









Our homeowner offer and standards

We recognise that becoming a homeowner can be daunting and can be a big commitment. We want to help our homeowner customers enjoy living in their home by being clear, open and honest about each of our responsibilities and by being easy to deal with. Our homeowner offer and standard helps our [shared owners](#) and [leaseholders](#) to know what to expect from us.

When buying or selling one of our homes, we will....

-  be open and honest when advertising our homes, providing as much information as possible including the costs (e.g. fees, deposits and service charges) and the responsibilities of a homeowner.
-  keep you informed about the progress of your purchase, letting you know the next steps required by you in your purchase.
-  provide you with a Home user guide on the day you move, giving you all the information, you need to enjoy your home.
-  offer shared ownership customers with the opportunity to apply for [a greater share](#) of their home. We'll be clear on the application process, what you would need to do and costs you would be responsible for.
-  provide a specialist team to [help our shared owner customers](#) if they are looking to move and sell their home.

Although you're responsible for repairs in your home, we will....

-  be responsible for any defects (repairs needed in the first year of a property being built), communal repairs and improvements.
See our Repairs and Planned Maintenance offers for more information. The timescales for attending defect repairs will vary depending on the agreement in place with the developer of your home.



come visit you after the end of the first year of the property being built to make sure there are no outstanding defects.



provide our new build homes with a building warranty, covering the building for any major structural problems. This cover can be for 10 or 12 years.



let you know in advance of any communal repairs or improvements that will cost you more than £250, making you aware of the cost and involving you in selecting who does the work

To help you manage your charges, we will....



send you a service charge statement prior to April each year, outlining your estimated service charge for the coming year and how this compares to the previous year.



Provide you, on request a report detailing the quarterly or annual repairs carried out to the communal areas that you are being charged for.



contact you each September advising of what has been spent in the previous financial year, provide an annual statement confirming any over or under charges for the previous year and apply an adjustment to your account by the end of October.



send you an annual sinking fund statement (where applicable) giving details of; the balance of the fund, interest earned after tax and the money that has been paid in and out.

See our [Paying offer](#) for more information on how we will encourage, support and enable customers to manage their accounts.

We know we've been successful in delivering our offer and standard when....



you are consistently rating your moving in experience 8 or above out of 10.



you are consistently rating your overall satisfaction with us a 7 or above out of 10.