



Roupell Park Resident Management Organisation

Business Plan 2026 – 2029

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Roupell Park Resident Management Organisation Ltd is a not for profit Industrial and Provident Society registered in England and Wales Registration no. 28197R

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Roupell Park RMO Business Plan 2026 – 2029

Chair's Foreword

It is my pleasure, on behalf of the Management Committee, to present the Roupell Park Resident Management Organisation Business Plan 2026–2029.

This plan sets out our strategic direction for the next three years and reflects both the progress we have made and the challenges we must continue to address. RPRMO has a long and proud history of resident-led management, and we remain committed to ensuring that local people have a genuine voice in the services that affect their homes and community.

During the previous business planning period, the organisation demonstrated resilience and adaptability in a rapidly changing operating environment. We maintained strong governance, preserved a healthy financial position, improved digital systems, strengthened community engagement, and continued to deliver high-quality housing management services on behalf of the London Borough of Lambeth.

At the same time, the expectations placed upon social landlords and housing managers have increased significantly. Building safety, consumer regulation, resident engagement, complaint handling, and service transparency are now more important than ever. This Business Plan responds to those expectations and sets out how RPRMO will continue to evolve as a modern, accountable, and resident-focused organisation.

Our priorities for 2026–2029 are clear:

- Keeping residents safe through excellent compliance and building safety management.
- Delivering high-quality housing services that residents can rely upon.
- Maintaining strong governance and financial sustainability.
- Investing in our community and supporting residents through changing economic circumstances.
- Strengthening partnership working with Lambeth Council and other stakeholders.

On behalf of the Management Committee, I would like to thank our residents, staff, volunteers, contractors, and partners for their continued support and commitment to RPRMO. We look forward to delivering this plan together and ensuring that Roupell Park remains a safe, well-managed, and thriving community.

Mary Simpson – Chair of RPRMO Management Committee

1. About Us

Roupell Park Resident Management Organisation (RPRMO) is a resident-led organisation that manages housing and estate services on behalf of the London Borough of Lambeth.

RPRMO exists to ensure that residents have a direct role in shaping the management of their homes, services, and community. Through the Modular Management Agreement (MMA), the organisation delivers a wide range of housing management functions whilst remaining accountable to residents. For clarity a summary of the MMA is available in **Appendix A**.

RPRMO was set up in 1995 and was one of the first of 15 Tenant Management Organisations (TMO's) in Lambeth. RPRMO manages 570 homes (378 tenanted, 192 leasehold), which house over 1100 people. There are 15 blocks of flats (2 to 7 storey) centred round well-maintained estate greens, a MUGA area and children's play areas. Roupell Park estate is situated at the top of Brixton Hill in the London borough of Lambeth with excellent transport links to both Brixton and Streatham and onward to Central London. Its location also means that it has close ties to Tulse Hill. However, the community would describe the estate as being very much part of Brixton.

This Business Plan covers a three-year period until March 2030 and describes our plans and ambitions as to how RPRMO will work with our residents and partners to improve not just homes and our estate but also the quality of life for our community. As a resident led organisation, this is very important to us and provides the central focus for all we do.

Our Mission

To deliver safe, high-quality and value-for-money housing services whilst empowering residents, investing in our community and working collaboratively with our partners to improve the quality of life for everyone living on the Roupell Park Estate.

Strategic Vision

To be a leading Resident Management Organisation, providing safe homes, excellent services, and a thriving community where residents shape the future of their estate.

Strategic Objectives

Over the next three years RPRMO will:

- Maintain 100% statutory compliance across all landlord safety obligations.
- Improve repairs, income collection, customer satisfaction, and complaint handling performance.
- Strengthen governance, risk management, and organisational resilience.
- Maintain a healthy financial position and deliver value for money.
- Increase resident participation and community investment.
- Strengthen partnership working with Lambeth Council and external stakeholders.
- Embed digital transformation through HomeMaster and related systems.

Strategic Values

Developed in conjunction with our Tenants, Staff and Board members, our Values underpin all that we stand for

Excellence – Learning from our successes and our mistakes and striving to be the best at what we do to deliver an exceptional service to our residents

Fairness – Treating our residents with respect and fairness showing consideration for their needs and celebrating their diversity

Honest – We are truthful, open, and transparent in how we communicate and deliver our services

Accountable – We do what we say we are going to do and stand by our decisions and actions

Innovation – Being ambitious for our community and trailblazing new approaches and new ideas that will deliver added value to our community

2. The Operating Environment We Are In

The social housing sector is undergoing the most significant period of regulatory and legislative reform in a generation. The events following the Grenfell Tower tragedy have fundamentally reshaped expectations of landlords, resident management organisations, local authorities and contractors.

Residents rightly expect homes that are safe, well maintained and managed by organisations that are transparent, accountable and responsive. At the same time, housing providers face increasing financial pressures arising from inflation, ageing housing stock, compliance obligations, rising repair costs and greater regulatory scrutiny.

Although RPRMO is not a Registered Provider in its own right, it manages homes on behalf of the London Borough of Lambeth under the Modular Management Agreement (MMA). As such, RPRMO recognises that residents should experience the same high standards of service, safety and accountability regardless of the management model.

2.1. The Regulatory Environment

The regulatory environment for social housing has changed significantly in recent years, placing greater emphasis on landlord accountability, resident voice, transparency, service quality and consumer protection. RPRMO recognises that, while Lambeth Council remains the Registered Provider, many of the requirements and principles arising from these reforms directly affect the services delivered by RPRMO on behalf of the Council. RPRMO will therefore continue to monitor legislative and regulatory developments and ensure that its governance arrangements, policies, procedures and service delivery reflect these requirements and wider best practice.

The Social Housing (Regulation) Act represents a significant reform of the social housing sector, strengthening the regulatory framework and placing greater emphasis on accountability, resident engagement, transparency, proactive regulation and improved standards of service. RPRMO will continue to ensure that its own governance and operational arrangements support these principles, including effective oversight of service performance, appropriate resident involvement and clear accountability for the services it delivers.

The Regulator of Social Housing's Consumer Standards provide an important framework for the quality and delivery of social housing services. These cover areas including Safety and Quality, Transparency, Neighbourhood and Community, Tenancy, and Resident Engagement. RPRMO's Business Plan will support these objectives through its continued focus on maintaining safe and well-managed homes and neighbourhoods, providing accurate and accessible information to residents, supporting residents throughout their tenancy, and ensuring that residents have meaningful opportunities to influence services and decision-making.

These regulatory expectations closely align with RPRMO's established approach to resident-led management. Over the period of this Business Plan, RPRMO will continue to strengthen its governance, performance monitoring, resident engagement and service standards to ensure that residents remain at the centre of decision-making and that services are delivered effectively, transparently and with appropriate accountability.

2.2. Building Safety and Fire Safety

Building safety remains one of the highest priorities for both RPRMO and Lambeth Council. The Building Safety Act has placed a significantly greater emphasis on accountability, competent persons, accurate and reliable information, resident engagement, effective risk management and the maintenance of a clear "golden thread" of building safety information. While statutory responsibilities ultimately rest with the building owner, RPRMO recognises its important operational role in supporting Lambeth Council to maintain safe buildings and ensure that building safety risks are identified, managed and addressed appropriately.

Over the period of this Business Plan, RPRMO will continue to work proactively with Lambeth Council on building safety matters, including monitoring actions arising from Fire Risk Assessments, reporting safety concerns promptly, supporting meaningful resident engagement and maintaining accurate and up-to-date records. RPRMO will also ensure that contractors working on behalf of the organisation operate safely and in accordance with relevant requirements. Where responsibilities under the MMA are unclear, RPRMO will continue to seek timely clarification with Lambeth to ensure that safety actions are appropriately allocated and that residents are not adversely affected by uncertainty regarding responsibility or ownership.

Fire safety remains one of the most significant operational and financial risks within housing management. RPRMO fully supports the principles established following the Grenfell Tower Inquiry and Dame Judith Hackitt's review, particularly the importance of clear accountability, avoiding duplication and gaps in responsibility, ensuring the timely completion of fire safety works, maintaining effective communication with residents, using competent contractors and undertaking continuous monitoring of fire safety arrangements and actions.

RPRMO recognises that uncertainty regarding responsibilities under the MMA can, on occasions, create delays in progressing fire safety works. The Hackitt Review highlighted the risks associated with a "merry-go-round of responsibility", where organisations seek to transfer responsibility rather than work together to resolve issues. RPRMO considers that, where responsibility is genuinely unclear, the appropriate approach is for the relevant parties to work collaboratively and promptly to establish responsibility and ensure that necessary safety actions are progressed in the interests of residents.

Over the lifetime of this Business Plan, RPRMO will continue to work constructively with Lambeth Council to improve clarity around fire safety responsibilities, strengthen joint working and ensure that fire safety actions are identified, monitored and completed without unnecessary delay. The overarching priority will remain ensuring that residents are provided with safe homes and that uncertainty over organisational responsibilities does not compromise resident safety.

2.3. Wider Operating Environment

RPRMO recognises that these housing sector changes, alongside economic pressures, technological developments and environmental challenges, will influence how housing services are delivered over the lifetime of this Business Plan. The organisation will continue to adapt while maintaining its resident-led approach and focus on delivering effective, high-quality services. RPRMO has strengthened its complaints procedures to align with the Housing Ombudsman's Complaint Handling Code and will continue to use complaints as an opportunity to identify learning, improve services and strengthen relationships with residents.

The implementation of Awaab's Law represents an important development in the management of housing hazards, particularly damp, mould, condensation and water ingress. While responsibility for some repairs remains with Lambeth Council

under the MMA, RPRMO will continue to play an important role in identifying concerns, reporting hazards promptly, supporting residents and ensuring that matters are progressed appropriately. Maintaining safe and healthy homes will remain a key priority.

Tenant Satisfaction Measures (TSMs) have also increased transparency across the housing sector by providing comparable information on areas including repairs, complaints, communication, neighbourhood management, resident satisfaction and safety. Although primarily applicable to Registered Providers, RPRMO considers the principles of TSMs to represent good practice and will continue to monitor and benchmark its own performance wherever possible. Performance information will be used to support accountability, identify areas for improvement and inform service planning.

The wider economic environment remains challenging, with inflation, contractor costs, insurance, utilities and supply chain pressures affecting both the organisation and residents. RPRMO recognises that increased living costs can affect rent and service charge payments, household wellbeing and tenancy sustainment. The organisation will continue to seek value for money, maintain financial resilience, maximise external funding opportunities and provide appropriate support to residents experiencing financial hardship, including signposting to welfare advice and agreeing affordable repayment arrangements.

Digital transformation will remain an important part of RPRMO's development. Following the introduction of the HomeMaster housing management system, the organisation will continue to develop digital repairs management, electronic records, performance reporting, resident communications, workflow automation and compliance monitoring. These improvements will support greater efficiency, better information and more responsive services.

Despite the challenges facing the sector, RPRMO has significant opportunities to build on its strengths through improved digital capability, stronger resident engagement, enhanced governance, external funding and partnership working. These opportunities will support continuous improvement, financial resilience and the organisation's commitment to delivering effective, resident-focused services.

2.4. Key Challenges and Conclusion

The principal challenges likely to influence RPRMO during 2027–2030 are:

Challenge	Impact on RPRMO
Building Safety	Increased compliance obligations and investment requirements
Financial Pressures	Higher operating costs and contractor prices
Legislative Change	Continuous review of policies and procedures
Resident Expectations	Increased demand for high-quality, responsive services
Shared Responsibilities	Need for greater clarity under the Management and Maintenance Agreement
Asset Ageing	Increased demand for planned maintenance and capital investment
Climate Change	Greater focus on sustainability and energy efficiency
Digital Transformation	Continued investment in technology and staff capability
Workforce	Recruitment, retention and skills development
Partnership Working	Stronger collaboration across Lambeth departments and external partners

In conclusion, the external environment facing RPRMO is more demanding than at any point since the organisation was established. Increased regulation, heightened expectations around resident safety, financial pressures and changing legislative requirements present both challenges and opportunities.

RPRMO views these changes positively. They reinforce many of the values that have underpinned the organisation for many years: resident involvement, accountability, transparency and continuous improvement.

By maintaining strong governance, investing in its people and technology, working collaboratively with Lambeth Council and other partners, and keeping residents at the centre of decision-making, RPRMO is well placed to respond to the evolving housing landscape.

3. SWOT Analysis

RPRMO enters the 2026–2029 Business Plan period from a position of organisational strength, supported by strong governance, healthy financial reserves, positive audit outcomes, high levels of statutory compliance, an experienced workforce and active resident involvement. The organisation also benefits from a strong community reputation, established contractor relationships and investment in modern housing management systems, including HomeMaster. Resident-led governance and community participation remain central strengths, helping ensure that decision-making is locally accountable and responsive to residents' needs.

However, RPRMO recognises a number of challenges that will require continued attention. As a relatively small organisation, staffing and management capacity can be limited, increasing the importance of workforce development, succession planning and digital efficiency. The ageing housing stock also creates increasing pressure on investment, lifecycle replacement and compliance budgets. In addition, RPRMO relies on effective partnership working with Lambeth Council in a number of areas, including fire safety, repairs, long-cycle voids, allocations and capital investment. Where responsibilities under the MMA are unclear, delays and uncertainty can arise and may affect overall service performance.

There are also opportunities to build on RPRMO's existing strengths. Further development of HomeMaster can improve digital services, reporting, performance management and resident access to information. External funding opportunities can support community investment, while digital engagement can provide additional ways for residents to participate in consultations, surveys and decision-making. Stronger strategic partnership working with Lambeth also provides an

opportunity to improve clarity around responsibilities, reduce duplication and deliver better outcomes for residents.

RPRMO will remain focused on managing key threats including inflation, rising contractor and compliance costs, cyber risks, legislative change, recruitment difficulties and funding pressures. Particular attention will be given to ensuring that uncertainty around shared responsibilities does not adversely affect residents or delay essential services. This strategic analysis provides the basis for RPRMO's six strategic priorities for 2026–2029, with the organisation seeking to build on its strengths, address areas for improvement, take advantage of emerging opportunities and manage risks effectively while keeping residents and the long-term sustainability of RPRMO at the centre of decision-making.

3.1. SWOT Summary Table

Strengths	Weaknesses
Strong governance	Shared responsibilities
Financial resilience	Ageing stock
Experienced staff	Small workforce
Resident engagement	External dependency
Community reputation	Capital pressures
HomeMaster	Capacity constraints

Opportunities	Threats
Digital services	Inflation
Grant funding	Contractor failures
Building Safety investment	Legislative change
Resident engagement	Cyber risk
Partnership working	Climate change

4. Strategic Objectives Action Plan 2026 – 2029

The Strategic Objective Action Plan sets out the key actions RPRMO will undertake to deliver the priorities identified within this Business Plan over the period 2026–2029. The actions translate RPRMO’s strategic objectives into practical and measurable activities, providing a clear framework for implementation, monitoring and accountability.

The Action Plan will be used by the Management Committee, staff and relevant partners to track progress and ensure that strategic commitments are translated into tangible improvements for residents. Actions will be reviewed regularly, with progress, performance and emerging risks reported through RPRMO’s governance and performance management arrangements.

The plan will remain sufficiently flexible to respond to changes in legislation, regulation, financial circumstances, resident expectations and the wider housing environment. Where necessary, actions and priorities will be reviewed during the Business Plan period to ensure that RPRMO continues to focus its resources on areas that deliver the greatest benefit to residents and support the long-term sustainability of the organisation.

1. Maintain 100% statutory compliance across all landlord safety obligations

RPRMO will:

- Introduce regular management and Management Committee reporting on compliance, including any overdue actions and the reasons for delay.
- Monitor Fire Risk Assessments and ensure actions allocated to RPRMO are recorded, tracked and completed within agreed timescales.
- Work with Lambeth Council to clarify responsibility for safety actions where these fall outside RPRMO’s responsibilities under the MMA.
- Undertake regular checks of contractor performance, competence, certification and compliance.
- Maintain accurate records and evidence of completed inspections, works and remedial actions within HomeMaster or other appropriate systems.
- Develop contingency arrangements for critical safety services to reduce the risk of contractor failure or service interruption.

2. Improve repairs, income collection, customer satisfaction and complaint handling

RPRMO will:

- Use HomeMaster to monitor repairs from receipt through to completion, including contractor performance, outstanding works and resident satisfaction.
- Review repairs performance monthly and identify recurring delays, trends and areas requiring management intervention.
- Strengthen income collection through regular monitoring of rent and service charge accounts, early intervention and targeted action on higher-value arrears.
- Develop clear procedures for supporting residents experiencing financial hardship while maintaining effective income collection.
- Monitor customer satisfaction and use feedback to identify improvements in services.
- Ensure complaints are acknowledged, investigated and responded to within agreed timescales and in accordance with the Housing Ombudsman Complaint Handling Code.

3. Strengthen governance, risk management and organisational resilience

RPRMO will:

- Maintain and regularly review the organisational risk register, with clear ownership and mitigation actions for significant risks.
- Strengthen Management Committee and sub-committee oversight through regular performance, financial and risk reporting.
- Develop a workforce and succession plan to address key-person dependencies and future staffing requirements.
- Maintain business continuity and contingency arrangements covering staffing, systems, contractors and critical services.
- Provide ongoing training and development for Management Committee members and staff.
- Review governance effectiveness annually and implement identified improvements.

4. Maintain a healthy financial position and deliver value for money

RPRMO will:

- Maintain robust annual budgets and rolling financial forecasts.
- Monitor expenditure against budget monthly and investigate significant variances promptly.
- Strengthen procurement and contract management to ensure appropriate competition, value for money and contractor performance.
- Review major contracts regularly and identify opportunities for savings or improved service outcomes.
- Maximise income through effective rent and service charge collection, insurance recoveries, appropriate recharges and external funding opportunities.

- Maintain appropriate financial reserves and regularly assess their adequacy against organisational risks.
- Report financial performance and value-for-money initiatives regularly to the Finance & Audit Committee and Management Committee.

5. Increase resident participation and community investment

RPRMO will:

- Increase participation through the Resident Portal, HomeMaster communications, WhatsApp, surveys, meetings and estate-based activities.
- Encourage greater involvement from under-represented groups, younger residents and residents who do not traditionally participate.
- Continue to support community activities, youth provision, older persons initiatives and wellbeing programmes.
- Identify and pursue external funding opportunities to increase investment in community services.
- Provide regular feedback to residents showing how their views have influenced decisions and service improvements.
- Monitor resident participation levels and report progress annually.

6. Strengthen partnership working with Lambeth Council and external stakeholders

RPRMO will:

- Establish clearer communication and escalation arrangements with Lambeth Council for matters involving shared responsibilities.
- Maintain regular partnership meetings to review performance, outstanding actions and emerging risks.
- Develop clearer processes for resolving disputes or uncertainty regarding responsibilities under the MMA.
- Maintain effective working relationships with contractors, emergency services, community organisations and other strategic partners.
- Record agreed actions, responsible parties and timescales to improve accountability and reduce delays.
- Escalate unresolved issues through agreed governance arrangements where they risk affecting residents or service delivery.

7. Embed digital transformation through HomeMaster and related systems

RPRMO will:

- Fully embed HomeMaster across relevant housing, repairs, compliance, resident engagement and performance processes.
- Develop management dashboards providing timely information on key performance indicators, repairs, complaints, income and compliance.

- Increase the use of automated workflows, reminders and alerts to reduce administrative tasks and prevent missed actions.
- Expand digital resident communications, including repairs updates, service information, consultations and notifications.
- Improve electronic document management and ensure records are accurate, accessible and appropriately maintained.
- Review staff training and system usage regularly to ensure the organisation is obtaining the full benefit from its digital investment.
- Assess further opportunities to integrate HomeMaster with financial, communication and other relevant systems to improve efficiency and data quality.

5. Financial Management

Lambeth Council provides RPRMO with an annual Management Allowance, which funds the majority of the services delivered by the organisation. The Management Allowance is funded through the Council's Housing Revenue Account (HRA), which is used to finance the Council's housing services. Rental and service charge income from Council tenants and leaseholders contributes to the HRA, while Council Tax income is held separately within the Council's General Fund and supports other Council services.

The level of Management Allowance is established through a three-year agreement between RPRMO and Lambeth Council, with annual adjustments reflecting changes in relevant costs and circumstances. The current agreement was renegotiated in March 2026 and resulted in an increase of more than 20% compared with the previous year. The revised allowance reflects the changing cost of delivering housing services and takes account of factors including Lambeth Council's own contractor and workforce costs. The allowance is expected to be subject to inflationary adjustments during the three-year period; however, the final level of funding can also be affected by changes in the number of properties managed by RPRMO, including Right to Buy sales and void relets, as well as significant changes in the Council's contract costs.

Given these factors, the level of income available to RPRMO cannot be predicted with complete certainty over the full three-year period. Financial projections have therefore been prepared using a range of reasonable assumptions, as set out in **Appendix B**, and will be reviewed regularly as circumstances change. RPRMO will continue to maintain strong financial controls, robust budgeting and regular

monitoring of income and expenditure to ensure that the organisation remains financially resilient.

A key financial objective throughout the Business Plan period will be to maintain a sustainable operating position and deliver value for money. RPRMO has already identified and implemented savings and efficiencies across a number of areas and will continue to review its expenditure, procurement arrangements and service delivery to identify further opportunities for efficiency without compromising service quality. The organisation will seek to generate appropriate annual surpluses wherever possible, allowing investment in the estate, services and community while maintaining sufficient reserves to respond to significant short-term or unexpected financial pressures.

RPRMO will not rely on reserves or accumulated surpluses to fund any ongoing structural revenue gap. Reserves will instead be protected as an important element of the organisation's financial resilience and will provide capacity to manage major one-off costs, unforeseen pressures or changes in funding. This approach will enable RPRMO to remain financially sustainable, continue investing in its services and estate, and maintain the long-term viability of the organisation.

5.1. Proposed Surplus Investment

As part of the consultation on this Business Plan, RPRMO has sought the views of residents, Management Committee members and other key stakeholders on how any future operating surplus should be used to benefit the estate and local community. The table below sets out the investment priorities identified through this consultation, reflecting the areas stakeholders would like RPRMO to consider when allocating available surplus funds.

Any investment will remain subject to the organisation's financial position, available surplus, value-for-money considerations and appropriate Management Committee approval, while ensuring that sufficient reserves are retained to protect RPRMO against unforeseen financial pressures. The proposed programme will therefore be reviewed annually alongside the organisation's financial position and emerging priorities.

	ITEM	APPROVAL	COST
1	Regenerate the estate playgrounds x 3 (Brockham, Elstead and Hyperion)	Subject to Lambeth approval and Management Committee	Maximum £60,000
2	Expert line marking for parking bays for the whole estate	Management Committee	Maximum £20,000
3	Improve Fencing/Boundary Hyperion House Upper Tulse Hill to Summers Road	Management Committee	Maximum £20,000
4	Install fire rated external bin stores at Hyperion House	Management Committee	Maximum £10,000
5	Install Gym Park near MUGA or Elstead House	Subject to Lambeth approval and Management Committee	Maximum £10,000.
6	Decorate communal stairwells across the estate	Management Committee	Maximum of £150,000.

6. Managing Risk

Effective risk management is fundamental to the long-term success, resilience and sustainability of RPRMO. As a resident-led organisation operating within a changing housing, regulatory and financial environment, RPRMO must identify potential risks early, understand their potential impact and take proportionate action to prevent or reduce their effects. Risk management will therefore be embedded within the organisation's governance, financial management, service delivery and operational decision-making throughout the 2026–2029 Business Plan period.

RPRMO's principal risks include building and fire safety, financial sustainability, service performance, workforce capacity, partnership responsibilities, contractor performance, information management and cyber security, regulatory change and the condition of the housing stock. Particular attention will be given to risks arising from shared responsibilities under the MMA with Lambeth Council. Where

responsibility for repairs, fire safety, compliance, capital investment or other services is unclear, RPRMO will seek early clarification, establish clear ownership and escalate unresolved matters through appropriate partnership and governance arrangements. The objective will be to prevent uncertainty from creating delays, additional costs or adverse impacts for residents.

RPRMO will maintain a risk register which will identify the organisation's principal risks, their potential impact, likelihood, existing controls, responsible officers and further mitigation required. The register will be reviewed regularly by management and reported through the appropriate governance arrangements, including the Management Committee and Finance & Audit Committee where relevant.

Risk management will be treated as an ongoing process rather than a one-off exercise. Emerging risks will be considered alongside changes in legislation, funding, resident expectations, service performance and the wider operating environment. This approach will enable RPRMO to respond proactively to emerging challenges, protect residents and organisational assets, and ensure that resources are directed towards the areas of greatest risk and strategic importance.

6.1. Key Strategic Risks and Mitigation

Risk Area	Potential Impact	Proposed Mitigation
Building and Fire Safety	Failure or delay in completing safety actions could place residents at risk and expose the organisation to regulatory, financial and reputational consequences.	Monitor Fire Risk Assessment actions; undertake regular compliance reporting; ensure competent contractors are used; escalate overdue or unclear actions promptly to Lambeth.
Financial Sustainability	Changes to the Management Allowance, inflation, rising contractor costs, reduced stock numbers or unexpected expenditure could create financial pressure.	Maintain robust budgets and forecasts; monitor expenditure monthly; maintain appropriate reserves; identify efficiencies; regularly review the financial position and Management Allowance assumptions.

Risk Area	Potential Impact	Proposed Mitigation
Repairs and Service Performance	Poor contractor performance, increased demand or limited capacity could lead to delays, reduced satisfaction and complaints.	Monitor repairs through HomeMaster; undertake regular performance reviews; identify recurring issues; strengthen contractor management; monitor customer satisfaction and take corrective action where performance falls below agreed standards.
Shared Responsibilities with Lambeth	Unclear responsibilities could result in delays, duplication, additional costs or gaps in service provision.	Maintain regular partnership meetings; document agreed responsibilities and actions; establish escalation routes; seek clarification of the MMA where required; monitor outstanding Council actions.
Workforce and Capacity	Recruitment difficulties, staff turnover, sickness or reliance on key individuals could affect service continuity.	Workforce and succession planning; staff development and training; apprenticeships where appropriate; cross-training; wellbeing initiatives; business continuity arrangements and contingency planning.
Contractor and Supply Chain Failure	Contractor failure, rising costs or supply chain disruption could affect essential services and increase expenditure.	Robust procurement and contract management; monitor contractor performance and financial resilience; maintain appropriate contingency arrangements; identify alternative suppliers for critical services.
Regulatory and Compliance Change	New legislation or regulatory requirements could increase costs, workload or the risk of non-compliance.	Monitor regulatory developments; undertake regular policy reviews; provide staff and Board training; incorporate new requirements into operational procedures and performance monitoring.

Risk Area	Potential Impact	Proposed Mitigation
Cyber Security and Data Management	Cyber-attacks, system failure or poor data management could disrupt services and compromise sensitive information.	Maintain appropriate system controls and access arrangements; staff training; contingency arrangements; data-quality checks and review of cyber and information-security risks.
Housing Stock and Investment	Ageing buildings and increasing lifecycle requirements could create pressure on investment, compliance and maintenance budgets.	Work with Lambeth on planned and capital investment; maintain accurate asset information; prioritise works according to risk and need; monitor emerging investment requirements and financial implications.
Income Collection and Resident Financial Hardship	Rising living costs may increase rent and service charge arrears and affect tenancy sustainment.	Early intervention; regular arrears monitoring; targeted action on high-value accounts; welfare and debt advice signposting; affordable repayment arrangements and appropriate support for vulnerable residents.
Reputation and Resident Confidence	Poor communication, unresolved complaints or service failures could reduce resident confidence in RPRMO.	Strengthen resident communications; monitor complaints and satisfaction; undertake complaints learning; provide clear information about responsibilities and performance; increase resident participation and scrutiny.
Business Continuity	Major incidents, system failure, loss of premises, staff shortages or other emergencies could interrupt critical services.	Maintain and test business continuity arrangements; identify critical functions; establish alternative working arrangements; maintain key contacts and contingency procedures.

Appendix A – Summary of the Modular Management Agreement (MMA) between RPRMO and Lambeth Council

Modular Management Agreement

Clauses in the Management – The option denotes level of responsibility, with normally Option A representing that function stays with the Council and depending on the function. Option B (either TMO and council together or TMO function) or option C (TMO function) or Option D/E (where there is a range of options option D/E denotes maximum responsibility with TMO). Many clauses are standard clauses.

	Option in MA
Chapter 1 General Provisions	
Clause no.	RPRMO
1. Parties to the Agreement – Lambeth Borough Council and RPRMO	Standard
2. The Council and the Property – Links to a schedule which includes a list of properties and a map of the TMO managed area	Standard
3. The Tenant Management Organisation – the type of legal entity that the TMO is – RPRMO is a registered Industrial and Provident Society	Standard
4. Statement of Exercise of Management Functions under the Right to Manage	Standard
5. Starting Date – same starting date for all services	5A
6. The Tenant Management Organisation's Exercise of Management Functions	Standard
7. Insurance – List of the TMO and the Council's insurance responsibilities	Standard
8. Exclusion of Section 27(13) of The Housing Act 1985 and general Indemnity– TMO and Council indemnifies the other party for loss or damage as a result of error or failure on their part	Standard

9. Confidentiality – TMO and council treats all information relating to tenants and leaseholders as strictly confidential and publish Code of Confidentiality	Standard
10. Equal Opportunities TMO will publish as Equalities and diversity policy as a schedule to the management agreement	Standard
11. Training – TMO will ensure its members, board members and staff have the necessary training to meet obligations set out in the management agreement	Standard
12. Information to Tenants – TMO to provide residents with information about the workings of the TMO	Standard
13. Conflicts of Interest – Board members and employees must declare all personal, private and business potential conflicts of interest and these should be entered in a register	Standard
14. Right To Represent – TMO can act on a resident's behalf if that resident so wishes	Standard
15. Council's Right of Access to Dwellings – Council has right of access to the property and dwellings	Standard
16. Interpretation of this Agreement and General Provisions – About the numbering of clauses in the agreement	Standard
17. Decision to Continue this Agreement – TMO must hold a vote to continue at each AGM and a secret ballot or anonymous questionnaire every 5 years	Standard
18. Variations to this Agreement – Sets out how the agreement can be varied	Standard
19. Failure To Perform [Link to Chapter 7 and Chapter 8] Sets out the procedure of either party fails to perform and links to a Supervision Procedure set out in the schedules if there are serious failings on the TMO	Standard
20. Ending this Agreement – Sets out how the management agreement can be ended by either the Council or the TMO	Standard
Chapter 2 Repairs and Maintenance	RPRMO

1. Repairs TMO is responsible for responsive repairs as set out in schedule 1 Annex A	1B
2. Repairs Council is responsible for some repairs as set out in schedule 1 Annex B	2B
3. Failure to repair – Procedure if either party fails in its repairing duties as set out in the Agreement	Standard
4. Major Works: Initiation by the Council – Council can draw up proposals for major works and must consult the TMO	Standard
5. Requests for Major Works by the Tenant Management Organisation – TMO can request the Council to do major works	Standard
6. Major works – Both the Council and/or the TMO may be responsible for major works	6D
7. Partnering contracts made by the council with third parties in respect of major works – TMO does not have right to take on major works of part of Council partnering contract	Standard
8. Replacement repairs – Replacement of component parts and improvements is a Council responsibility	Standard
9. Insurance – Council makes insurance claims – TMO carries out repairs of its responsibility	9B
10. Estate Services – TMO responsible for services set out in schedule 6	10B
11. Technical advice – Council must provide technical advice of requested	Standard
12. Right to improve and leaseholder improvements – Linked to improvements policy set out in schedule for receiving and progressing requests for resident to carry put improvements	Standard
13. Right to repair – Linked to schedule for processing right to repair claims	Standard
Chapter 3 Rents	RPRMO
1. Confidentiality and procedures –TMO will treat all information as strictly confidential	Standard

2. Rent collection- TMO administers collection of rent into Council's bank account	2B
3. Arrears control – TMO manages all aspects of rent arrears	3E
4. Starting date arrears – TMO manages all rent arrears stating date of agreement	4C
5. Former tenant arrears – Council function	5A
6. HB payments- Not applicable	6A
7. Setting rent payable by tenants – Councils sets the total rent	Standard
8. Notification of rent – Council function	8A
9. Payment of rent due – Not applicable	9A
10. Void allowance – Not applicable	10A
11. Bad debt – Not applicable	11A
12. Void/rent waiver – Not applicable	12A
Chapter 4 Service charges	RPRMO
1. Confidentiality and procedures – TMO will treat all information as strictly confidential	Standard
2. Information – TMO will keep accurate information to enable the Council to collect service charges	Standard
3. Service charge and ground rents billing and collection – Council function	3A
4. Service charge and ground rent arrears – TMO manages arrears	4B
5. Consultation under S.20 of Landlord and Tenant Act 1985 Council function	5A
6. Supplementary provisions in relation to clause 5 Each party will provide information as required for the other party to fulfil its obligations	Standard
7. Other provisions under Landlord and Tenant Act 1985 – Supplying regular statement of accounts to leaseholders – Council function	7A

8. Payment of service charges to the Council – Council function as Council collects service charges	8A
9. Financial incentives and penalties for TMO if collecting arrears	Standard
Chapter 5 Financial management	RPRMO
1. Calculation and payment of allowances – Link to schedule setting out calculation	Standard
2. Payment of allowances – Council pays TMO allowance as set out in schedule	2B
3. Payment of expenses – TMO receives allowances from the council and pays its own expenses	3B
4. TMO's banking arrangements – TMO maintains bank accounts as it sees fit	4B
5. Financial control and accounting standards – Link to financial procedures set out in schedule. TMO must provide Council with budget, quarterly revenue report and annual accounts	Standard
6. Financial year – Runs from April to March	Standard
7. Restriction on investments – TMO must be able to access its funds with maximum 3 months' notice	Standard
8. Reserve Funds – TMO must maintain a reserve fund	8B
9. Major works account Not applicable	9A
10. Financial report & surplus – TMO provides reports and creates surplus fund	10B
11. Loans to the TMO – Council can provide the TMO with a loan or must give written reasons for a refusal	Standard
12. Interest of payments – Either party can charge interest on late payments	12B
13. Set off payments- Either party can deduct money owed from payments due	13B
Chapter 6 Tenancy management	RPRMO

1. Information to applicants and new tenants – Council must provide information about the TMO Link to procedure for TMO introductory meetings with new tenants	Standard
2. Consultation between TMO and Council – Council must consult TMO before altering its allocation scheme and must consider TMO's proposals	Standard
3. Selection of tenants – Local lettings policy for transfers (downsizing tenants), Council selects tenants for all other allocations	3D
4. Transfers – TMO administers transfer applications	4B
5. Intro tenants – TMO monitors Introductory Tenancies	5C
6. Variations to tenancy – Council makes variations to the tenancy agreement	6A
7. Breach of tenancy – TMO is authorised to end tenancies	7C
8. Ending and renewing flexible tenancies – The Council makes decisions following discussion with the Tenant Management Organisation	8B
9. Anti-social behaviour – TMO is authorised to deal with anti-social behaviour and harassment	8B
10. Resident disputes – TMO is authorised to deal with disputes	9B
11. Unlawful occupation – TMO takes action to terminate unlawful occupation	10C
12. Void dwellings – TMO manages void dwellings	11B
13. Right to exchange – TMO administers the Right to Exchange	13B
14. Right to assign – Council administers the assignment	14B
15. Applications to sublet – Council administers applications from tenants to sublet	15B
16. Right of succession – Council administers the Right of Succession	16B
17. Giving consents – TMO and council have responsibility for giving consents to residents as set out in schedule	Standard

18. Right to buy – TMO manages rent arrears Council consults TMO on RTB applications	18B
19. Enquiries before exchange of contracts – TMO responds to enquiries	19B
20. Use of the property TMO must get council's written consent for modernises, improves any structure, or builds any new structure.	Standard
Chapter 7 Staffing and relationship Council	RPRMO
1. Transferring staff and protecting employment under TUPE regulations – not applicable –	Standard
2. Employment of staff- TMO employs its own staff and recruitment policy and terms and conditions of employment are included in schedules	Standard
3. Secondment of staff – not applicable	3A
4. Employment of contractors- TMO maintains its own approved contractor list	4B
5. Access to Council officers – Council must make sure TMO has access to council officers	Standard
6. Liaison officers – Council nominates council officer to be liaison officer between council and TMO	Standard
7. TMO Liaison committee – Council to set up a TMO Liaison committee where more than one TMO in the borough	Standard
8. Council's nominee – Council does not have nomination rights to the board	8A
9. Help to the TMO – Council must consider all requests for help from the TMO	Standard
10. Service of notices – How and on who in the TMO or Council formal notices should be served	Standard
11. Misdirected notices – How to deal with misdirected notices	Standard
12. Notice of legal proceedings – Each party must inform the other of any legal proceedings	Standard

13. Information to be provided – Each party must provide the other party with information it needs to comply with the Agreement	Standard
14. Changes in management or ownership – Council must inform the TMO of any proposed changes at the earliest possible stage	Standard
15. Statutory consultation- Council complies with statutory consultation requirements	15A
16. Non-statutory consultation – Either party can carry out consultation as it thinks desirable but should inform the other party	Standard
17. Complaints about the Tenant Management Organisation's or council's performance as manager of the property dwellings	Standard
18. Disputes and arbitration Link to procedures set out in schedules	Standard
19. Information to the Secretary of State – Either party must provide information to Secretary of State as requested	Standard
Chapter 8 Performance, monitoring, reviewing	RPRMO
1. The Tenant Management Organisation's performance standards – Set out in schedule	Standard
1. The Council's performance standards – Set out in schedule	Standard
2. Regular monitoring and development meetings Council and TMO should hold periodic monitoring meetings	Standard
3. Annual review – TMO reviews its performance and send report to council and residents	Standard
4. Equalities and diversity Council reviews effectiveness of TMO's Equalities procedures	Standard
5. Periodic and special reviews – Council may carry out a review of TMO's performance not more frequently than once every 3 years	Standard
Chapter 9 Definition of terms used in the Agreement	RPRMO

Appendix B – 3 Year Financial Projections

Budget Headings	Budget	Budget	Budget
	2026/27	2027/28	2028/29
	£	£	£
Description			
INCOME			
M & M Allowances Lambeth	1,438,234	1,481,381	1,528,785
Bank Interest	4,000	4,000	4,000
Mobile Mast Elstead House	15,500	15,500	15,500
Miscellaneous Income	60,000	35,000	35,000
Community Development	20,000	10,000	10,000
Total Budgeted Income	1,537,734	1,545,881	1,593,285
EXPENDITURE			
Salary related	658,340	673,482	686,951
Repairs & Maintenance	358,600	358,050	365,211
DLO	18,180	20,000	25,000
Estate Management	49,000	55,000	55,000
Central Costs	120,100	122,862	125,320
Community Development	75,000	80,000	85,000
Committee	10,250	10,250	10,250
Depreciation	10,000	10,000	10,000
Total Budgeted Expenditure	1,299,470	1,329,644	1,362,732
SURPLUS/(DEFICIT)	238,264	216,237	230,553
Transfer to Reserves			
Contingency/Surplus	238,264	216,237	230,553
TOTAL	0	0	0