



Homeownership Policy

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Responsible Director	Executive Director Business Services and Transformation

Policy Checklist

Is Customer engagement required?	Yes – Homeowners consulted via online survey
Does this policy require input or validation from external or legal experts?	Yes
Is an Equality Impact Assessment (EIA) required?	No
Is a Data Protection Impact Assessment (DPIA) Required?	No
Is the Policy compliant with relevant legislation and regulatory requirements?	Yes
Has the Policy Development Guide been followed?	Yes

Contents

1.0	Introduction and scope	4
1.1	Objectives and performance monitoring	4
2.0	Scheme Management	4
2.1	Property Management	4
2.2	Managing Agents	5
2.3	Alterations & Improvements	5
2.4	Sale of Miscellaneous Area	5
2.5	Subletting	5
2.6	New Build Schemes (S106)	6
2.7	Insurance	6
2.8	Consultation for works (section 20)	6
3.0	Repairs	6
4.0	Legal Procedures and Lease Changes	7
4.1	Freehold Enfranchisement (Disposals)	7
4.2	Resales	7
4.3	Lease Extensions	8
4.4	Lease Variations	9
4.5	Staircasing	9
4.6	Downward Staircasing	9
4.7	Buy Back	10
4.8	Nominations	10
4.9	Lease Enforcement	10
5.0	Income and Finance	11
5.1	Annual Service Charges	11
5.2	Section 20B Notices	11
5.3	Sections 21, 22 and 23 Notices	11
5.4	Section 125 Offer Notices	11
5.5	Annual Ground Rent	12
5.6	Section 20 Invoices	12
5.7	Reserves/Sinking Fund	12
5.8	Administration Fees	12

5.9	Management Fees	12
5.10	Managing Agent Invoices	13
5.11	Valuations	13
5.12	Approvals	13
6.0	Dispute Resolution	13
6.1	Service Charge Disputes	14
6.2	First Tier Tribunal (FFT)	14
7.0	Roles and Responsibilities	15
8.0	Related Documents	15
9.0	Relevant Legislation	16
10.0	Compliance	17
11.0	Equality & Diversity	18

1.0 Introduction and scope

This Homeownership Policy has been developed in line with Wandle's values, which are:

- Think customer
- Build relationships
- Work together
- Aim high
- Own it

It will ensure that actions we undertake will be underpinned by our vision of:

"Homes to be proud of and services you can trust"

The Homeownership Policy has also been developed in line with Wandle's Target Operating Model and contributes towards our objectives of putting customers at the centre of what we do, co-designing our services with our customers. We want to be exemplars in customer service, meeting customer needs and problem solving.

Scope

This policy explains how Wandle manages its homeownership stock. By homeownership stock we are referring to both shared ownership and 100% leasehold properties. The overall aim of this Homeownership Policy is to ensure fairness, transparency and regulatory compliance in all key areas of leasehold management.

This policy takes into consideration the wide variety of lease types across our leasehold portfolio, and this is reflective of the diversity of our leasehold stock.

Although service charges are mentioned in this policy, the Service Charge Policy should be referred to for further detail Wandle's approach.

1.1 Objectives and performance monitoring

Our Driving Goal behind this policy is to provide a high-quality service to our homeowners. Our service must adhere to the standards agreed with our residents (our Homeowners Offer), be responsive to their needs, increase resident satisfaction, meet the requirements of their lease and deliver value for money.

2.0 Scheme Management

2.1 Property Management

Homeowners are entitled to a high level of service with regards to the upkeep and maintenance of the communal and external areas of their building and any estate areas, whether they are managed by Wandle or an external agent.

Cleaning, grounds maintenance and bulk refuse services are managed by Wandle's Estate Services Team.

The Neighbourhood Team are responsible for undertaking estate inspections for our mixed tenure schemes where the majority tenure is general needs.

For schemes which are 100% homeownership or where homeowners have the majority tenure, the responsibility for estate inspections rests with the Leasehold Team.

2.2 Managing Agents

Wandle will work with our superior landlord management agents and those appointed by third-party building owners to ensure they adhere to the management agreement and leases in respect of the upkeep of estates and/or buildings that they are responsible for.

Where there is poor service delivery or poor quality works, Wandle will take the necessary action to ensure standards are maintained.

We will seek a determination from the First Tier Tribunal (FTT) if we consider there is a lack of transparency in relation to the cost/services that cannot be clarified or resolved.

2.3 Alterations & Improvements

Applications and requests from homeowners who wish to carry out structural alterations or improvements to their property will be considered and reviewed by the Leasehold Team in line with the Alterations Procedure. The lease will confirm the permission they require.

We will not give our consent if the works will cause a negative effect on the building, environment or another resident. We will also not give consent where the homeowner has service charge arrears.

The homeowner will be charged an administration fee for us granting consent together with any legal and inspection fees (if relevant). Any future repair and maintenance liability, such as window renewal works, will become the responsibility of the leaseholder via a Deed of Variation. All costs associated with any alteration works will be paid for by the homeowner.

Damage from alterations

If alterations cause damage to our property or contravene health and safety or fire regulations, then the homeowner will have to rectify and make good. If they fail to do so it will be a breach of the lease and legal action will be taken. A retrospective application will only be considered in exceptional circumstances.

2.4 Sale of Miscellaneous Area

We will consider requests from homeowners to purchase miscellaneous areas, such as loft spaces, according to the individual circumstances of each request. Such requests will be managed in the same way as requests for alterations.

2.5 Subletting

Leaseholders

Depending on the lease, homeowners with 100% ownership do not need our permission to sublet their property unless the lease specifies otherwise.

Shared Owners

Wandle generally does not allow subletting of shared ownership properties. Requests from shared owners will only be considered in exceptional circumstances. Exceptions might include if the shared owner is going to work away for a period of up to 6 or 12 months or needs to move temporarily to care for a sick dependant.

2.6 New Build Schemes (S106)

Wandle will ensure on Section 106 schemes that the Head Lease and sub-leases are aligned to ensure specific repair or servicing requirements are all covered for in the lease. We will also ensure we have input into the wording of the head leases and management agreements to ensure conformity with our own service delivery standards.

2.7 Insurance

Wandle will insure buildings to their full reinstatement value. We will provide homeowners with details of the insurance policy, sums insured, perils covered and premiums, upon request.

Homeowners are responsible for arranging their own contents insurance.

2.8 Consultation for works (section 20)

The Service Charge (Consultation Requirements) Regulations 2003 prescribes the different statutory consultation notices to be served dependant on the type and form of works/services contract. Except for emergencies, consultation is mandatory whenever a homeowner will be required to pay more than £250 (including VAT) for works. These works are called Qualifying Works and can be either planned or responsive.

Homeowners who are not properly consulted cannot be required to pay anything more than £250 per individual repair or planned works.

3.0 Repairs

Wandle will undertake communal repairs and maintenance works to its homeownership dwellings in accordance with its contractual and statutory obligations.

Major works

Homeowners will be statutorily consulted for any programmes of major repair and maintenance, where the costs of the works per resident exceed more than £250 (inclusive of VAT).

Invoices or recharges to homeowners for work done shall be issued in a timely manner as and when works are completed. We will give details of the homeowner's likely estimated recharge in their Section 20 Notice and we will bill upon completion.

Any works exceeding £250 (inc. VAT) will be detailed and form part of the end of year Actual Service Charge Accounts for the relevant financial year.

Wandle will provide a range of payment options for high level service charge repair/renewal/replacement works to reduce the financial burden on homeowners. This

is especially important where there is no sinking fund to cover the costs or where the sinking fund is insufficient to cover the full costs of the works.

The decision to do works will be based on the necessity of the works and the overall condition of the building. The level of sinking fund monies available will not be the main determinant when deciding if works are required.

Repair Responsibility

Generally, homeowners are required to maintain the interior of their homes, and to contribute towards the costs of repairing the structure, exterior and internal communal areas of their buildings. The exact delineation between the homeowner's and Wandle's responsibilities will be set out in the lease.

Emergency Work / Dispensation

We will undertake emergency works where required.

Wandle will consider applying to the First Tier Property Tribunal (FTT) to dispense with consultation. This can be for all or part of the consultation process. It can be before, during or after the works/services start.

Dispensation will be sought for works/services for which it is difficult to obtain more than one estimate; where the consultation requirement stipulates at least two estimates are required; or where emergency works are required.

4.0 Legal Procedures and Lease Changes

Wandle will follow relevant legislative process in regards to the following:

- Preserved Right to Buy (PRTB)
- Right to Acquire (RTA)
- Right to Manage (RTM)
- Right to Enfranchise (RTE)

4.1 Freehold Enfranchisement (Disposals)

Wandle has a variety of street properties some of which are 100% leasehold. In order to rationalise stock Wandle will promote freehold enfranchisement for such properties, by covering the leaseholders' valuation fees. In situations where homeowners of a 100% leasehold property decide not to enfranchise then Wandle will consider selling the freehold.

4.2 Resales

There are five categories of homeownership resale:

Type	Description
RTA sold within 5 year discount period	If sold within 5 years; Wandle will recover the relevant proportion of the discount and will get a right of first refusal if sold within the first 10 years. At present Wandle does not implement the Right of First Refusal.

Type	Description
RTA Buy Backs	A business case must be made to the Investment Management Group for all RTA buy back requests. RTA Buy Backs will generally only be considered where Wandle needs to either decant the homeowner due to works or in cases of severe extenuating circumstances or serious financial hardship.
Freeholders (Estate)	They may sell freely on the open market subject to any burden placed on them by a deed of covenant such as contributing to estate service charges.
Shared Owner who wants to resale (owns less than 100%)	Must first go through the resale nomination process administered by Wandle's Sales Team. If a buyer is not identified, then the following applies (NB unless equity being sold is high and more suitable for a direct open market sale): <ol style="list-style-type: none"> 1. Must staircase to 100% i.e. a back to back sale if decide to sell on the open market 2. Continue to sell their current % owned (using the Share to Buy scheme)
Leasehold Resales (100% ownership)	The Leasehold Team administer these leasehold resales and make sure all pre-assignment enquires are responded to in a timely manner.

4.3 Lease Extensions

Homeowners who own 100% of their property have the right to extend their lease provided they have owned a long lease (more than 21 years) for more than two years. The new lease will be as far as possible on the same terms as the current lease, subject to minor modifications and exclusions.

A shared owner does not have a statutory right to extend their lease. If the shared owner wants to extend their lease but cannot staircase to 100%, Wandle will consider a voluntary lease extension under our Informal Lease Extension procedure, provided we are the freeholder of the property.

Wandle will endeavour to inform homeowners when we are aware that the unexpired term of their lease is or will shortly drop to below 80 years, however it is ultimately the leaseholder's responsibility to ensure leases are extended.

We will also consider applying for lease extensions where the unexpired term of any of our head leases drop below 80 years.

For all lease extensions where the term remaining is over 80 years we will require homeowners to pay the premium, our legal costs and valuation fees as well as their own legal expenses.

We will promote lease extensions where the term is under 80 years by paying the valuation fee and covering our legal costs, with the homeowner only having to pay the

premium upon completion and the fee for their solicitor to register the completed deed at the Land Registry.

4.4 Lease Variations

Wandle will agree to homeowner's requests for lease variations where it fits in with current service provision and where it does not disadvantage the organisation or other residents. The homeowner must pay all the legal costs of the variation.

If a lease defect is detected which, adversely affects the management of the building or the ability to collect all the service charges, Wandle will seek to vary the affected leases by undertaking consultation with the aim of achieving full leaseholder agreement. If this is not possible the matter will be taken to the FTT.

4.5 Staircasing

The provisions relating to staircasing will be contained in the lease. Where the leaseholder staircases to 100% and lives in a house and are the sole occupants, Wandle will transfer the freehold title to them at the same time as staircasing, providing the lease contains a draft form of transfer and Wandle owns the property.

The value of the share that is purchased is based on a proportion of the current market value.

If the property has staircased to 100%, then the specified rent will no longer be payable, although a ground rent may then be charged for flats, depending on the lease.

If the property is a flat, any service charges will continue to be payable.

If the property is a house and Wandle owns the freehold, estate charges may still continue to be payable for grounds maintenance and any necessary estate repairs, depending on the lease.

Before any staircasing request can go ahead any arrears owed will need to be paid.

4.6 Downward Staircasing

In exceptional circumstances, shared owners can request that Wandle repurchases some of the equity in their home, which would provide the shared owner with additional capital income. This is known as downward staircasing.

Any request made from a shareowner to downward staircase will be at the discretion of Wandle and will only be granted and agreed in exceptional circumstances. Such requests must be approved by the Investment Management Group according to the following criteria:

- The shared owner must currently own less than 100% of the property.
- The shared owner must be able to show that other short and long term options to reduce financial hardship have been exhausted
- The shared owner must produce suitable evidence to prove their difficulty with mortgage repayments although they need not already be in arrears.
- The assessment must include the shared owner's ability to meet future repair and maintenance liabilities.
- Include consideration of benefit support available, such as Universal Credit.

- The shared owner's mortgage lender must give approval to the downward staircasing request.

4.7 Buy Back

Wandle will only repurchase properties from homeowners in exceptional circumstances and with approval of the Investment Management Group.

Each case will be assessed on an individual basis.

Examples of where it may be necessary to buy back a property include:

- Where extensive repair works are required to the block or property, necessitating the homeowner to be decanted into temporary accommodation for a considerable period.
- Where a street property requires such substantial repairs that the most cost-efficient expensive option is to buy back the property and then sell the freehold on the open market.
- During a mortgage repossession, to allow Wandle to sell to a new buyer

4.8 Nominations

When a shared owner informs us that they plan to sell their home, Wandle has the statutory right to repurchase the property or nominate a buyer who meets the affordability criteria via the Share to Buy Scheme. In most instances Wandle will advise the shared owner that we will endeavour to find them a buyer during the nomination period (if applicable in their lease) or that they are able to sell directly on the open market (but at an outright sale at 100%).

Wandle will continue to market the property after the nomination period has expired, if requested by the shared owner. Wandle will charge the shared owner an administration fee for finding them a buyer and selling their shared ownership equity, unless stipulated in the lease or by future funding requirements.

4.9 Lease Enforcement

Forfeiture

Where a leaseholder breaches their lease and all avenues to rectify the breach have been exhausted, Wandle will seek to recover possession without compensation by forfeiture of the lease. Forfeiture will only be used as a last resort and for debt recovery the use of money judgments will be the preferred route.

Shared Ownership and Possession Proceedings

Wandle will only serve a Notice of Seeking Possession (NOSP) for arrears where there is a mortgage lender and/or when the service of the NOSP is likely to prompt the homeowner to pay or alternatively, when there is no other option to sell their equity share in their home.

Enforcement of an order for possession will only be used in exceptional circumstances.

The use of Ground 8 must be approved by an Executive Director and must be sought before any enforcement action is taken.

Breach of lease

Where there has been a breach of lease following unapproved works, failure to maintain, or damage to premises and/or harassment or anti-social behaviour, we will first serve notice on the leaseholder requiring them to remedy the breach. If the breach continues, further action will be taken which will include seeking an injunction, or as a last resort, taking further action against the leaseholder for the forfeiture of their lease.

5.0 Income and Finance

5.1 Annual Service Charges

The Service Charge Policy covers the governance framework for annually setting service charges. We will always endeavour to ensure that our service charges are reasonable and represent value for money.

5.2 Section 20B Notices

Wandle must issue service charge demands to homeowners within 18 months of incurring the costs to which the service charges relate. If Wandle is unable to provide actual accounts with eighteen months, then a section 20B notice will be sent to the homeowner.

5.3 Sections 21, 22 and 23 Notices

Homeowners have a statutory right to request a summary of their last service charge accounting period from Wandle under section 21 of the Landlord and Tenant Act 1985. The request must be sent in writing. Wandle must provide a summary of the service charges payable for the last accounting year within one month of the request or within six months of the end of the financial year concerned, whichever is the later.

Homeowners also have a statutory right under section 22 of the Act to inspect documents relating to the last service charge accounting period, where they have first requested and received a summary under section 21. These documents must be made available for the leaseholder to view and copy within one month of their request, and the facilities must be available for at least two months. Our preference is to provide these documents to residents digitally, via a secure data transfer.

5.4 Section 125 Offer Notices

Under Right to Acquire, estimates for the future cost of any repair and improvement works will be detailed on the Section 125 Offer Notice prior to completion. These estimates can only be increased by a specified inflation allowance formula during the first five years of the lease. Other estimates for day to day service charges such as for cleaning, buildings insurance and communal lighting will also be detailed in the Offer Notice but they are not capped for the first five years, as they are only intended to be a guideline. If a resale occurs during the first five years of a RTA lease completion, the new owner retains the benefit of the 5 year capping rule on any repairs and improvement works that are undertaken.

5.5 Annual Ground Rent

Ground Rent must be formally demanded by Wandle in a statutory Notice (S.I 2004 3096) and sent out in its complete prescribed form.

Shared Owners of flats that staircase to 100% will normally become liable for ground rent.

When a lease is extended, the ground rent will be reduced to a peppercorn rent, dependent on the lease.

5.6 Section 20 Invoices

Under Section 20 Consultation, major works invoices (costing more than £250) which are raised during the financial year or billed as part of the yearly estimate must also be actualised and included in the end of year accounts. This means the Actual Service Charge Statement must contain details of these works costs. This is irrespective of whether a Section 20 (B) Notice has been served beforehand.

5.7 Reserves/Sinking Fund

Where the lease allows, sinking funds will be established to provide an adequate amount of money for repair and improvement works required to the scheme. Sinking funds will be regularly reviewed to ensure adequate monies are available for necessary works as and when required. Where major works are planned for our schemes the majority if not all the monies to pay for the works will be funded from the homeowner's individual sinking funds, while always ensuring that a small amount remains for any unforeseen and unplanned works that may arise.

In cases where the sinking fund does not contain sufficient reserves for large items of expenditure or extensive works, the homeowner will be required to pay an additional charge via their service charge account.

5.8 Administration Fees

Administration fees are separate to our yearly management/administration fee which form part of the annual service charge bill. They will be charged where they are provided for in the lease. Wandle will also charge administration fees for some services provided to leaseholders that are not specified in the lease, for example the cost incurred to Wandle due to re-mortgaging and selling on.

We will set our administration fees at market rates complying with any statutory and contractual requirements. The fees we charge will be regularly reviewed and benchmarked with other social housing providers to ensure they are both reasonable and affordable.

5.9 Management Fees

Through service charges Wandle will recover the costs for managing its leasehold and shared ownership portfolio.

Further details of our management fees are included in our Service Charge Policy

5.10 Managing Agent Invoices

Where we are billed Managing Agents' invoices, we must ensure that we pass these charges onto our homeowners within 18 months of receipt. Copies of all accounts received will be shared with our homeowners.

5.11 Valuations

Valuations will be required when:

- Shared owners staircase, sell on or reverse staircase.
- Tenants buy their home under the RTA or PRTB schemes.
- Homeowners extend their leases or participate in a collective enfranchisement of their block.
- Properties are disposed of on the open market, repossessed or bought back from leaseholders.

Wandle will obtain valuations from its own approved RICS registered qualified valuers.

Where a homeowner disputes the valuation figure, Wandle will follow the terms of the lease for a resolution. For RTA sales we will apply to the District Valuer for a second valuation.

5.12 Approvals

The Governance Team must review the following before they can complete:

- RTA sale completions.
- Lease extensions and variations.
- Staircasing & Reversals.

Leasehold Manager or Head of Customer Service Delivery must approve the following:

- FTT applications
- Court applications made under this policy

6.0 Dispute Resolution

Where Homeowners are unhappy with how Wandle have performed or a service delivered, then the Leasehold Officer will always endeavour to seek an informal resolution with the resident, to avoid a formal complaint.

If a homeowner wishes to still make a formal complaint, which is not related to their service charges, their complaint must be dealt with through Wandle's Complaints Policy. However, where the complaint is about a homeowner's service charges, their complaint should be classified as a service charge dispute rather than a formal complaint.

Please note, the Housing Ombudsman is unlikely to be able to investigate service charge disputes as they come under the remit of the First Tier Tribunal and not the Housing Ombudsman. This is therefore why service charge disputes should not go through the usual Wandle complaint process.

6.1 Service Charge Disputes

Where a homeowner has a dispute about their service charges, Wandle's Leasehold Team in the first instance will try and resolve the homeowner's dispute in accordance with our Homeowners Offer.

Disputes which may take more than 4 weeks to resolve might include:

- When the dispute relates to more than one service charge year
- If the homeowner lives in a building where the freeholder is responsible for services and repairs
- If the dispute affects more than one homeowner
- If the dispute relates to more than one item of service charge expenditure

While a homeowner is in dispute over their service charges, the homeowner must continue to pay their monthly service charges. However, in exceptional circumstances Wandle may agree for homeowners to put on hold the charges they are disputing until the matter is resolved.

We will generally only deal with disputes relating to homeowners' actual service charges. If a homeowner raises a dispute about their estimated service charges, the Leasehold Team will decide whether a revised estimated service charge needs to be issued.

Revised estimates will only be issued if the service was not applicable to the homeowner's building or where the services had been suspended for a temporary period. In such cases, Wandle will either revise the whole estimate or apply a credit to the homeowner's account, dependant on the particular service and how it is charged.

6.2 First Tier Tribunal (FTT)

Applications

The FTT hears applications from homeowners and landlords on a wide range of issues. These include:

- Service charge disputes (including determinations on Section 20 Notices, validity of section 20B notices and reasonableness of service charges)
- Dispensation from consultation under Section 20.
- Disputes regarding a Right to Manage application
- Disputes regarding a Right to Enfranchise application
- Recognition of a Registered Tenants Association
- Disputes over lease extension valuations
- Lease variation disputes

Wandle will look to refer longstanding disputes to the FTT where it has been unable to resolve them in-house or by way of formal negotiations and agreed settlement.

7.0 Roles and Responsibilities

Head of Customer Service Delivery

- Overall responsibility for the Leasehold, Neighbourhood and Income teams
- To support and give guidance to these teams as and when required
- To ensure a customer orientated and right first time services are delivered
- To ensure residents are always involved and kept informed
- To bring to Executive's attention any issues that need to be addressed or decided upon

Leasehold Manager

- To oversee and manage the Leasehold Team
- To be responsible for the day-to-day management of homeownership
- To work with and alongside other managers and teams to ensure joined up services are provided to homeowners.
- To oversee the Section 20 Consultation process and lead on any formal consultations that are undertaken
- To be responsible for authorising any disputes and settlements
- Delegated authority up to amounts stipulated in the standing orders

Leasehold Team

- To be the first point of contact for all leasehold management enquiries
- To work with other teams to ensure a joined-up service in respect of repairs, estate services and any planned works
- To deal with and respond to any service charge disputes
- To issue Section 20 Notices and provide responses to any enquiries
- To manage estate inspections for our 100% homeownership schemes or where the majority tenure is leasehold

8.0 Related Documents

Policies	Complaints Service Charge
Procedures	Lease Extension Procedure Alterations Procedure Right to Acquire Procedure Subletting Procedure Section 20 Procedure
Other internal documents	Homeowners Offer

9.0 Relevant Legislation

Legislation	Main powers and relevance to the policy subject	How we use or comply with legislation
The Landlord and Tenant Act 1985	<p>The Landlord and Tenant Act defines service charges for the purposes of the Act.</p> <p>Section 20(B) states that a landlord cannot recover service charge costs that were incurred more than 18 months before a formal demand is made, unless a Section 20B Notice has been served.</p> <p>Section 21 gives leaseholders the right to request a summary of information relating to the last service charge accounting period, and also when service charges can be withheld and what documents should accompany any demand for payment</p> <p>Section 22 sets out homeowners' rights to request to inspect the supporting documents and invoices sitting behind any section 21 summary of information received</p> <p>Section 23 enables homeowners to inspect and obtain copies of invoices directly from the superior landlord</p>	<p>This Policy ensures both Wandle's demands and those of our managing agents have been either issued within statutory time limits or that a Section 20 (B) notice has been formally served</p> <p>Section 5.4 outlines how we will comply with all relevant requirements of sections 21, 22 and 23.</p>
The Landlord and Tenant Act 1987	Section 35 of the Act outlines the grounds for which an application may be made for varying a lease.	Section 4.4 of the policy outlines our approach to handling lease variation requests.
The Leasehold Reform, Housing and Urban Development Act 1993	<p>Gives homeowners of residential flats the right to acquire the freehold of their building. This is known as 'Collective Enfranchisement'. (excludes shared owners)</p> <p>This Act also gives leaseholders the statutory right to extend their lease.</p>	We will follow all legislative requirements when homeowners wish to collectively acquire the freehold of their building or extend their lease via the statutory route .

Legislation	Main powers and relevance to the policy subject	How we use or comply with legislation
The Commonhold and Leasehold Reform Act 2002	<p>Section 151 of the Act and the Service Charge (Consultation Requirements) (England) Regulations 2003 prescribes the different statutory consultation notices to be served dependant on the type and form of works/services contract.</p> <p>The above applies to qualifying works where the contribution from any one lessee exceeds £250, or a qualifying long-term agreement where the contribution from any one lessee exceeds £100 in one financial year.</p> <p>Provides a right for leaseholders to take over the landlord's management functions to a special company set up by them, known as a right to manage company.</p>	<p>The policy sets out how ensure we follow the correct Section 20 regulations when consulting homeowners before works start</p> <p>We will ensure a Section 20 Notice is served when the cost per resident exceeds the thresholds set out in the Act, subject to any emergency works.</p> <p>We will ensure correct procedures are followed and adhered to whenever a request for RTM is received from leaseholders who live in a block of flats</p>
Housing (Right to Acquire) Regulations 1997	Sets out the legislation around the Right to Acquire.	We have a Right to Acquire Procedure which will be followed whenever we receive a relevant request.
Housing Act 1988	Ground 8 within schedule 2 of the Act outlines the circumstances for when the Landlord can apply to recover possession of the property from a shared owner.	Our approach is set out in section 4.9 and makes clear that we will only use Ground 8 in exceptional circumstances and upon Director approval.
Law of Property Act 1925	The Act covers the use of Section 146 notices which can be used when a landlord who wishes to commence forfeiture proceedings against a leaseholder following a breach of a lease.	Section 4.9 covers our approach to forfeiture and makes clear that section 146 notices must be approved by the relevant Director.

10.0 Compliance

Wandle is regulated by the Regulator for Social Housing (RSH) and works to ensure compliance with all of their Economic and Consumer Standards.

While the majority of the RSH Standards do not apply to 100% owned leasehold homes, some aspects do apply to Shared Ownership housing, and we will strive to meet many of these expectations regardless of tenure. The Decent Homes Standard does not apply to the interiors of Shared Ownership or Leasehold homes.

This policy helps Wandle ensure we are compliant with the following regulatory standards, particularly in relation to residents of shared ownership homes.

Neighbourhood and Community Standard

1.1 Registered providers shall keep the neighbourhood and communal areas associated with the homes that they own clean and safe. They shall work in partnership with tenants and other providers and public bodies where it is effective to do so.

This policy outlines how we will manage communal areas associated with leasehold and shared owner properties. We will ensure that our communities are safe and clean regardless of tenure and work with our own contractors and third-party building managers/managing agents to ensure this is the case.

Tenant Involvement and Empowerment Standard

1.1 Customer service, choice and complaints

1.2 Involvement and empowerment

1.3 Understanding and responding to the diverse needs of tenants

Wandle meet the requirements of this standard in a variety of ways. This policy in particular outlines how we will engage with our shared owners through our Homeownership Forum to ensure that our services meet their needs and provide clear information and access to our services and complaints process.

11.0 Equality & Diversity

Equality & Diversity is central to our business; promoting fairness and opportunity for customers and staff; helping provide the best services shaped by and for customers; and right for recruiting and developing our staff.

We are committed to celebrating diversity. To ensure equal access to our services is available, Wandle will comply with the Equality Act 2010 and all other legislative requirements relating to equality. We will work to avoid exclusions or restrictions that are not appropriate to the housing and support needs of our tenants and that may lead to discrimination. We will endeavour to ensure that all tenants receive a consistent level of quality service.

Equality Consideration

Under the *Equality Act 2010* Wandle must consider whether our policies adversely affect our customers and/or staff.

The following table identifies whether this policy disproportionately impacts upon any individuals in regard to the key protected characteristics, as identified in the Act:

Special Characteristic	Any impact? (Yes or No)
Age	No
Disability	No
gender reassignment	No
marriage and civil partnership	No
pregnancy and maternity	No
Race	No
religion or belief	No
Sex	No
sexual orientation	No