



Home Ownership Policy

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1. Introduction

At Home Group, we are dedicated to creating opportunities for people to achieve homeownership. Owning a home is a big decision but also a very exciting one. For some, this could mean taking those first steps onto the property ladder, moving home to accommodate a growing family or downsizing to a retirement home.

We have thousands of high-quality homes, but for us it is about more than just the bricks and mortar. We recognise the important role home ownership has to play in helping to build strong stable communities. Lots of our customers have also told us that their aspirations are to own a home and we want to help as many people as possible do this.

We are proud to be able to offer a range of homeownership products and services available to suit different needs and circumstances. Further information on homeownership can be found on our website: [Home Group | Homes to buy](#).

Home Group seeks to find innovative ways to support homeownership, and we are really keen to evolve our home ownership offer where possible in the future, so that more people can take advantage of the many opportunities available.

Our [Customer Promise](#) sets out the commitments we are accountable for, and this policy supports key elements of that promise. Our Customer Promise is to:

- Provide a safe place to live.
- Deliver a reliable repairs service.
- Care about you
- Help communities grow.
- Tell you where your money goes.
- Work together with customers and partners.

2. Scope

This policy applies to all homeownership models we offer, including outright sale, shared ownership, leasehold, and leasehold retirement. It covers the entire customer journey from initial enquiry to ongoing service delivery and, where necessary, resale or termination of ownership.

For the purpose of this policy, the term 'homeowners' will be used to cover all types of homeowners unless specifically stated in the policy standards. It includes homeowners in schemes where we are not the freeholder, and the scheme is managed by a third-party. The different ways in which a homeowner purchased their property can be found in the [Homeownership](#) key definitions section.

[Factoring](#) is covered by our separate Factoring policy, and we follow government guidance for shared ownership/equity in Scotland.

This policy is applicable to all relevant operational colleagues, homeownership, statutory sales, legal services, asset management, and sales and development teams.

It should be used in conjunction with many of our other policies and supporting resources including, where relevant, our Pets policy, Tackling Anti-Social Behaviour policy, Data Protection policy, Arrears Management policy, Complaints, Compliments and Comments policy, Service Charge policy, Property Management policy, Building Safety policy (Higher Risk Buildings), Alternative accommodation (Decants) policy, Communities and Neighbourhood Management policy, Managing Section 20 consultation procedure, and Major Works Repayment procedure (list not exhaustive).

This policy reflects examples of good practice and equality information.

3. Regulation and Legislation

We are committed to meeting our obligations to homeowners under the terms of their lease or other legal agreements, as well as complying with all relevant laws, regulations, and codes of practice in force at the time of publication, including but not limited to:

The Leasehold Reform Act 1967, The Housing Act 1985, The Landlord and Tenant Act 1985, The Leasehold Reform Act 1983, The Housing Act 1988, The Landlord and Tenant Act 1987, The Consumer Protection Act 1987, The Leasehold Reform, Housing and Urban Development Act 1993, The Housing Act 1996, The Housing (Right to Acquire) Regulations 1997, The Commonhold and Leasehold Reform Act 2002, The Service Charges (Consultation Requirements) (England) Regulations 2003, The Regulatory Reform (Fire Safety) Order 2005, The Equality Act 2010, The Housing and Planning Act 2016, The Data Protection Act 2018, The Building Safety Act 2022, The Leasehold Reform (Ground Rent) Act 2022, The Leasehold and Freehold Reform Act 2024, The Renters Rights Act 2025, Capital Funding Guide, Consumer Code for Home Builders, Regulatory Standards for Social Housing England.

4. Our Policy

Getting Started: Your path to homeownership

4.1 Types of homeownership product offered

We offer lots of opportunities to ensure aspiring or existing homeowners can easily find out about our products and services both digitally and in person. We welcome home ownership enquiries from everyone, and we offer a range of products available to suit different needs and circumstances. This includes buying newly built homes, or in certain circumstances customers who already rent from us may be able to apply to buy their home. From time to time, we may introduce pilot projects to test some of our new products or there could be opportunities that arise to enhance our homeownership portfolio which are externally driven.

Leasehold

Many of our homeowners in England purchase their homes on a leasehold basis. Where a lease exists, we and our leaseholders are bound by the covenants and other terms of the lease and understand there are serious consequences for breaching these. For us, this may mean we have repair and maintenance responsibilities.

Retirement leasehold

We offer a selection of retirement properties. While the specific eligibility criteria are set out in each lease or agreement, our retirement properties are intended for people aged 50 years and over. All purchasers must be able to live independently within our communities, ensuring a safe and sociable environment for everyone.

Shared ownership

We offer those people who are unable to purchase homes on the open market or are first-time buyers the opportunity to purchase one of our shared ownership properties subject to certain eligibility criteria. This government-backed scheme allows buyers to purchase a share of the property (usually between 10 and 75% depending on the development and buyer's financial situation). Shares will be determined through a robust financial assessment to ensure it is affordable and sustainable for them. The homeowner pays rent and service charges on the share they do not own. [Key information](#) is available for prospective buyers to help them understand the terms of the shared ownership model, lease, and the financial and legal aspects of purchasing a home.

We will provide clear, accessible information to help shared owners understand their lease before and after purchase, and explain that they must obtain their own independent legal advice. Although shared owners purchase a percentage share of their home, they are liable for 100% of the service charge costs under the terms of the lease.

As time goes on and circumstances change, homeowners may choose to buy additional shares in the property (in some cases up to 100%) when they can afford to. This is known as staircasing. The amount of rent paid will decrease the more shares the homeowner purchases. The maximum shares a homeowner can own are subject to the terms of the lease. Home Group are committed to ensuring that the share being purchased is affordable and sustainable in the long term.

In certain circumstances, when a homeowner has staircased to 100%, we may also offer them the opportunity to purchase the head leasehold interest or freehold. Where this is the case, we will advise them on the process and make them aware of any associated fees or charges.

Outright sale

We offer properties for outright sale through our [Persona](#) brand. This may be on a leasehold or freehold basis.

Right to buy, Right to Acquire and Deposit Builder

The Right to Buy is a government scheme that allows eligible local authority tenants to purchase their homes at a significant discount. Some tenants who had a secure tenancy with a local authority landlord, whose properties were later transferred to a housing association under a stock transfer have their [Right to Buy](#) preserved.

The [Right to Acquire](#) is a scheme that allows eligible tenants of housing associations to purchase the home they currently rent if their home was funded by social housing grant. Discounts are lower than under right to buy,

[Deposit Builder](#) is a saving scheme for eligible tenants who wish to purchase their current home or another Home Group qualifying property. The aim of the scheme is to help customers build up a deposit to buy whilst renting. Customers must have a Help to Buy ISA

or a lifetime ISA to access the Government bonus scheme and save up to a period of 5 years.

Although we offer several homeownership products, responsibilities and how we manage the ongoing relationship with the homeowner will always be dependent upon the terms of the individual legal agreement and these will differ. If a third-party is involved, additional legal agreements that are in addition to our contract with the homeowner can make things more complex.

4.2 Eligibility and access

We will be clear and transparent about how aspiring homeowners can access our home ownership products. Some of our products may be the result of government initiatives and therefore have pre-determined eligibility criteria that must be met before applying.

We will explain the eligibility criteria, qualification requirements, any relevant fees, exclusions, and other applicable conditions for all our products. We will also set out when priority rules apply during the application process, for example for families, key workers, or existing customers. Our application process will be consistent across all homeownership products, with further details available in the resources supporting this policy and on our website.

4.3 Affordability, financial assessment and value for money

We ensure that buyers entering shared ownership can afford their purchase. In accordance with the Capital Funding Guide, all purchases must be affordable and sustainable, and the share being purchased must comply with these requirements.

At the start of the shared ownership journey, we will inform buyers about any fees they may incur. Where applicable, we will also provide an estimate of any service charges or other costs and ensure buyers understand that these may fluctuate. Leaseholders will also receive estimated annual service charge costs.

Buyers entering homeownership are responsible for seeking their own legal and financial advice and for making their own enquiries or applications with mortgage lenders where required.

We ensure value for money is embedded throughout our strategic objectives, which set out the outcomes we expect to deliver.

Living well: Owning and enjoying your home

4.4 Homeowner responsibilities

Homeowner responsibilities vary depending on the type of homeownership agreement entered into. We ensure each homeowner is aware of their responsibilities when purchasing a home from us, but we will explain that they will need to seek independent legal advice before committing themselves to signing a lease or transfer agreement.

Many homeowners purchase their properties on a leasehold basis, including outright sale (leasehold), shared ownership, and retirement leasehold. Where a lease exists, we and our leaseholders are bound by the covenants and other terms of the lease. This might mean that certain restrictions apply which could include, for example, not being able to sublet their home, run a business from their property, seeking permission from us before carrying out any alterations, or even keeping a pet (list not exhaustive). Some requests for permission will incur an administration fee.

Where we are an intermediate landlord, the head lease may constrain our ability to grant consent for alterations etc., and consent may need to be sought from any superior landlord which may incur additional costs and mean it will take longer to obtain consent than usual.

Repairing responsibilities of both parties are set out in the relevant legal agreement. Freehold transfers may also contain covenants and restrictions but are not as restrictive as leases.

Subletting

A leaseholder may be able to sub-let their property depending upon the terms of their lease. In certain extenuating circumstances, or where remedial work is to be carried out on a property due to building safety issues, we may be required under capital funding rules to allow a homeowner to sublet their property, even when the lease does not permit subletting. Leaseholders must always check with us before subletting their home.

4.5 Home Group responsibilities

The service we provide and the relationship we have with our homeowners is important to us. We will continue to deliver and maintain services once people become homeowners where this is a requirement of the legal agreement. In some cases, we will have repair and maintenance obligations under the terms of the legal agreement. These obligations will usually be limited to communal areas but may also include structural or other repairs. In cases where we are not the managing agent, we will ensure homeowners are aware of who has responsibility for providing that service and will communicate with homeowners on their behalf.

4.6 Support and safeguards

We appreciate that some homeowners may experience financial difficulties. We take a sensitive approach to homeowners experiencing financial difficulties and will support them where we can help improve their financial situation. Homeowners also have access to our Financial Inclusion Team who can work with them to assess and try to improve their financial situation.

Where concerns arise whether identified by us, reported by others, or disclosed by the homeowner we will take appropriate action in line with our other policies, including safeguarding where appropriate.

Possible actions include directing homeowners to outside organisations that can offer suitable advice, support, or specialised help depending on the situation.

4.7 Fairness and equality

We are committed to treating everyone fairly and with dignity and respect. We make sure our guidance, and products are accessible, so no applicant is disadvantaged. Our decisions are made consistently and transparently, with clear explanations provided. We also recognise that every homeowner is different and strive to understand and respond to the diverse needs of the communities we support.

4.8 Communication and engagement

We make every effort to communicate with homeowners in formats and languages they can easily understand, except where legal documentation cannot be changed.

We take a proactive approach to enquiries, ensuring they are handled by the most appropriate colleague, who is accountable for providing a timely response.

Homeowners have opportunities to help shape and improve our services through our engagement approach, and we consult with them where required by law.

We also provide information to homeowners where this is relevant to the management of their property, including details about any third-party.

Where a third-party is involved, we will explain our role in liaising with them on behalf of homeowners. Although this can introduce complexity we recognise that keeping homeowners informed remains our responsibility.

We are committed to communicating clearly and transparently and will explain how and why decisions are made. We regularly review our communication channels to ensure they stay accessible and effective.

We value feedback from homeowners, as it helps us understand what is working well and where improvements are needed. We also carry out surveys at key points in the homeownership journey and information from Tenant Satisfaction Measures (for shared owners) and other customer feedback further supports our ongoing work to strengthen service delivery.

In line with our Customer Promise, we explain how homeowners' money is spent, including any service charges.

4.9 Fees and charges

We will be transparent around service charges and fees, provide homeowners with a clear break down of costs and an annual statement in line with our Service Charge policy and the terms of the legal agreement.

We routinely inspect our properties and follow a scheduled maintenance plan. When allowed by the lease, we collect sinking or reserve fund contributions to help prevent homeowners from facing large, unexpected expenses. The reserve funds are calculated in line with a 30-year plan for maintenance of the properties, where the lease permits. In instances where the lease does not permit the collection of a sinking fund, or where reserve

funds are insufficient, the associated costs will be included in the service charge budgets and collected in accordance with our Major Works Repayment procedure.

A management fee is included within the service charge and covers the cost of providing services to the estate or block. Some additional tasks are not covered by the management fee and will attract an extra administration fee. These activities generate extra work and are either carried out at the request of individual(s) or arise when we must carry out special work on a particular scheme. Further information on our administration fees can be found on our website: [Home Group | Professional and administration fees](#). We will also review our administration and management charges from time to time to ensure that value for money is being achieved for homeowners.

For new shared ownership sales, we will be upfront about the fees involved in the purchase of the property. This may include but is not limited to reservation fees, valuation fees, stamp duty land tax, and solicitors' fees. We will also detail the portion of rent and service charge due at the point of sale. A list of all of our fees can be found here: [Shared ownership: An affordable way to buy your home](#).

The Leasehold Reform (Ground Rent) Act 2022 prohibited ground rents being payable on new long residential leases. Ground rents payable on existing leases has not been banned, but we do not recover ground rents from our homeowners.

We remain fully committed to the protections in the Building Safety Act 2022, including seeking to recover safety remediation costs from those responsible. Further information on recovering remediation costs can be found in our procedures supporting the Building Safety (Higher Risk Buildings) Policy.

4.10 Compliance and enforcement

We monitor compliance with lease and ownership agreements and have clear procedures for how we deal with breaches.

Breaches of the lease or transfer

If we become aware that a homeowner has breached the terms of their lease or transfer, we will take appropriate action. Breaches may include (but are not limited to):

- Unauthorised alterations, including those that affect building safety.
- Unauthorised sub-letting.
- Unpaid rent or service charges.
- Failing to maintain the property.
- Running a business from the property.
- Nuisance or anti-social behaviour.

In the event of a breach, we will take necessary action as appropriate. If the breach continues, further action will be taken and may include seeking an injunction, or as a last resort, taking action to forfeit the lease. Where unauthorised alterations have been carried out, we may require the property to be reinstated.

Arrears enforcement

Where service charges apply, these are stipulated as part of the lease or other agreements and our approach will be in accordance with our Service Charge policy. The collection of charges and any debt accrued will be handled in line with our Arrears Management policy and supporting resources.

Our approach to arrears is fair and consistent. We aim to offer support based on individual circumstances and we will help homeowners to maximise their income where possible. Where necessary we will contact mortgage providers. There may be cases of persistent non-payment or lack of engagement where we will need to pursue legal remedies not limited to but including forfeiture, money judgement orders, attachment of earnings and charging orders.

Complaints

We have a clear process that homeowners can use to help resolve complaints. This is detailed in our Complaints, Compliments and Comments policy and supporting resources. Once we have exhausted our internal complaints procedures, we will make homeowners aware of their escalation options.

Moving on: Selling and exiting your home

4.11 Resales, buybacks, and repossessions

There are many reasons why it may be necessary to sell a home or end homeownership arrangements. Some decisions might be through personal choice, whilst others may be determined by other factors such as death or financial difficulties. We take a sensitive approach to homeowners who are in financial difficulty and will support them to try to improve their financial circumstances where appropriate. However, persistent non-payment of rent and/or service charges may result in legal action being taken. In the case of shared ownership or leasehold properties this could include forfeiting the lease in extreme circumstances.

In line with capital funding rules, we are under no obligation to enable downward staircasing or full buyback of a home. However, in exceptional circumstances e.g. hardship, property defects (building safety), or market conditions and where funding allows, we will consider buying back equity from shared owners.

We will be clear with homeowners from the outset the circumstances in which we would consider a buyback. Buybacks will not be considered when a homeowner owns a property outright with no mortgage or where a shared owner has staircased to 100% but still has a mortgage. We will work with homeowners to help them avoid repossession and where it is appropriate, we may allow shared owners to staircase downwards as a means of preventing repossession and homelessness. Individual leases set out the rights and responsibilities of both parties and further details on our buyback approach can be found in the resources supporting the delivery of this policy.

4.12 Enfranchisement, lease extension and right to manage

Enfranchisement and lease extension

Enfranchisement is the legal process, which allows leaseholders, who meet certain qualifying criteria, to buy the freehold interest in their house, or extend their lease. Leases

may also be extended informally but this is at our discretion. There are cost implications to extending a lease or purchasing the freehold which include professional and legal fees. The Leasehold and Freehold Reform Act 2024 will give leaseholders the right to extend their lease for an additional 990 years rather than the 90 years for a flat currently allowed under the Leasehold Reform, Housing and Urban Development Act 1993, or the 50 years for a house currently allowed under The Leasehold Reform Act 1967. Ahead of the provisions of the 2024 Act being implemented, where we are the freeholder, we will extend a lease by 990 years under the informal process.

Shared owners currently do not have a statutory right to extend, but the 2024 Act will bring them within the statutory regime. Until then, where we are the freeholder or have sufficient term remaining on our lease we will extend shared ownership leases under the informal process.

Leaseholders may also be able to collectively buy the freehold of their building in the case of flats or buy the freehold of their house on a formal basis in accordance with English law, if they meet certain criteria. Where we are the freeholder, leaseholders can also approach us informally to ask if we are interested in selling the freehold to them. A shared owner of a house is unable to purchase the freehold until they have full ownership/staircased to 100%.

Right To Manage

Some homeowners may also have a Right to Manage under the Commonhold and Leasehold Reform Act 2002. This means they may be able to take responsibility for decision making and the day-to-day management of their block, provided they meet the qualifying criteria. The Right to Manage is only available to leaseholders of flats, not of houses.

4.13 Governance and review

We have skilled colleagues who are trained to manage various aspects of the homeownership products and services we offer. We are ambitious and dedicated to improving the way we work, and colleagues are accountable for their actions. We regularly obtain feedback using different methods and act on it where it is appropriate, implement good practice, and take advantage of training where this is required.

5. Roles and responsibilities

Effective governance of the Home Ownership Policy is delivered through clear leadership, strong assurance, and coordinated activity across several specialist teams.

Strategic oversight rests with the **Regional Director**, supported by the **Head of Homeownership**, who ensure the policy remains compliant with legislation, organisational standards, and regulatory expectations. They provide overall direction and accountability for how the policy is applied across the business.

Key operational, legal and technical teams each contribute to maintaining compliance and delivering a consistent, safe and customer-focused homeownership service. The **Homeownership, Customer and Communities, Sales, Statutory Sales, Legal, Asset Management, Development and New Sales, and Repairs & Maintenance** teams all play distinct roles in interpreting legal agreements, supporting customers, managing property

related obligations, and ensuring that decisions and processes meet governance, safety, and regulatory requirements.

Together, these teams ensure that the policy is implemented consistently, risks are well managed, and homeowners receive a transparent and reliable service throughout their journey with Home Group.

6. Monitoring and reporting

We monitor compliance with this policy using a clear set of organisational data sources and assurance processes. These include:

Customer satisfaction data: Activities such as Tenant Satisfaction Measures, internal survey results, and post move in feedback, including short surveys and welcome checks for Persona Homes are all ways we track homeowner experience, monitor trends, identify emerging issues and support continuous improvement.

Arrears performance monitoring: Arrears are tracked through Power BI reporting dashboards, providing regular visibility of trends and enabling prompt intervention.

Asset and stock condition data: We maintain 30-year asset condition data, refreshed on a five-year cycle, to ensure accurate planning, compliance, and long-term assurance of building condition.

Compliance dashboards: Statutory compliance (e.g., servicing, safety checks) is monitored through national dashboards that report performance daily, ensuring issues are identified and escalated.

Assurance is provided through management oversight, internal audits, and corporate governance processes, ensuring risks are tracked, mitigated, and acted upon.

7. Key definitions

Word / phrase	Definition
Lease	A legal document that sets out the rights and responsibilities of both the leaseholder and the landlord.
Head lease	A lease that is superior to another lease.
Intermediate lease	A lease that has an interest above and below it.
Leasehold	A leaseholder owns the property (but not the block or the land it is built on) for as long as is specified in the lease.
Freehold	A freeholder of a property owns it outright including the land it's built on.
Enfranchisement	To acquire the freehold of a property, may also be used as a generic term to include lease extension.
Ground rent	A regular payment made by a leaseholder to the freeholder under the terms of a lease for the right to occupy the land on which the property is built.

Outright purchase	Homeowners buy 100% of the property value and owns the property in full.
Right to Acquire	Home Group customers (tenants) may have the right to buy the home they rent at a discounted price.
Right to Buy	Customers may have the 'preserved' right to buy their home if they used to be a council tenant and their property was transferred to Home Group. Some customers may have a 'contractual' right to buy if they were secure tenants when Home Group adopted charitable status in 2004.
Help to Buy ISA	The Help to Buy ISA is a government scheme designed to assist first-time homebuyers in saving for a mortgage deposit. New applications are closed, but existing account holders can still benefit from the scheme.
Right to Manage	The legal right of homeowners to take responsibility for the management of their block.
Shared Ownership	A person(s) buys part of their home and usually pays rent on the unpurchased share. When they can afford it, they can usually purchase additional shares to own more of their home.
Staircasing	Where shared owners buy more shares of the home they own.
Downward staircasing	Where a shared owner either sells some of their shares back to Home Group but remains a shared owner of a reduced percentage or sells all their shares back to Home Group and becomes a tenant.
Deposit Builder	Deposit Builder is a home ownership product which can be accessed by Home Group customers within rented services in England. It is an approach to saving that allows customers to take their first steps onto the property ladder.
Homeownership	Includes homeowners who have bought either part or the whole of their property including Right to Acquire, Right to Buy, Shared Ownership, Outright Sale, or any other purchase scheme, and where Home Group is the freeholder (owns the land, the property is on) or head leaseholder.
Higher Risk Buildings	Under the Building Safety Act 2022, some buildings are classed as higher-risk buildings. This simply means they need extra safety measures and stronger oversight to help keep residents safe. A higher-risk building is defined in the Building Safety Act as a building in England that is at least 18 metres tall or has 7 or more storeys and contains at least two homes (residential units).
Customers	Customers in rented or supported services.
Buyback	In shared ownership, buyback is where Home Group will buy back all a shared owners shares and they will vacate the property rather than remaining as a tenant.
Persona brand	Persona is a sales brand of Home Group.

8. Version history

Version Number	Effective Date	Amendment made by (job title)	Version approved by (job title)	Description of Changes
1.0	May 2015			New policy.
1.1	July 2016			Policy Owner & Business Lead updated.
1.2	February 2018			Re-branded.
1.3	June 2019			Amended review date and reason for extension. Amended policy owner, aligned to primary activity ownership model.
2.0	March 2020			Amended to remove references to factoring following approval of separate factoring policy.
3.0	10 th December 2020			Policy re-written to reflect Strategy, Customer Promise and our aspirations for home ownership. Scope widened to include entering and leaving home ownership. Policy standards streamlined from 11 to 6. Deposit Builder policy and Voluntary Right to Buy policy brought into this overarching policy on home ownership.
3.1	25 th February 2021			Desk top review completed and risk assessment approved 1 st February 2021.
3.2	28 th February 2022			Desk top review completed and risk assessment approved – no change
3.3	22 nd March 2023			Desk top review completed and risk assessment approved – no change
3.4	26 th April 2024			Desk top review completed and risk assessment approved – no change
3.5	28 th November 2024			Removed reference to Voluntary Right to Buy pilot
3.6	08 th April 2025			Risk assessment completed and signed off. Full review due 2025.
4.0	7 th April 2026	Policy Business Partner	Regional Director/Executive Team	Full review of policy completed, and new policy template used. Sections have been restructured, new standards introduced, and additional detail added about the products and services we offer. Legislative requirements have been updated, our position on ground rents and informal lease extensions added, customer expectations and responsibilities have been more

				clearly defined, and reporting and monitoring information included.
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