

Living in Hackney Scrutiny Panel Report	
TITLE OF REPORT: Services for leaseholders, freeholders and shared owners	DATE: 19/01/2026
ITEM PREVIOUSLY CONSIDERED AT: N/A	REPORT AUTHOR: Daniel Hicklin - Head of Homeownership (Customer Service & Service Improvement)

1.0 Report Summary

This report has been prepared for the panel to clarify and communicate the key roles and responsibilities of the Homeownership Services Team. The report will clarify what support and service are available to homeowners and will provide clarity over team structures and roles.

The report will also highlight improvements that have been made to the service and what the future plans are to further develop the offering that the team can provide to homeowners in the short, medium and long-term.

This discussion is particularly timely, due to the development of the draft Homeownership Services Charter. This Charter is specifically designed to formally set out these roles, responsibilities, and service expectations for all parties.

2.0 Background & Structure

Homeownership Restructure

Homeownership Services is almost exactly 1 year on from the restructure, which focused on improving the service we offer to our homeowners, by offering more specialised teams.

The department is split into two sides; one side contains the Right to Buy & Resales Team and the Customer Service & Disputes Team (including the Alterations Team). The other side contains the Income Team, the Service Charge Team & the Leasehold Consultation & Billing Team.

The shared department email is: service.charges@hackney.gov.uk and if you ever require more specific contacts, you can email the above address and you will be directed to the specific individual or team that you need.

Restructure Benefits for Homeowners

- Customer Service
 - With a dedicated team for customer service and disputes, homeowners will see better response times and better quality responses to incoming enquiries.
- Accuracy of Service Charges
 - The specialised Service Charge Team will continuously work to better utilise data and provide more accurate service charges.
- Transparency

- With specialised teams across the department, better evidence of spending and operations will be available to homeowners, to ensure that we are providing evidence of value for money.
- Major Works Billing
 - There is a team in the new structure that will focus on ensuring that any major works projects are billed accurately and promptly. We will work to give homeowners as much foresight as possible to realise upcoming expenditure through the capital works programme.
- Service Improvements
 - You should see department-wide service improvements in all areas, with a focus on developing policies and procedures, which will help to upskill front-facing staff so that more enquiries can be dealt with at point-of-contact.
- Resident Engagement
 - The department will be working to ensure that we are more visible for our homeowners and available digitally, in resident meetings and through face-to-face meetings. Engaging with homeowners and ensuring that their voices are heard will remain a top priority for the department.

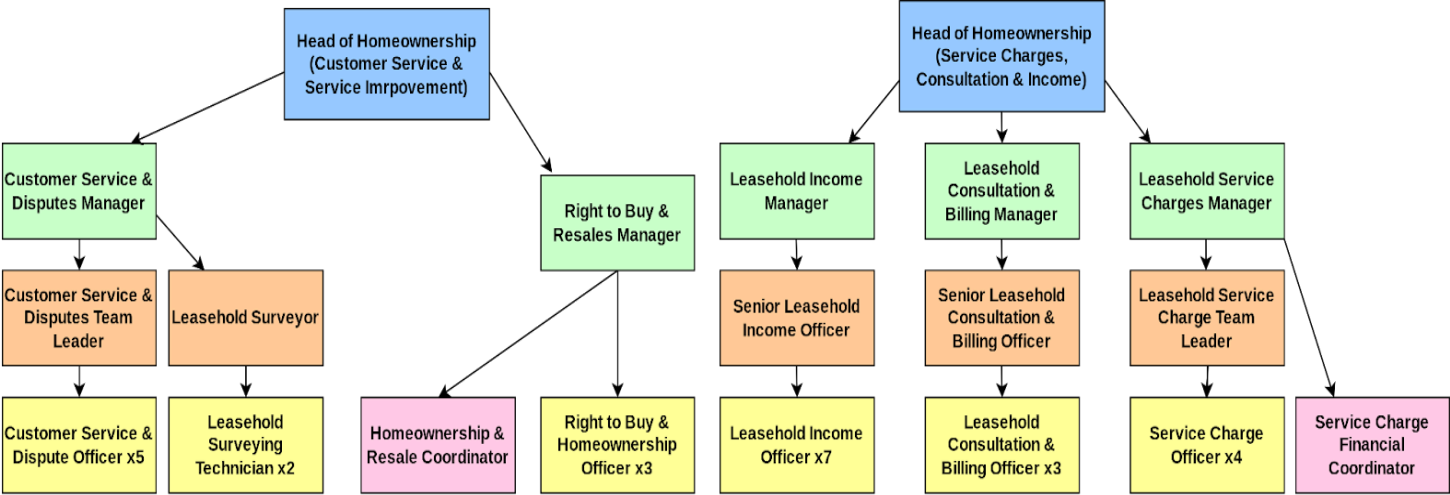
In the first year of the restructure's implementation and focus on improving the service, homeowner satisfaction has risen by 4%. This is a step in the right direction but focus will remain to ensure that the department continues to improve.

Areas of Responsibility

- Right to Buy & Resales Team - property.sales@hackney.gov.uk
 - Right to buy, LPE1/sales packs, shared ownership staircasing, lease extensions, shared ownership resales, deeds of certificate, deeds of covenant, notices of assignment, enfranchisement, buy backs, welcome packs, certificates of compliance
- Customer Service & Disputes Team
 - Complaints, service charge disputes, major works disputes, general homeownership enquiries/disputes, subletting, correspondence details, homeowner deaths/probate matters, deeds of variation/rectification, lease enquiries
- Alterations Team - homeownership.alterations@hackney.gov.uk
 - Homeowner alterations, party wall matters, boundary matters, general homeownership surveying enquiries
- Income Team
 - General enquiries to do with homeowner charges, service charge income collection, major works income collection, processing payments, processing adjustments/refunds/writeoffs, providing statements of account, arrears management including legal action, balance enquiries, direct debits, payment allocation and suspense clearance.
- Service Charge Team
 - Preparing service charges, reserve funds, ground rent and shared ownership demands, providing service charge breakdowns and other supporting evidence, liaising with stakeholders on costs and providing responses to internal service charge queries, creating service charge accounts.
- Leasehold Consultation & Billing Team
 - General major works/consultation/billing enquiries, major works invoicing, undertaking Section 20 consultations, complaints where invoices are yet to be

issued and dealing with internal and external queries relating to major works charges.

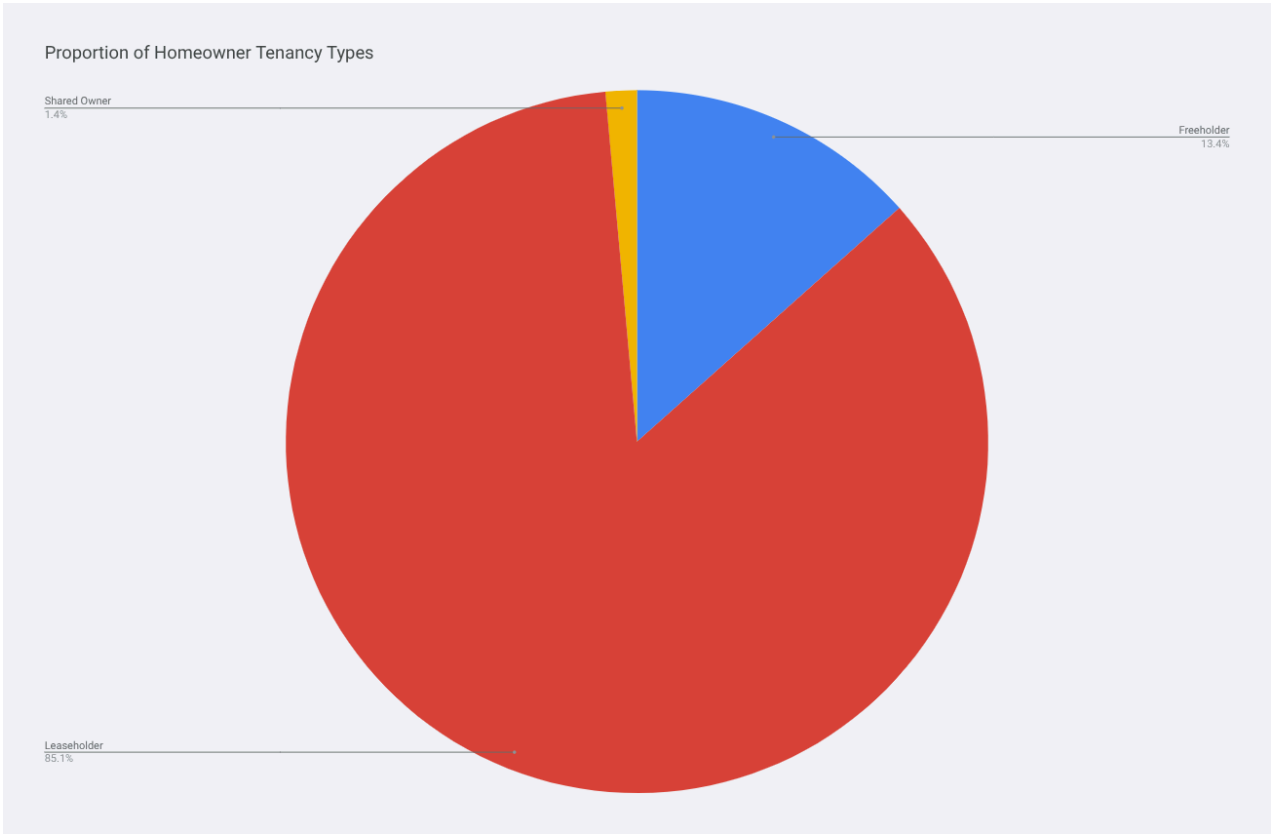
Org Chart



3.0 Key Data Insights & Performance

Property Data:

No. of homes: 9,760
Leaseholders: 8,309
Shared Owners: 141
Freeholders: 1,310



KPI Performance FY 2025/26 (to date)

A full set of performance indicators have been introduced for the department since July 2024. There are monthly challenge meetings, where all managers, heads of service and other senior members of staff discuss the previous month's performance. This is with a focus on being open and honest about what areas need to be focused upon to improve the service offering. Below is a summary of each team's performance this financial year to date:

Customer Service & Disputes Team

- **Stage 1 Complaints:** Received complaints fluctuated (low 5, high 13). Response target achievement when fully staffed is around 100% but has dropped occasionally due to staffing absences and changes.
- **Disputes:** A high of 16 disputes were received in December, coinciding with the issuing of service charge invoices.
- **Enquiries:** Performance on Members' Enquiries was consistently high (100% target achievement in most months), with average completion times as low as 5.67 days in October. Mayor's Enquiries also achieved 100% of the 15-day target from June to November.
- **Alterations:** Requests for Alterations peaked in October (14 received).
- **Subletting Applications:** Year-to-Date showed a large increase, jumping from 207 in July/August to 310 by December. This is due to projects happening in this area around data quality (summarised later in report).

RTB & Resales Team

- **Right to Buy:** Applications/Notices: 33 applications received. There were 27 RTB2 notices and 22 S.125 notices issued within the statutory time limit, compared to 84 RTB2 and 489 S.125 notices issued outside the time limit. Completions: 93 RTB completions. Funds Generated: £21,152,500.00
- **Lease Extensions:** Applications/Notices: 93 applications received and 70 S.45 Counter Notices served. Completions: 72 LE completions. Funds Generated: £506,876.50
- **Staircasing:** Instructions/Completions: 7 instructions received (April-November only) and 13 completions. Funds Generated: £2,105,500.00
- **Pre-Assignment Packs:** 374 packs instructed and 388 packs completed. Funds Generated: £93,500.00
- **Shared Ownership Resales:** Instructions/Completions: 8 resale instructions and 5 completions.
- **Notices of Assignment:** Notices: 416 notices receipted (transfer & charge). Income Generated: £12,480.00

Major Works, Consultation & Billing Team

- **S.20 Consultations:** The acknowledgement target was maintained at 100% in all reported months except November (95%). A total of 3 Notice of Intents (NOI) and 6 Notice of Estimates (NOE) were sent, with Schedule 3 Notices peaking in November (21 schemes/143 notices). The Value of S.20 Consultations for Major Works totalled £701,509.95.
- **S20B Compliance:** Notices were issued within statutory time frames (Cumulative YTD) at 100% in all reported months, with a total of 47 S20B Notices issued.
- **Major Works Billing:** The Value of interim invoices issued (Total) was £1,553,616.43, and the Value of final invoices issued (Total) was £5,489.39. Credit Notes issued totalled -£39,433.45.

Income Team

- **Service Charge (SC) Collection & Arrears:** Total monthly Value of SC Collection peaked at nearly £2 million in September (£1,997,200.58). % of Annual Service Charges Collected peaked at 105.60% in July. Total Service Charge Arrears reached a high of £3,428,480.94 in December, due to service charge actuals being issued.

4.0 Operating Context

Recent legislative and regulatory developments in the operating context of Homeownership Services teams across the country can be characterized by a shift toward consumer protection, where the traditional approaches are being replaced by a highly regulated, transparent environment that empowers residents to challenge costs and standards.

The Leasehold and Freehold Reform Act 2024 has altered the financial relationship between landlords, freeholders and residents:

- Leaseholders now have a statutory right to extend leases by 990 years at a "peppercorn" (zero) ground rent. The abolition of "marriage value" (a costly premium previously paid for leases under 80 years) has removed a significant financial barrier for residents.
- Freeholders on private estates can now challenge estate charges at a First-tier Tribunal.
- The "two-year rule" which required residents to own a property for two years before extending a lease, has been abolished

The operating context for Homeownership Services is subject to scrutiny from the Building Safety Regulator and the Social Housing Regulator.

- The Building Safety Act 2022 remains a dominant operational piece of legislation and involves the way in which the Council manages high-risk buildings. In 2026, new regulations on Personal Emergency Evacuation Plans (PEEPs) and criminal sanctions for failing to remediate cladding are coming into force.
- The transparency of service charges is also a focus of new ways of operating for Homeownership Services, requiring a standardised format for service charge invoices.

Right to Buy

The changes implemented through the Autumn Budget 2024 to the right to buy (RTB) have fundamentally changed how the RTB & Resales Team operates.

The most significant immediate impact for the Council was the reduction in discount offered to tenants. The maximum cash discount in London was cut from £136,400 to £16,000. This was implemented with a deadline for tenants to submit applications before the change came into force, resulting in 3-4 years' worth of RTB applications being submitted to the Council in 3 weeks. The team are diligently working through these applications currently.

The Council is now permitted to retain 100% of the receipts from RTB sales. Previously, a portion was returned to the Treasury. Councils can now combine these receipts with other grant funding to build replacement homes.

Following a 2025 consultation that the Council participated in, the government is moving toward primary legislation to further restrict the scheme.

5.0 Service Improvements

Policy & Procedure

There has been a focus over the last 18 months to develop a full set of policies, processes and procedures for each team in each appropriate service area. This is largely in preparation for the new housing management software to be implemented, so that all processes can be loaded into the system. The focus has been on standardising these processes with templates to ensure that a consistent and positive customer experience is maintained, which should ensure a smoother transition when the new software is fully implemented.

The development of these policies and procedures has clearly defined the roles and responsibilities of the teams within Homeownership Services and the teams outside of the service that play a part in the different processes. The secondary effect of this is that it has improved the knowledge of the officers carrying out these processes on a daily basis. Supplementary training has been provided to ensure that all members of staff feel comfortable when carrying out their various departmental functions.

The effect of this for residents should be that homeowners all have the same positive experience when interacting with the different teams within the department. This consistency should help build trust and hopefully improve long-term satisfaction.

Data Centralisation & Consolidation

Another main focus has been on the data held by Homeownership Services. Various data sources have been consolidated into one single version of the truth that details all information about properties and our homeowners. This ensures that anybody interacting with Homeownership Services' data has full confidence in their use and application of this data, as each team plays a vital role in keeping the data as up-to-date and accurate as possible.

Specifically, the data used for major works consultation and billing has been consolidated into the department's master data sheet. The subletting data has also been consolidated, with a focus on contacting groups of suspected subletting homeowners through data analysis. This helps the teams to understand who is residing in our blocks and on our estates, as well as ensuring that we have the correct information for all homeowners, managing agents and subletting tenants.

In order to aid the service with the quantity and quality of data collection, a new front end system has been developed and is in use by Homeownership Services and other front facing teams. This new system has drastically improved the quantity of data collected by the teams, ensuring that there are easy processes in place for collecting the contact details of homeowners, updating correspondence addresses, ownership and all other changeable homeowner and property data. There have been over 4000 pieces of data collected and changed since the introduction of this new system. This new data is helping the teams communicate digitally with our residents, reducing the department's reliance on printed and posted letters.

The department is going to continue to develop our use of data to better help our residents. This includes developing a way to store preferences and additional needs for homeowners, enabling the department to tailor information and correspondence to each homeowner. Using data to help the team focus work in the right places will improve the department's overall efficiency, allowing more time for effective engagement with homeowners.

Culture

A challenge for the department post-restructure has been progressing and developing the culture of the department. This has been with a focus on positivity, individual and team development, in order to increase accountability, so that homeowners can trust that when they make contact with the various teams within the department, that their case will be handled from start to finish with professionalism and effective communication.

Internal post vacancies since the restructure are frequently filled by promoting from within the service. This shows that the service is successfully hiring and developing knowledgeable staff

that are striving to help improve their own careers and the service as a whole. Existing members of staff often have unique knowledge that can help provide a valuable service to residents and knowledge sharing amongst colleagues is now prevalent.

The department has made, and continues to make, efforts to better collaborate with departments across the Council. Homeownership Services acts as a front-facing representative of a lot of different service areas (repairs, asset management, resident safety, etc.) that are provided on estates to residents. Work continues to better understand how we can work together to improve these services and communication lines between those providing the services and those communicating directly with residents. This is done through the improvement of information sharing and the development of the aforementioned processes and procedures.

Communication

A continued focus for the service will be communication, which is a key area of resident feedback. We are leveraging improved data and an internal culture that champions the resident voice to build trust with homeowners through good and honest communication.

Aligning the department's aims around communication with that of the Housing Ombudsman, Regulator for Social Housing and Consumer Standards has seen an improvement in complaint and dispute handling. It is also seeing more issues solved at the point of contact, with fewer cases being escalated.

The department aims to make it easier for homeowners to contact the Council and to ensure that prompt responses can always be relied upon. The way in which incoming calls and emails come into the department has been overhauled to make individual team managers more accountable for responses within their service area. This will help leaders to analyse where the department still needs to improve and allows energy to be focused to develop individuals who may need more assistance to provide the service expected.

We are aiming to better utilise the new housing management system and other technological developments to improve communication. This will be done through automation and by helping departments be more transparent when providing evidence to homeowners (this could be for service charge invoicing or major works invoicing). Ensuring that each team can self-serve is a big focus; we have created a new centralised shared drive that utilised to reduce internal email traffic, allowing officers more time to focus on the needs of homeowners directly.

As mentioned, we have seen a 4% increase in the satisfaction of homeowners, highlighting that the service improvements made to date are working. However, the department knows that further development will still be needed in order for homeowners to be the recipients of the service that we know we can offer as a department.

Communication is always a two-way street and Homeownership Services always welcome the opportunity to communicate with individuals or groups of homeowners so that we can tailor our service to best suit their needs.

6.0 Resident Engagement

The department is committed to improving its relationship with all homeowners and a critical part of this is significantly enhancing resident engagement and visibility. The commitment to ensuring that homeowners' voices are heard will remain a top priority. To achieve this, Homeownership Services will expand its presence, with members of the department committed to attending a variety of resident meetings, including those at the Tenant and Resident Association (TRA) and Ward level, as well as meetings with specific homeowner groups to discuss targeted issues. This approach moves beyond general engagement, ensuring we are present where our homeowners are, providing direct accountability and the ability to address concerns in the most relevant forums.

To further support a proactive, two-way dialogue, we have developed new tools to facilitate direct, in-person meetings. Homeowners can request meetings through a simple form on our website, where they can secure dedicated time with a relevant officer to discuss their specific case or concerns. This streamlined process is designed to overcome barriers to communication, offering a reliable, accessible channel for homeowners to interact with the service directly, thereby reducing reliance on traditional correspondence and improving the likelihood of issues being resolved at the first point of contact.

In the future, we would like to roll out periodic consultation with groups of homeowners on new policies and service developments. As we continue to develop a full set of policies, processes, and procedures. This proactive consultation will ensure that service updates and new initiatives are reflective of homeowner needs and are developed with maximum transparency, allowing for feedback to be incorporated before policies are finalised and implemented.

7.0 Homeownership Charter

The document found in Appendix 1 is the Hackney Homeownership Services Charter. This document has been scrutinised by a panel of homeowners and has been awaiting approval from Councillors before finalisation and publishing.

The Charter is specifically created for freeholders, leaseholders, and shared owners living in the Council's blocks or on its estates.

The Charter's primary goal is to outline the service homeowners can expect from the Homeownership Services Team. It builds on the Service Improvement Plan 2024-2027 and has been shaped by feedback from homeowners. It clearly sets out the Council's commitments and what is expected of the homeowners in return, all with the aim of aiding accountability and understanding.

The Charter provides a clear set of standards and promises, which will help homeowners by improving communication and transparency, detailing high-quality, respectful customer service, clear communications and easily accessible information. It clarifies lease obligations by committing to necessary repairs and improvements to communal areas, providing building insurance, timely invoicing, engaging on legislative changes, and enforcing lease terms where necessary. It commits the Council to a quality service for planned and cyclical works, consulting with homeowners when legally required (Section 20 Notices), and informing them about the work schedule and contractors.

Recent feedback has been passed to a colleague who is preparing a similar charter for their service area that has questioned the word 'charter' in the context of what is trying to be achieved with this document. We acknowledge this feedback and are open to future discussions around the correct terminology used to describe this document. The feedback also stated that the Council should be wary in including any sections that suggest expecting things from residents. Whilst we agree that phraseology may be important as to ensure the tone of the document is appropriate, for Homeownership Services, a charter that requests actions by the homeowner too was deemed most appropriate, due to the two way nature of the covenants and obligations contained within both leases and transfer documents.