

Residential Leasehold and Shared Ownership Service Offer



This is a guide for residential leasehold customers, including those living in shared ownership properties, to demonstrate the services Rooftop Housing Group (Rooftop) can offer. It is important to remember that this document does not replace or override the lease agreement. The terms of the lease may mean a variation to our service offer. Customers may be asked to take on some of the actions below themselves if the lease states it is their responsibility.

Please note: Where the lease allows, Rooftop may transfer costs of these services to the leaseholder by including fees as part of service charges.

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Repairs and Insurance

- Where the lease states that repairs are Rooftop's responsibility, we will organise for repairs to be completed by a qualified professional.
- Where the lease states that repairs are Rooftop's responsibility, we will organise for emergency repairs to be attended to within 24 hours.
- Where the lease states that repairs are Rooftop's responsibility, we will ensure customers can log a job 24 hours a day, seven days a week.
- Where the lease states that insurance is Rooftop's responsibility, we will ensure the structure of the property with a reliable company and give customers access to our insurance documents upon request.

Shared Ownership

Initial Repair Period (IRP) – Only applicable to homes delivered under the Affordable Homes Programme 2021 – 2026. Please refer to individual lease and Key Information Documents which will be issued at an early stage during the sales process.

- For the first 10 Years of a lease, known as the IRP, (or until the lease is 100% staircased), we will cover the cost of essential external and structural repair works to the property. We will not add the cost of any external repair works to customer's service charges.
- Shared Owners can apply for a contribution of up to £500 per year towards qualifying non-structural repair costs provided these are not covered by any other warranty. Any unclaimed contribution can be transferred to the next year only.

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Major Works

(costing more than £250 per leaseholder)

- Where leaseholders are responsible for the costs of major works, we will issue notices before going to tender for major works.
- Where leaseholders are responsible for the costs of major works, we will consult with them, listen to them, and consider their feedback in the tender process.
- Where leaseholders are responsible for the costs of major works, we will answer any queries raised during the consultation process and provide reassurance to anyone with concerns.

Communal Areas

- Where the lease states that communal areas are Rooftop's responsibility, we will keep communal areas maintained, clean and clear of fire and trip hazards.
- Where the lease states that communal areas are Rooftop's responsibility, we will carry out regular fire risk assessments of communal areas.



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Reserve and/or Sinking Fund

- Where there is a Reserve or Sinking Fund for leaseholders, we will protect Reserve and/or Sinking Funds by banking contributions in a secure and separate account, specific for the properties it relates to.
- Where there is a Reserve or Sinking Fund for leaseholders, we will protect Reserve and/or Sinking Funds by keeping contributions in a secure bank account, separate to income from assured customers.
- Where there is a Reserve or Sinking Fund for leaseholders, we will report annually the total held within the Reserve or Sinking Fund and provide this figure to leaseholders when requested.
- Where there is a Reserve or Sinking Fund for leaseholders, we will protect Reserve and/or Sinking Funds by only accessing funds where it is necessary.
- Where large costs are chargeable to the Leaseholder, we will consult with you at least 30 days before we take funds from the Reserve or Sinking Fund.

Estate Management

- Where Rooftop are responsible for maintaining external communal areas, we will undertake Grounds Maintenance visits, which may include grass cutting, weed treatment and hedge trimming, every 14 working days March-September. From October to April this will be a monthly service.
- When Rooftop are responsible for maintaining external communal areas, we will remove fly tipping within 28 days.
- Where there is an appointed Estate Managing Agent, we will liaise with the appointed Estate Management Agent on behalf of Shared Owners and Leaseholders.

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Neighbourhood and Lease Management

- We know that a well-managed neighbourhood makes a good home great. Therefore, we will appoint a dedicated Neighbourhood Housing Officer (NHO) to manage both your lease and your local area.
- To ensure we deal with concerns and queries quickly, we will respond to any contact about your lease or neighbourhood within eight working days.
- We recognise that it is important to allow you to make your house a home. Therefore, we will not unreasonably withhold permissions to make alterations to your home.
- We understand that you may need to rent out some, or all, of your home. Therefore, we will not unreasonably withhold permission to take in lodgers or sublet your home.
- To ensure that we are continually monitoring the local area, we will conduct regular neighbourhood inspections.
- To keep blocks clean and safe, we will remove any items found in internal communal areas within five working days.
- Keeping your neighbourhood clean is of the utmost importance. Therefore, we will remove abandoned vehicles within 28 working days.
- Where a covenant is in place, we will be transparent about any local regulations which may affect you and will assist with enforcing these.
- We take reports of neighbourhood disruption very seriously. Therefore, we will acknowledge, and start investigating, any reports of Anti-Social Behaviour (ASB) within five working days.
- For major incidents of ASB, we have a dedicated Tenancy Enforcement Team.

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Service Charges

- We understand the importance of having a dedicated person to oversee service charges and we will appoint an allocated Service Charge Officer to handle service charge enquiries.
- We understand the importance of answering questions promptly and we will ensure service charge queries are responded to within eight working days.
- Where services are chargeable to the leaseholder, we will provide a transparent annual breakdown of estimated service charge costs, to help them prepare for upcoming costs.
- Each October, leaseholders will be provided with an annual statement of actual service charge costs for the previous period. Any overpayments will be reimbursed to them within 10 working days.
- Where services are chargeable to the leaseholder, we will provide an annual service charge consultation opportunity.



- Where services are chargeable to the leaseholder, we will provide formal notice and consultation where annual service charges increase by more than £100 per leaseholder.

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Shared Owners: Sales, Renewals and Staircasing

- We understand it is important not to cause a delay in selling your home, so we will acknowledge any sales request within three working days.
- When a lease is being sold or varied, we will liaise with appointed solicitor and respond to contacts within five working days.
- When we are asked to provide information about the lease, we will complete LPE1 forms within 10 working days.
- For staircasing and repurchasing, we will provide a neutral and reliable mortgage valuation from a qualified professional.
- To help you best understand our processes, we will provide you with a simple guide to sales and staircasing.
- As part of any staircasing request, we will complete an affordability assessment to ensure you are able to cope with any rise in costs.
- To allow you the best opportunity to increase your investment in your home, we will not unreasonably refuse any extension requests.



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Customer Engagement

- We will assist customers to form a Tenant Management Organisation that will allow our customers to take over responsibility for the running of their homes by providing some or all housing management tasks on our behalf.
- Where customers gather to form a Residents Association, we will recognise and liaise with the Chair of registered Residents Associations.
- We understand the importance of answering questions promptly and we will ensure queries are responded to within eight working days.
- We want to involve our customers with how we run our services, and we will include leaseholders in any customer engagement opportunities.
- Where we have not carried out our services in a satisfactory manner, we will respond to complaints within 10 working days.

