In the case noted above there was no specific leaseholder engagement mechanisms, therefore no established relationship and every reason for leaseholders to feel threatened when informal information was circulated locally.

### Support and Resources

Engaging leaseholders involves a level of investment and commitment, by the landlord organisation, to ensure that both leaseholders and staff involved are equipped with the information, skills, and expertise they need to be effective in their roles. This requires commitment to provision of budget, training and staff support resources. Embedding a leaseholder-friendly culture where members of staff are positive about leasehold engagement is also critical. This can be helpfully driven forward by including relevant staff performance objectives and targets that can be monitored routinely and supported by clear training and development of both staff and involved leaseholders.

Support

Resources

A high number of leaseholders (85%) consider their landlord should work more closely with leaseholder panels.

LEASEHOLDER SURVEY

Leaseholders are a key component of estates and communities and at times will be fully engaged through the landlords approach to engagement. However, good leasehold management can only be delivered if the housing landlord understands leaseholder needs. Leaseholders continue to receive services from the landlord and it is only right that the leaseholder should have a level of influence in the services they pay for. With this in mind, it is critical to establish dedicated and specialist consultation strategies that will focus on leasehold services.

Leaseholders want to feel that there is a commitment by officers to engage with them, attend meetings, be accountable, and respond to their queries just as they would for any other service they pay for. This approach is viewed by leaseholders as meaning that officers would be listening to them, taking on board their concerns, increasing transparency, developing better relationships, and ultimately increasing satisfaction and helping to ensure better value for money

Over 54% of respondents stated they were not actively involved due to personal issues or just felt it was not worthwhile if the housing landlord does not show commitment.

LEASEHOLDER SURVEY

When asked what ways leaseholders would most like to be engaged this was overwhelmingly stated as email (75%) being the most popular approach, postal communication (35%) was the second most popular option and facilitating leaseholder panels (28%) being the third best option.

LEASEHOLDER SURVEY

Leaseholder perceptions of the opportunities to get involved was low (23%), with 49% saying they would get involved as long as the consultation means something and not just a 'tick in the box'.

LEASEHOLDER SURVEY

Work to support leaseholders, encourage, and support their participation means finding out what suits them, responding appropriately by offering ways to engage that best fit their circumstances and preferences.

Approaching engagement requires investment in time and capacity building for both leaseholders and staff to ensure that outcomes are achieved effectively.

'I'm a great administrator but I've never had any form of training in engaging tenants or leaseholders – it terrifies me!!

OFFICER COMMENT

Like all areas of customer service there is a need to for staff to be equipped with the information and skills they need to deliver an effective service.

This highlights need for better internal communications between teams and in particular between those involved in Asset Management, Repairs and Leasehold and Homeownership Management.

'My organisation has recently identified that the Leasehold Team needs to work much closer with Repairs and Asset Management – plans are being made to locate us together so that our service to leaseholders is more joined up'

OFFICER COMMENT

'The most frustrating thing is when a furious leaseholder calls me and tells me what's going on and then I find out they are right from a colleague in my own organisation!!!'

OFFICER COMMENT



# Leasehold Engagement

## Good Practice Check List

### Strategy

- ✓ Leasehold and homeownership services should have a service strategy aligned to a corporate business strategy.
- ✓ Corporate strategies should be informed by intelligence identifying the priorities and aspirations of those leaseholders using the service
- ✓ Landlords should set out the role of leaseholder involvement, have clear objectives and targets to underpin the organisation's strategy and plans
- ✓ Landlords should ensure that their approach to engagement of leaseholders has clearly defined outcomes that have been developed in collaboration with those using the service
- ✓ Landlords should employ a range of engagement mechanisms that suit the diverse needs of leaseholders
- ✓ Landlords should routinely involve leaseholders in reviewing the impact, cost and benefit of the service provided
- ✓ Engagement should offer opportunities for leaseholders to have meaningful influence over the strategic direction of the service
- ✓ Leaseholder engagement should include opportunities to influence standards and the quality of service
- ✓ Involvement options should include opportunities to influence procurement of contracts and specifications

### Information

- ✓ Core focussed information should be developed in conjunction with representative leaseholders and shared owners
- ✓ Information developed should be accessible and transparent

### Accountability and Transparency

- ✓ Landlords should be accountable and transparent when engaging leaseholders, sharing information, performance data and outcomes
- ✓ Landlords should report on performance linked to core service charge areas to increase relevance for all leaseholders and shared owners

### Performance Monitoring and Scrutiny

- ✓ Landlords should ensure that leaseholders have access to all performance monitoring of estates and blocks
- ✓ Landlords should market performance monitoring opportunities on a regular basis and link this to complaints received
- ✓ Performance indicators should result from joint working between landlords and leaseholders

## Efficiency and Value for Money

- ✓ Landlords should have a clear focus on efficiency and value for money and work inclusively with leaseholders to achieve this
- ✓ Landlords should encourage and support leaseholders to lead on scrutiny of the service delivered and make use of outcomes to inform change and improvements
- ✓ Landlords should establish local benchmarking arrangements to enable effective leaseholder scrutiny
- ✓ Staff induction programs should include leaseholder legislation, the organisations commitments to engagement and involvement
- ✓ Landlords should provide annual leasehold training sessions attended jointly by leaseholders and staff to help gel relationships

## Community Engagement

- ✓ Landlords with their partnerships, initiatives and projects at community levels should specifically engage with leaseholders, communicate options and opportunities consistently

## Support and Resources

- ✓ Landlords should plan for supporting and resourcing the engagement, involvement of leaseholders
- ✓ Staff delivering the service or related services should be appropriately trained to deliver this role
- ✓ Landlords should ensure that they provide support to enable leaseholders to be effective through training and development opportunities

## Consultation

- ✓ Landlords should always inform and consult leaseholders on changes of landlord, ownership and management
- ✓ Ensure clear consultation on changes in legislation and regulation – ensuring a strong understanding of the relevance and impact on leaseholders and their role at early stages
- ✓ Offer bespoke consultation roles for contractors to cover
  - Working with leaseholders on local major improvement schemes
  - Commit to the provision of performance monitoring information at meetings; on websites and in newsletters
  - Commit to high standards of leasehold engagement e.g. officers to organise and attend leaseholder activities

# SECTION TWO: Pre-Purchase Engagement



# Crystal clear and common sense

Before becoming a leaseholder it is vitally important that individuals are made fully aware of the responsibilities involved and what their future relationship will be with their landlord. Arguably social housing landlords should view this as a sector-wide expectation and standard of good practice.

Current views of the importance of good quality information 'a potential leaseholder may not be thinking widely enough at this stage and the information provided is often limited to rights and responsibilities rather than, the impact of being a leaseholder'

LEASEHOLDER COMMENT

The research underpinning this guide critically highlighted leaseholder confusion, low-level awareness and understanding of what their relationship, rights, and responsibilities are until after they became a leaseholder and start to experience problems with services and charges.

Leaseholders indicated that the information available can be convoluted and complex generally uses legal jargon and is 'off-putting' to read. Access to information to help ensure that tenants effectively consider options before becoming a leaseholder was regarded as very 'hit and miss'. Good practice does exist where organisations have developed tools and systems to help raise awareness at an early stage and have designed these around the difficulties they have jointly identified with leaseholders.

LEASE provides a free to access resource, this is an excellent on-line tool that anyone thinking about becoming a leaseholder can access through the website at [www.lease-advice.org.uk](http://www.lease-advice.org.uk)

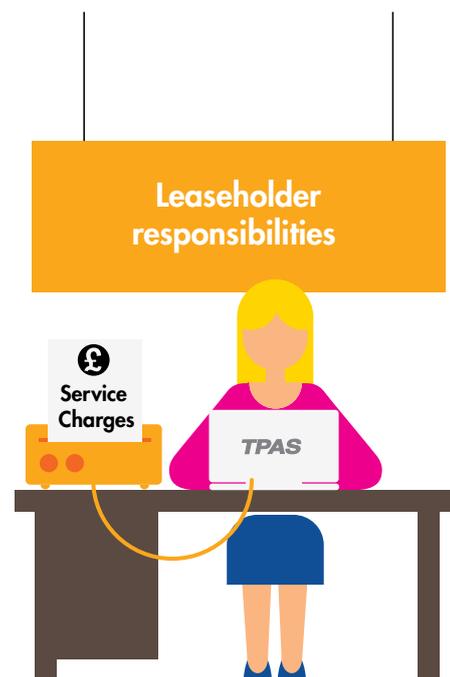
Stevenage Borough Council Homeownership Team invites tenants who express an interest in their 'Right to Buy' to meet with them and work through a catch-all checklist.

See Resource Example 6

**For more information see**

[www.stevenage.gov.uk](http://www.stevenage.gov.uk)

Some leaseholders stated they considered the landlord to be restrictive in providing key information. For example, there was anecdotal evidence that tenants considering becoming a leaseholder, would be unlikely to know about plans for the estate to receive major improvements and potentially have significant financial implications for a new leaseholder.





### Pre-purchase Independent Legal Advice

Strong feelings captured through the Leaseholder Focus Group sessions indicated that officer support would be invaluable to help inform tenants and others considering shared ownership. This support would be to advise and inform potential leaseholders of issues, such as, access to independent legal information, estate profile details and expected major works; ongoing costs; and what the future working relationship with the landlord could or would be.

Gateshead Housing Company has achieved considerable improvement in satisfaction across the Leasehold service following development of a Pre-Purchase Interview Process. This process is the product of a project delivered by the Leasehold Service Improvement Group. See Resource Example 7 [www.gatesheadhousing.co.uk](http://www.gatesheadhousing.co.uk)

Most leaseholders' initial reasons given for considering becoming a leaseholder are based on 'cost to buy', rather than taking into account the related ongoing costs and obligations.

Some leaseholders stated they had not even seen a copy of the lease prior to the sale being processed. LEASE was also able to confirm these views as relatively common among leaseholders seeking their advice and support at later stages.

During the research focus groups with staff managing leasehold services it was unanimously indicated that the ability to recommend legal advisors and solicitors would help to iron out confusion for the potential leaseholder prior to completing the purchase. Strong concerns indicated that use of low-cost internet legal advice all too often leads to leasehold sales completing with poor quality information for the new leaseholder.

Nottingham Community Housing Association was the only organisation identified where a list of local independent legal advisers was provided to those enquiring about Leasehold and Shared Ownership.

See Resource Example 8

[www.ncha.org.uk](http://www.ncha.org.uk)

When initially considering the idea of becoming a leaseholder, it is vital that there is access to good quality information and qualified officer advice to ensure the formation of productive on-going relationships.

A critical issue at the purchase point is a lack of communication in all directions. During the research, staff groups indicated a real disconnect between the teams or officers who manage the legal process and those delivering the service. Similarly leaseholders attending sessions expressed views that they experienced little contact with officers of the landlord and limited contact with their legal advisers. Most indicated that all contact at this stage is via post or emailed technical information confirming the sale and sometimes followed by a package including a handbook and information on payments.

Leaseholders felt strongly that they should receive some personal contact confirming the sale and an opportunity to informally discuss future contact and check that everyone is clear etc.

Staff changes were described as a real problem for leaseholders and issues ranged from new untrained officers, not well informed, and providing inaccurate information. Leaseholders reported finding themselves 'starting again' and repeating the same problem every time they called the landlord.

Officers taking part also complained that re-structures would often mean 'learning on the job' which sometimes could lead to mistakes with implications for the leaseholder.

New leaseholders indicated that it is often very difficult to find out what standard of service can be expected and this was even more the case for those who purchase Shared Ownership properties.

Nottingham Community Housing Association provides all potential leaseholders and shared-owners with a specific booklet outlining the service standards that can be expected if they move on to the purchase stage. Resource Example 9

**More information can be found at**  
[www.ncha.org.uk](http://www.ncha.org.uk)

The Radian Housing website page 'Welcome Leaseholders' compliments the handbook by providing contact details detailing how to get advice about estate management issues, service charges, lease queries, payment methods, consultation for major works and more. Further support is available regards queries about the lease including selling a property or assigning the lease to someone else, consents to make alterations, changes to names on the Lease, sub-letting enquiries etc. The page also links to the opportunities for getting involved see Resource Example 10  
[www.radian.co.uk](http://www.radian.co.uk)

The majority of leaseholders felt that from the purchase point they experience exclusion to engage in opportunities, to be involved or consulted about plans for the local area and understand the impact these may have.

# Leaseholder Engagement Pre-Purchase

## TPAS Good Practice Check List

### Information

- ✓ Signpost new enquiries to independent legal and money advice services
- ✓ Provide Asset Management Plan information of future plans for the area and providing detail about any resulting financial or other impacts.
- ✓ Clarify jargon used with clear explanations
- ✓ Clarify standards of service and how leaseholders can be involved in monitoring, scrutiny and review of these
- ✓ Underpin all information with a quality leaseholder handbook with links to more information available through the website
- ✓ Develop accessible and interactive leaseholder website information

### Involvement

- ✓ Work with involved leaseholders to develop a responsive process engaging face-to-face with new interests in the 'Right to Buy' or Shared Ownership
- ✓ Build trust from the start by ensuring that prospective leaseholders are made aware of obligations and the scale of future costs before they commit to buying their property
- ✓ Identify a leaseholder representative or a peer group so that new interests can ask questions from someone who has been through the process
- ✓ Work with existing leaseholders to develop bespoke fact sheets
  - 'What it means to become a leaseholder' reiterating key obligations when considering becoming a leaseholder;
  - 'What service charges are for?';
  - 'What major costs may be incurred over the lifetime of being a leaseholder?' etc.

### Support and Development

- ✓ Ensure all frontline staff and contractors have core training on what a leaseholder is and what their rights and obligations are
- ✓ Reinforce the leaseholders role within the community, don't simply differentiate

## SECTION THREE: Annual Service Charges, Value, Fairness and Inclusion



### Tendering for services

- ✓ Looking at costs proposed
- ✓ Good value for money
- ✓ Affordable to leaseholders
- ✓ Good customer care
- ✓ Leaseholders disability needs

# Crystal clear and common sense

Leaseholders are strongly linked to their landlord freeholder through the terms of their lease. This sets out, in most circumstances:

- How the rate of the communal service charges and the process for commissioning of the work is determined
- Arrangements for estimates of costs to be paid in advance by leaseholders with additional charges of a management fee (covering the cost of the freeholder's work in overseeing the property)
- How adjustments are made to payment invoices to cover actual costs above or below the original estimated levels

TPAS Research findings identified '57% of leaseholders surveyed are unhappy or very unhappy about the way in which the landlord communicated with them about service charges.'

Leaseholder dissatisfaction related directly to how information is communicated in terms of what leaseholders are paying for; how it is calculated; the opportunities to negotiate services to ensure Value for Money; appointment of contractors and opportunities to agree or be consulted on methods of payment.

Leaseholders frequently stated there was no standardisation of information; information is often complex, or lacking in detail of where and why it is needed and, an absence of opportunities to check accounts online.

All housing landlords have an annual cycle for reviewing and setting service charges and there are legal requirements to provide detailed information to leaseholders. But most taking part felt that the process could be improved by providing leaseholders with the timetable and clear information for this process. Leaseholders taking part viewed that they would feel encouraged to become involved in the process if they had opportunities to take part in joint planning of services and service charges.

When service charges have changed notifications are received but the information provides little evidence of how funds have been used in the past. Leaseholders would like to receive explicit breakdowns on the costs from previous years and assess contractor fees where appropriate.

Leaseholders have rights, in terms of seeing information about how their services charges have been spent, (Section 21 of the Landlord and Tenant Act 1985).

Leaseholders can also ask to see invoices and receipts evidencing the use of service charge income, (Section 22 of the Landlord and Tenant Act 1985).

[www.lease-advice.org/documents/Service\\_Charges.pdf](http://www.lease-advice.org/documents/Service_Charges.pdf)

Concerns were expressed by several leaseholders over landlords' threats to contact mortgage providers to recover costs and arrears. They questioned whether this was appropriate action particularly, when leaseholders were pursuing ongoing investigations into costs information.

Leaseholders often feel that members of staff have little knowledge of estates/blocks when they are setting budgets and service charges. This, together with the lack of engagement with relevant leaseholders, results in poor relationships, mistrust, and limited communication.

Whilst there is a clear understanding of the need for service charges a good number of leaseholders consider these unnecessary or not delivering VFM. The main services charges are seen to be estate cleaning; grounds maintenance; lighting in blocks and on estates; controlled entry systems; insurance and a collection of communal maintenance services. To see the real value in these service charges leaseholders should be encouraged to monitor the performance and assess for VFM.

Leaseholders who took part in focus groups felt strongly about difficulties in gaining access to information, raising queries and making contact.

'Being able to access information on-line is the minimum you should be able to expect these days. Surely the management cost savings of providing on line access makes sense it will also provide greater satisfaction for leaseholders who could get the information they need at their own convenience. I would not get fed up trying to get hold of them by phone and they would not get fed up listening to my frustrated rants and dissatisfaction with their service.'

LEASEHOLDER COMMENT

'Online access to invoices and costs of the service would mean greater accountability and I would be able to highlight any mistakes in billing quickly even though my work pattern is unpredictable – not everyone can call during office hours!!'

LEASEHOLDER COMMENT



London Borough of Camden has developed and implemented an on-line Self-Service Portal to help improve service accessibility provided to leaseholders. Customer satisfaction achieved 78% at the point where 40% of Camden's 9,500 leaseholders were using the portal. Camden is expecting use of the portal to increase to 50% during 2015. Leaseholders are able to self-serve by logging into the portal to view their individual account statements; pay invoices; set up, view and cancel instalment plans; view invoice summaries; drill down for repairs; register subletting arrangements e.g. new, extensions or cancellations; update contact details and complete an on-line value for money survey after the annual accounts are issued. Resource Example 11

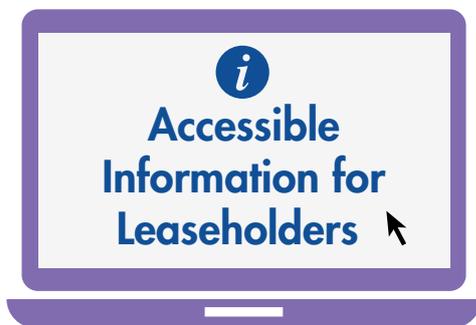
**More information can be found at:**

[www.camden.gov.uk](http://www.camden.gov.uk)

The Gateshead Housing Company Leaseholder-led Scrutiny Project delivered by their established Leasehold Service Improvement Group (LSIP) resulted in transparent information improvements such as, Quarterly Service Charge Statements. These detail service charge costs by block or scheme to enable leaseholder monitoring and assessment of the quality and value of works and services. Involved leaseholders also worked with this landlord in developing Charging Guides with photographic examples of high and poor quality work. One of the aims of LSIP was to support leaseholders with their own monetary management where this was wanted. Satisfaction rates have been significantly improved a result of the improvements made. Resource Example 12

**More information can be found at:**

[www.gatesheadhousing.co.uk](http://www.gatesheadhousing.co.uk)



Procurement of contracts delivering services is a major issue for most of the leaseholders who took part in the research project. Considerable comment outlined issues where leaseholders feel they pay the bills but have little if any control over the letting of contracts, or the quality of service provided and options for intervention when service is poor. Discussions indicated that reviews of annual service that include involvement opportunities for leaseholders are frequently promised and used as a means of calming difficult situations however, inevitably re-contracting happens without leaseholder engagement and is often explained away due to time-pressure and staff shortages.

# Leasehold Annual Service Charges, Value, Fairness, and Inclusive Practice

## Good Practice Check List

### Information

- ✓ Inform leaseholders of the annual cycle for reviewing services charges, detail the timetable stages and link to a Code of Practice for engaging and involving leaseholders
- ✓ Information should be clear, easy to understand, explain how service charges are calculated and detail separate funding pots for each area charged
- ✓ Maximise the understanding of written communication by ensuring that all information is approved by a Leaseholder group or as a minimum check publications with a random selection of leaseholders
- ✓ Ensure regular news articles within newsletters and updating of web pages

### Involvement and Engagement

- ✓ Engage and involve leaseholders as individuals in all stages of reviewing and setting service charges aligning actions to service charge consultation legal requirements
- ✓ Discuss and negotiate changes in services with leaseholders
- ✓ Develop leaseholder service groups to review and find solutions to service charge issues on an ongoing basis

### Procurement

- ✓ Always involve leaseholder representatives in procurement of contracts
- ✓ Ensure accountability of the procurement process, detailing consultation, negotiations, the steps taken to ensure VFM and Affordability

### Payment Options

- ✓ Negotiate a range of ways to pay and spell out options for early intervention when support is needed

### Performance Monitoring

- ✓ Link service charge consultations to performance monitoring to help encourage leaseholder engagement
- ✓ Ensure that involved leaseholder groups have clear and formally defined roles to ensure effective empowerment, accountability and transparency

# SECTION FOUR: Major Works, Consultation and Implementation

Leaseholders  
Consultation  
Event

wates



# Crystal clear and common sense

Anything that costs one leaseholder £250 is considered as major works (under Section 20 of the Landlord and Tenant Act 1985) and all leaseholders have rights to be consulted about major works

There is a time limit of 30 days for the leaseholder to respond and submit views to the housing landlord.

Leaseholders generally feel that they come second to tenants in consultations over major works and improvements to the schemes and the local areas they live in.

Current leaseholder views on quality of information and involvement  
 59% of leaseholder respondents surveyed were either dissatisfied or very dissatisfied with the information provided about the most recent major works.  
 61% dissatisfied or very dissatisfied with the breakdown of costs  
 61% poor or very poor Major Works Consultation  
 54% dissatisfied or very dissatisfied with Scheduled Future Works information

## LEASEHOLDER SURVEY FINDINGS

Leaseholder comments indicated that decisions were felt to have been made prior to any consultation and that views they give are generally not listened to and provide no real opportunities for leaseholders to shape improvements.

'Consultation is the bare minimum'

'There's a staff attitude of not needing to engage with leaseholders'.

'Quality of materials could be better'.

## LEASEHOLDER VIEWS

Where comments received indicated leaseholders receiving a good service it was clear the landlord had provided real opportunities for involvement, as follows:

'Involved all the way through'

'Happy not to have to organise improvements myself'

'The overall project was carried out very professionally'.

## LEASEHOLDER VIEWS

**Leaseholders  
 Consultation Event  
 HERE**

There is a clear unity across leaseholders, leasehold management staff and contractors procured to deliver improvement and major works. All believe that there should be more openness in publishing 5-Year Asset Management Plans (subject to change following stock investment surveys etc.). In addition, there is consensus that engagement of leaseholders, using a range of options, would enable advance opportunities for leaseholders to be better prepared for, and engaged in, development of more manageable payment options.

London Borough of Camden establishes engagement prior to section 20 consultations. The process incorporates early resident engagement and was adopted across the capital programme in April 2013.

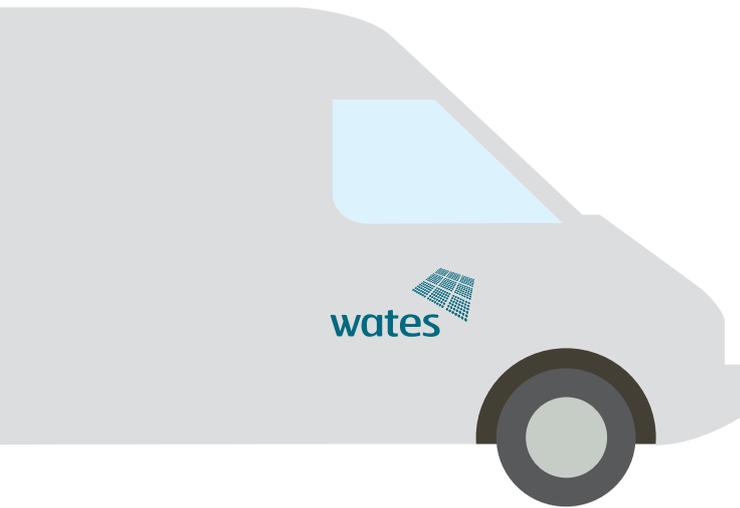
Better Homes work in early 2013 concentrated on street properties. Camden ran engagement exercises with two sets of properties (20 blocks to serve as a pilot for the new process).

Following engagement, the statutory consultation went without incident. Since implementation of the process levels of attendance and involvement increased. The work promoted opportunities to leaseholders to join residents' panels and Camden feels that this is one of the best ways to enable residents to plan, monitor, and scrutinise the delivery of the projects.

Once the programme and budget has been approved properties are re-surveyed using high definition photography. Photographic surveys are shared with residents at consultation meetings where the scope and extent of the proposals are discussed. Outcomes of early consultation meetings are reflected in the scope of the works and are costed for the purposes of statutory consultations. Any changes necessary to the scope of the works is shared with leaseholders ensuring they are kept fully informed of any cost implications. Independent surveys commissioned on a group of different work schemes found leaseholders rating the service (consultation) as excellent, good, or fair at 71.8% in an area which traditionally has poor satisfaction. Resource Example 13

**For more information please see**  
[www.camden.gov.uk](http://www.camden.gov.uk)





Islington Council conducted a Major Works Task Force Review in 2014 with the main aims of improving the service delivered and to ensure fair policies and practices. This process was extensive and undertaken by Residents' Champions supported by the Residents' Review Panel. The project looked at communications and inconsistencies of process. This project identified recommendations including improvements to the timing, clarity, and consistency of information with further improvements to the roles and actions of staff, contractors and those receiving the service including vulnerable residents. The Council accepted and approved the outcome recommendations and an action plan to deliver all improvements. Resource Example 14

**For more information see**

[www.islington.gov.uk](http://www.islington.gov.uk)

### **Contract Procurement**

In the appointment of contractors, leaseholders felt they had little opportunity for involvement yet they pay for the goods and services provided, and, the landlord's management fees. There was a definite desire to be more involved in the procurement process to ensure good quality services and Value for Money.

In the delivery of the works leaseholders considered that they are treated as second class in terms of getting information and opportunities to influence any improvements in comparison to tenants receiving the same services.

The ability to pay for major improvement needs to be addressed to allay leaseholder fears and expectations of unjustified and hefty bills. Leaseholders stated that although costs were provided, these estimates usually increased significantly later: This affects leaseholder ability to budget for the increased contributions. It was strongly felt by leaseholders that landlords should survey leaseholder financial situations. Affordability was identified as critical issue where leaseholders emphasised the need for financial support options.

Linked to costs was a general concern that these were exorbitant for some works, when leaseholders challenged these they indicated no satisfactory responses and felt powerless in terms of costs and the works carried out.

'For the landlord, Major Repairs are an investment in the property and leaseholders who can't pay are simply threatened with forfeiture – the landlord can't lose but leaseholders who can't pay unexpected and variable costs stand to lose everything'

LEASEHOLDER COMMENT

London Borough of Camden has established practices to be more transparent about planned work and publishes its Five-year works programme on the website. All residents are able to search and access a brief detail of works to be undertaken i.e. a combination of roof and or windows and or wall finish, and an average unit cost. This information is provided based on the initial stock condition survey and is subject to change once detailed surveys and consultation are undertaken on individual contracts. Resource Example 15

**For more information see**

[www.camden.gov.uk](http://www.camden.gov.uk)

This example responds directly to comments from leaseholders who engaged with the research and who felt that if they had more information about planned and future works they would be in a better position and more informed about future costs and how they plan to manage these.

Future provision of housing indicates a wider range of social products extending current provision of leasehold as a tenure for those accessing the RTB, and those who pursue shared-ownership. It makes sense therefore for landlords to commit to better consultation, improved leaseholder service, satisfaction, and performance.

Islington Council – Leaseholder Challenge Procedure was put in place to help minimise the amount of major works service charge disputes ending up as First Tier Tribunal cases. This process sets out a clear definition of what a ‘challenge’ is and provides clear examples of categories of issue where the challenge may occur. The process also sets out how the challenge should be assessed including a set timeframe. Where the assessment finds the case not suitable for the First Tier Tribunal the alternative routes through complaint are set out with appropriate timeframes and, or actions. Where a challenge is assessed as viable the process sets out the point of contact, further timeframes for actions including a case conference, outcome feedback, and final response to the leaseholder. Clear details set out the case conference process, options for a Resolution Panel intervention etc. This example sets out that since implementation all Challenge cases have been resolved without the need for a Tribunal reducing officer time and potential loss of legal costs for leaseholders seeking legal advice or representation at tribunal.

Resource Example 16

**More information can be found via**

[www.islington.gov.uk](http://www.islington.gov.uk)

# Major works, Implementation and Paying for them

## Good Practice Check List

### Information

- ✓ Provide a 5-year plan of major works information to leaseholders with any change communicated through further information updates as they happen
- ✓ Ensure that information on costs to be incurred by the leaseholder are fully explained, accountable and transparent
- ✓ Provide clear Payment Options with information on any forms of financial support being made available.

### Approach to service management and delivery

- ✓ Ensure staff recognise the uniqueness of the leaseholder i.e. an asset holding investor in the area/block; when major works and improvements are taking place
- ✓ Ensure profile information is used effectively to consider the consultation approaches to be used with leaseholders

### Involvement and Engagement

- ✓ Develop an involvement strategy with leaseholders ensuring that it highlights a role for leaseholder involvement and standards of consultation, accountability and transparency
- ✓ Ensure early consultation to include leaseholders in design and development of improvement schemes

### Procurement

- ✓ Encourage leaseholder involvement in the procurement process

### Performance Monitoring and Management

- ✓ Encourage leaseholder involvement in the ongoing performance monitoring of any improvement works

### Dispute Resolution

- ✓ Consider developing a process to help avoid Tribunal Processes that will benefit both leaseholder and landlord

# SECTION FIVE: Payment Options, Value and Support



Involving you in  
Procuring Value for  
Money Contracts



Payments Option  
Resource Pack  
for Leaseholders

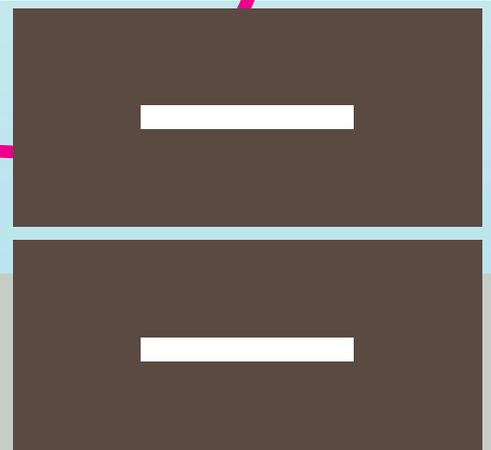
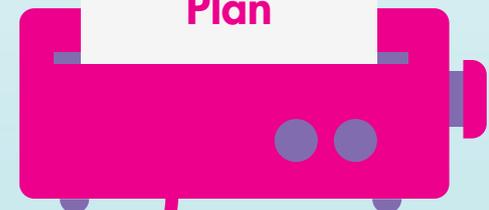
VFM



Your Account  
and Services



Landlords  
Asset  
Management  
Plan



# Crystal clear and common sense

The overriding issues provided to us by leaseholders is dissatisfaction with paying service charges only to receive services that are poor quality'

OFFICER COMMENTS

Leaseholder costs are not restricted to annual services charges and include the recovery of major works costs. Paying large sums to cover increases in service charges and major repair contributions were found to be extremely distressing for leaseholders. This was particularly so where estimated costs vary from actual costs whether these are for annual services, improvements or major works.

'In what other circumstances would you sign-up to pay costs that can significantly vary from estimates or, enter into an arrangement where you can be given no real say in plans for improvement that can result in you being faced with a bill for thousands of pounds extra with little warning!'

LEASEHOLDER COMMENT

A critical point identified throughout the research for this guide found that, communications coming from the landlord are largely limited to statutory requirement levels. Asset management plans are rarely subject to effective leaseholder consultation and leaseholders feel that they are left holding the bill for their landlords' investment plans.

'I have had to re-mortgage several times to pay for investment works that add no real value to my home, I have no say or role in what is decided .....

LEASEHOLDER COMMENT

Having a role in the procurement of contractors would help me to be more sure about the quality and value of the works'

LEASEHOLDER COMMENT

We had new double-glazing which we needed but the windows were fitted back to front and we were then charged for the remedy work – despite our constant reports of related problems from day one – leaseholders should have a role in monitoring the works and be listened to by the landlord!!!

LEASEHOLDER COMMENT

Leaseholders need to be aware of schemes available to help them with costs. These may relate to different elements in charges and different practices including those related to 'sinking funds' to be used for major works, interest free, or low interest loans and payment after completion of works.

### What are reserve funds?

Many leases provide for the landlord to collect sums in advance to create one or more reserve or 'sinking' funds. The purpose of such funds is to build up a sum of money to cover the cost of irregular and expensive works such as external decorations, structural repairs or lift replacement.

There are usually two reasons for maintaining such a fund. The first is to ensure that all occupiers contribute to major works, not just those who are in occupation at the time they are carried out. The second is to even out the annual charges, avoiding large one-off bills, and to assist with leaseholders' budgeting.

Most leases will not specify the actual service charge amounts and the landlord will usually determine these. However, they must be reasonably incurred, and, because major works are just like any other service charges, leaseholders have the same rights to challenge them, if they believe they are unreasonable, at the Tribunal.

Reserve funds should earn interest because they are generally held for a longer period than day-to-day service charges.

Contributions to the reserve fund are generally not repayable when a flat is sold, but may be if the lease so provides.

### Sinking Funds

Housing Associations more commonly operate a sinking fund requiring a payment each month to cover major costs. All landlords should have good accounting systems to ensure adequate funds are accruing and no real surplus. Leaseholders feel that surplus funds should not be left sitting in the hands of the landlord unnecessarily.

Local authorities are more limited and less able to respond in the same way due largely to the terms of leases. These leases more frequently experience technical issues related to the Housing Revenue Account rules; do not provide for the operation of sinking funds or, due to the 'pepper-pot' nature of leasehold properties it may prove unaffordable and unrealistic in terms of meeting the costs of the work.

### Low Cost Loans

More commonly, local authorities offer payment options by means of loans to help leaseholders spread the costs of major works.

Stevenage Borough Council has a range of payment options to help leaseholders spread the cost of large bills recognising that Major Works in particular can have significant cost implications for leaseholders and cause hardship for those unable to pay the bills. Often those unable to pay are the original RTB leaseholders. There is clarity on eligibility and details about loan limits and conditions.

Resource Example 17

**More information can be found at**

[www.stevenage.gov.uk](http://www.stevenage.gov.uk)

Gateshead Housing Company has engaged the Leasehold Service Improvement Group (LSIG) on a project to maximise leaseholders' income and developed options for payment of major works. These financial assistance packages were developed with the agreement of Gateshead Council and are provided to help leaseholders with large bills. Outcomes have seen improvements in collection rates achieving 91.09% in March 2014.

A subsequent project of the LSIG aimed to increase satisfaction and ensure that charges were Value for Money. This involved leaseholder representatives working with Gateshead Housing Company, analysing the costs associated with the provision of leasehold services and scrutinising the extent to which these were clear. The outcomes were a revised Leasehold Management fee structure and charges implemented for both Annual Service Charges and Major Works. Customer satisfaction with Value for Money increased from 49% to 52% as a result.

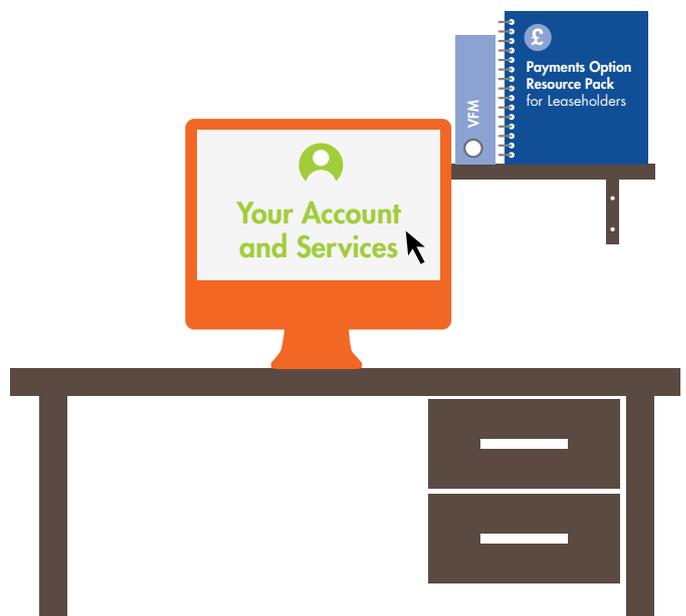
A third example under this heading involved the LSIG in checking the relevance of procedures related to income recovery. Outcomes improving procedures introduced personal calls as a formal part of the process and amended correspondence to inform leaseholders about the support available. Resource Example 18

**More information can be found at**  
[www.gatesheadhousing.co.uk](http://www.gatesheadhousing.co.uk)

The Gateshead Housing Company example above is the closest example we have found of leaseholders being inclusively involved in activities to analyse the extent of Value for Money services. Given the Social Housing Regulators 2012 emphasis on the need to demonstrate Value for Money of all business activity this is a disappointing find.

### Major Works Contribution Capping – Government funded schemes (England)

In August 2014, the Government brought proposals into force via the Social Housing Landlords Mandatory Reduction of Service Charges (England) Directions 2014. These directions affect all funding, including Decent Homes funding, allocated from government after this date. However, the capping only applies to leaseholders whose principal home is the property facing repairs. Charges are not capped for leaseholders who rent out their property. The Cap currently limits Major Works contributions to £10,000 over 5 years (£15,000 in London) on all works part or wholly funded by Government.



# Payment Options, Value, and Support

## Best Practice Check List

### Information

- ✓ Costs of the service should be clarified in clear easy to understand information (the best means of ensuring this is to work with leaseholders in developing and testing it)
- ✓ Options made available to financially help leaseholders should be made easily accessible through customer service centres, on-line and in information packs for new and potential customers
- ✓ Publish all related strategies to ensure accountability and transparency

### Involvement and engagement

- ✓ Routinely consult on payment options available
- ✓ Engage leaseholders in monitoring, reviews and leaseholder-led scrutiny to maximise potential for improved options to increase satisfaction and minimise potential hardship
- ✓ Establish leasehold engagement mechanisms to reinforce the continuous improvement of the service and to work on consultation plans

### Impact and Value for Money Assessments

- ✓ Conduct Annual Impact and Value for Money Assessments and publish results ensuring accessibility for all leaseholders

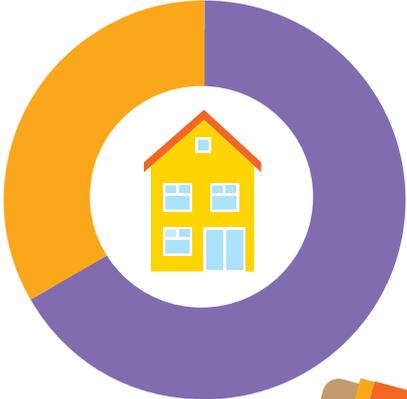
### Accountability and Transparency

- ✓ Ensure good management of sinking funds so as not to produce any major surplus or deficits and involve leaseholder representation in monitoring of these at least quarterly

# SECTION SIX: Shared-Ownership Leaseholders



Available for  
Shared Ownership



- Buy the portion you can afford
- Rent the rest

LEASE anecdotal experience is that some shared-owners feel that it is unfair that they pay 100% of the service charges on top of rent and mortgage. They sometimes feel that the other owner for example the housing association, should contribute.

Whilst the research underpinning the development of this guide did not overly focus on shared-ownership leaseholders the emerging best practice examples submitted did include some documents particularly from housing associations providing these services.

The Housing Ombudsman Service also highlighted specific issues related to stair-casing and valuations where shared-owners experience some difficulties when they want to re-sell.

At the point of writing this guide the government is consulting on new proposals for this area of social housing provision.

**For more information please see website details at**

[www.gov.uk/government/consultations/proposals-to-streamline-the-resale-of-shared-ownership-properties](http://www.gov.uk/government/consultations/proposals-to-streamline-the-resale-of-shared-ownership-properties)



Staircase  
Share  
Valuations



Value For  
Money



Quality of  
Service

# Good Practice Checklist

In essence issues for shared-owners relevant to this guide relate to need for improved communications about this specific form of tenure and the terms set out by the provider landlord organisation. These relate to similar themes to those of more traditional leaseholders including the need for improved practice:

## Communications

- ✓ Clear information provided at the point of pre-purchase, at purchase and thereafter relating to on-going service delivery

## Involvement

- ✓ Shared-owners in design, development and monitoring of standards and performance

## Engagement

- ✓ Shared-owners should be engaged and consulted in development of stair-casing and payment options that are realistic, affordable and respond to the needs of shared-ownership leaseholders

## Recognition

- ✓ Shared-ownership leaseholders should be viewed and treated as customers who can bring valuable experience, knowledge and improvements where they are supported and encouraged to participate effectively in landlord processes.

Whilst developing this guide a new publication focused on issues for provision of shared-ownership was published by the Orbit Group and the Chartered Institute of Housing 'Shared Ownership 2.0 Towards a fourth mainstream tenure' January, 2015.

**For more information see**

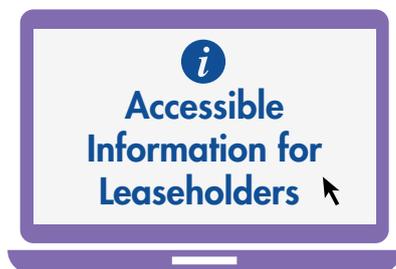
[www.cih.org/resources/PDF/Policy%20free%20download%20pdfs/Shared%20Ownership%202.0.pdf](http://www.cih.org/resources/PDF/Policy%20free%20download%20pdfs/Shared%20Ownership%202.0.pdf)

# SECTION SEVEN: Involving Non-resident leaseholders



There is recognition that some leaseholders rent out the property as non-resident landlords. In these cases the approach to engaging with leaseholders may need to be significantly different.

Non-resident owners express greater satisfaction than resident leaseholders. This may be explained by the fact that non-resident leaseholders are landlords who take service charges into account in setting rents and managing their affairs. In contrast resident leaseholders include some older and lower income RTB leaseholders and other purchasers who have less financial capacity to meet high charges, and, may sometimes have unreasonable expectations about the level of charges.



Non-resident leaseholders are more likely to be satisfied with the information provided to them around a major works project than a leaseholder who resides at the property. This may be because the non-resident leaseholder would not be as affected by the day-to-day inconveniences and disruption caused by major works programmes. Alternatively, the fact that they are potentially receiving an extra income from the property, the large sums of money typically involved in a major works programme are not as significant for the leaseholder personally.

These leaseholders are more likely to be in a stronger financial position and more compliant in the process. TPAS draws these conclusions from the leaseholder survey responses of non-resident leaseholders who were more satisfied with areas like major works overall or communications around service charges. There were also lower levels of involvement and much lower levels of these leaseholders wanting to be involved with their freeholder landlord; this being logical as their absence would impede any meaningful involvement.

However, non-resident leaseholders did express interest in receiving good quality information routinely providing accountability for use of service charges including contributions to Major Repairs.

### Tenants of non-resident landlords

Landlord officers expressed concerns where tenants of non-resident landlords can be the least informed residents and more excluded from community consultations, being reliant on neighbouring tenants for critical information. During the focus groups held with leasehold management officers, examples were provided of encouraging non-resident landlords to co-operate by notifying the freeholder organisation of name changes and contacts so that their tenants could be kept informed of relevant plans and activities. Where contractors were procured there was more evidence of Tenant Liaison staff working hard at doorstep level to gain profile information on the needs of these residents as part of their work and day-to-day communications.

# Involving non-resident leaseholders

## Good Practice Checklist

### Information

- ✓ Non-resident landlords should be provided with all general information developed for leaseholders

### Involvement and Engagement

- ✓ All non-resident leaseholders should be encouraged to engage to ensure that there is a good quality relationship and communications and co-operation e.g. notifications of all changes of tenancy
- ✓ Non-resident leaseholders should be offered opportunities to be involved with major works decisions in specifications; contractor appointments and monitoring of services
- ✓ Tenants of non-resident leaseholders should be encouraged to take part in opportunities to be consulted on planned works, regeneration etc.,

### Accountability and Transparency

- ✓ Non-resident leaseholders should be provided with information setting out use of service charges including major works and performance information routinely

# Resources

TPAS has made a commitment to continuously review, update and promote, relevant information and good practice examples including the guide itself. The Leasehold Engagement Good Practice downloadable e-book is made available through our website at [www.tpas.org.uk](http://www.tpas.org.uk)

## Resource Example 1: Leaseholder Influenced Strategy

LB Camden developed a tenant and leaseholder strategy with tenants and leaseholders, namely the Camden Leaseholder Forum. This strategy developed in 2012 sets out the context; details the inclusive process of development; the aims of the strategy; how the strategy will be delivered with identified keys tasks and references to a more detailed Action Plan. The Action Plan is updated quarterly and published in the website.

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**Contact:** Mike Edmunds,  
Head of Leaseholders Services  
E [mike.edmunds@camden.gov.uk](mailto:mike.edmunds@camden.gov.uk)

## Resource Example 2: Leaseholders Quality Group

Lancaster City Council in partnership with Leaseholders has strong engagement arrangements in place to involve leaseholders, in service development, delivery, and improvement in the areas that matter most to them. Meetings are chaired by a Leaseholder and are facilitated by Service Support Manager and the Leaseholders administrator.

The main role of the group is to review, monitor, and make recommendations for improvements to the Leaseholders Service, produce the Annual Local Offers Action Plan which includes the main aims for the group to achieve during the year. These priorities and actions are set and monitored by the Leaseholder group. A considerable number of Leaseholder Quality Group achievements are detailed in this resource along with an analysis outlining why this approach has worked, how and providing measurable outcomes.

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**Contact:** Peter Linsley,  
Service Support Manager  
T 01524 586873  
E [plinsley@lancaster.gov.uk](mailto:plinsley@lancaster.gov.uk)

### Resource Example 3: Engagement Outcomes Matrix

Gateshead Housing Company has an impressive range of engagement good practice led by its Leasehold Service Improvement Group and catalogued in this resource example detailing projects, involvement methods, outcomes and impact measures, as follows:

- Achieving an increase in satisfaction with Value for Money of service charges
- Maximising leaseholders' income
- Increasing satisfaction levels with communal repairs
- Ensuring procedures are up to date and relevant
- Providing clear and easy to understand information
- Increasing the range of services provided for leaseholders
- Pre-purchase information
- Major Works – Maximising Leaseholder Income
- Major Works Statement of Charges improvements

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**Contact:** Janice Adams,  
Leasehold Manager  
T 0191 433 5396  
E [janiceadams@gatesheadhousing.co.uk](mailto:janiceadams@gatesheadhousing.co.uk)

### Resource Example 4: Homeownership Engagement

Knightstone has a family of groups which work together to provide effective co-regulation and scrutiny across the services to Knightstone residents. Leaseholders are invited to join all the groups and bring their perspective to discussions and decisions. This resource example details engagement impacts on policy; procedures; business improvement; equality and diversity; communications; setting service priorities and specific training and development to build understanding of what it really means to be a leaseholder.

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**Contact:** Stella Milsom  
E [stella.milsom@knightstone.co.uk](mailto:stella.milsom@knightstone.co.uk)

**Contact:** Richard Efford  
T 01934 526093  
E [richard.efford@knightstone.co.uk](mailto:richard.efford@knightstone.co.uk)

### Resource Example 5: Leaseholder Profiling Outcomes

Wates Living Space has an established practice applied to contracts working with Leaseholders and delivering services to their homes providing a dedicated specialist liaison officer role. At the start of work leasehold households are visited, data is collected on the needs of all household members and any current difficulties. Outcomes results are continuously updated ensuring that information is up to date. The information is used to tailor the service appropriately and ensure that any financial, social, health and well-being factors are quickly identified. This ensures that work with client partners is well informed and is able to offer solutions to help and support leaseholders.

**Contact:** Chris Graham  
**E** [chris.graham@wates.co.uk](mailto:chris.graham@wates.co.uk)

**Contact:** Jean Fletcher  
**E** [jean.fletcher@wates.co.uk](mailto:jean.fletcher@wates.co.uk)

### Resource Example 6: Leaseholder Profiling Outcomes

Stevenage Borough Council uses a Pre-Purchase Meeting Checklist from the very first opportunity, they offer an informal meeting to tenants who express interest in the Right-to-Buy and use a discussion check-list to guide the discussion through rights, obligations, support, and advice. This resource example sets full details of the very comprehensive checklist and details positive outcomes.

**Contact:** Emma Goff  
 Senior Leasehold Advisor  
**T** 01438 242666  
**E** [homeownership@stevenage.gov.uk](mailto:homeownership@stevenage.gov.uk)

### Resource Example 7: Thinking about becoming a leaseholder Checklist

Gateshead Housing Company conducts pre-sale interviews with a member of the Homeownership Team and a member of the Leasehold Services Improvement Group (LSIG). This resource includes a questionnaire, demonstrates the use of feedback for improvement purposes and promotion of outcomes through the website.

**Contact:** Janice Adams  
 Leasehold Manager  
**T** 0191 433 5396  
**E** [janiceadams@gatesheadhousing.co.uk](mailto:janiceadams@gatesheadhousing.co.uk)

### Resource Example 8: Provision of a list of Independent Legal Advisers

Nottingham Community Housing Association provides a package of information to initial enquirers which includes a list of independent legal advisers

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**Contact:** David Simmons  
Head of Intermediate Housing  
T (0115) 8443404  
E [david.simmons@ncha.org.uk](mailto:david.simmons@ncha.org.uk)

### Resource Example 9: Leaseholder Service Standards

Nottingham Community Housing Association provides a package of information to initial enquirers which includes the Service Standards that can be expected

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**Contact:** David Simmons  
Head of Intermediate Housing  
T (0115) 8443404  
E [david.simmons@ncha.org.uk](mailto:david.simmons@ncha.org.uk)

### Resource Example 10: Leaseholder Handbook and website page

Radian Housing Leaseholder Handbook is a comprehensive booklet that informs leaseholders on all service areas. It provides a comprehensive range of sections and is accessible to leaseholders from the dedicated website page.

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**Contact:** Bill Shaw  
Head of Community Investment  
T 02380 621119  
E [Bill.Shaw@radian.co.uk](mailto:Bill.Shaw@radian.co.uk)

### Resource Example 11: Self-service on-line Portal

London Borough of Camden has developed and implemented a new on-line portal to help improve services they provided to leaseholders. Customer satisfaction achieved 78% at the point where 40% of Camden's 9,500 leaseholders were using the portal. Camden is expecting use of the portal to increase to 50% during 2015. Leaseholders are able to self-serve by logging into the portal to access a comprehensive range of services detailed in this resource example.

**Contact:** Mike Edmunds

Head of Leaseholders Services

**E** [mike.edmunds@camden.gov.uk](mailto:mike.edmunds@camden.gov.uk)

### Resource Example 12: Leaseholder-led Service Charge Projects

Gateshead Housing Company provides excellent examples in this resource of a project conducted to improve detailed service charge statements by block of flats or scheme to enable leaseholder monitoring, and, assessment of quality and value of works and services, charging guides and more frequent detailed budgeting information, and, a host of other useful examples.

**Contact:** Janice Adams

Leasehold Manager

**T** 0191 433 5396

**E** [janiceadams@gatesheadhousing.co.uk](mailto:janiceadams@gatesheadhousing.co.uk)

### Resource Example 13: Improved Major Works Consultation

London Borough of Camden provides a significant resource example detailing successful early engagement prior to section 20 consultations.

**Contact:** Mike Edmunds

Head of Leaseholders Services

**E** [mike.edmunds@camden.gov.uk](mailto:mike.edmunds@camden.gov.uk)

### Resource Example 14: Residents' Taskforce Major Works Review

Islington Council has provided a substantive resource example here demonstrating a significant leaseholder-led review of the service and substantive evidence of positive outcomes.

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**Contact:** Homeownership Team

**T** 020 7527 7715

**E** [homeownership@islington.gov.uk](mailto:homeownership@islington.gov.uk)

### Resource Example 15: Planned and Major works Transparency

London Borough of Camden provides here an excellent resource example of practice offering transparency for leaseholders including website access to 5-year investment programme details, early engagement and consultation, demonstrates the improved satisfaction rates achieved.

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**Contact:** Mike Edmunds

Head of Leaseholders Services

**E** [mike.edmunds@camden.gov.uk](mailto:mike.edmunds@camden.gov.uk)

### Resource Example 16: Leaseholder Challenge Procedure

Islington Council has developed and implemented a successful process for leaseholder challenge reducing costs for both parties as an alternative to the potentially costly First Tier Tribunal Process.

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**Contact:** Homeownership Team

**T** 020 7527 7715

**E** [homeownership@islington.gov.uk](mailto:homeownership@islington.gov.uk)

### Resource Example 17: Payment Options

Stevenage Borough Council offers a range of payment options to help leaseholders spread the cost of large bills. Major works can have significant cost implications for leaseholders and cause hardship for those unable to pay the bills. Often those unable to pay are the original 'Right to Buy' leaseholders. The Council is mindful of the need to ensure that customers have a full range of payment options and that non-payment or payment delays do not unduly impact on other residents. This resource example offers options to suit different situations and circumstances with clarity

**Contact:** Emma Goff

Senior Leasehold Advisor

**T** 01438 242666

**E** [homeownership@stevenage.gov.uk](mailto:homeownership@stevenage.gov.uk)

### Resource Example 18: Financial Assistance, Value for Money and Income Procedures

Gateshead Housing Company has worked with their Leasehold Service Improvement Group providing resource examples offering leaseholders:

- Financial assistance with major works to maximise leaseholders' income
- An annual satisfaction survey for leaseholders which led to the introduction of prompt payment discounts
- A Frequently Asked Questions booklet on Service Charges issued with invoices and statements

**Contact:** Janice Adams

Leasehold Manager

**T** 0191 433 5396

**E** [janiceadams@gatesheadHousing.co.uk](mailto:janiceadams@gatesheadHousing.co.uk)

### List of Contacts

[www.cih.org](http://www.cih.org)

[www.homesandcommunities.co.uk](http://www.homesandcommunities.co.uk)

[www.lease.org.uk](http://www.lease.org.uk)

[www.tpas.org.uk](http://www.tpas.org.uk)

[www.gov.uk](http://www.gov.uk)

[www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

[www.local.gov.uk](http://www.local.gov.uk)

# Glossary of Terms

<b>Accountability and Transparency</b>	Where the landlord gives account for its' activities, takes responsibility and transparently reports, shares and publishes details
<b>Asset Management Plan</b>	The plan detailing how the landlord looks after its homes, keeping them in good condition, improving them and ensuring they meet required standards
<b>Core Group</b>	Representatives with an interest in Leasehold Engagement who supported the research and development of this guide
<b>Leasehold First Tier Tribunals</b>	Part of the court system that deals with unresolved disputes between landlords and leaseholders
<b>Homes and Communities Agency</b>	The appointed non-governmental body set up to regulate social housing provider organisations
<b>Housing Ombudsman Service</b>	The appointed non-governmental body set up to provide independent interventions where social housing tenants and leaseholders have been otherwise unable to resolve issues
<b>LEASE</b>	The appointed non-governmental body set up to provide independent information, advice and support to all types of leaseholder including those considering becoming a leaseholder
<b>Major Repairs</b>	Investment works to the building – not day to day repairs
<b>Menu of Options</b>	Range of involvement and influence opportunities for leaseholder participation, engagement and empowerment
<b>Payment Options</b>	Range of loans and arrangements to help improve affordability specifically for leaseholders
<b>Representative Groups</b>	Groups of leaseholders who have involvement that represents collective views
<b>Right to Buy</b>	Legal right of tenants to access discount when they purchase the home they currently rent
<b>Scrutiny</b>	Formal involvement process where delegated responsibilities ensure findings and recommendations receive formal response from the landlord
<b>Service Charges</b>	Costs paid for routine services that are generally communal (such as lighting, cleaning, gardening and repairs to communal facilities)
<b>Shared Ownership</b>	Part sale and part rented homes with options to purchase further shares increasing percentage of ownership
<b>Strategy</b>	Key document setting out the priorities and plan for delivery of the service
<b>TPAS</b>	The national Tenant Participation Advisory Service, a Not for Profit organisation focused on Tenant Empowerment
<b>Value for Money</b>	A process assessing the levels of service Efficiency, Effectiveness and Economical Value to customers

## CONTACT

For further information please contact:

**Kate Newbolt**

Consultancy Manager Central  
TPAS, Manchester.

07970 747 361

[kate.newbolt@tpas.org.uk](mailto:kate.newbolt@tpas.org.uk)

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