

Home Ownership sales Service Standard

Our **Home Ownership Service** runs from the **time** a **customer** is **provisionally selected** for **one of our homes**, until after your sale has completed.

This service standard relates to sales of homes under our shared ownership and shared equity schemes.

Our Promise

We aim to provide a professional, customer focused and informative service to our new customers.

We will:

- Provide a high quality customer focused service
- Promote our Customer Service Standard, so that you know the standard of service that you can expect from us
- Be understanding of your circumstances and treat you fairly and sensitively
- Provide support and keep you up to date with the progress relating to the purchase of your new home
- Find out about your circumstances and check that you meet our eligibility criteria
- Explain why we ask for your personal information and how we will use it
- Tell you about the main responsibilities which relate to your purchase.

Contact

We will provide:

- A full sales pack, outlining the sales price and the monthly rent payable (if a payment of rent is applicable)
- Provide you with a handbook, explaining your responsibilities as a home owner
- Carry out an accompanied viewing at the properties of interest to you
- Meet you at your home following legal completion.

Sales Process

We will:

- Ask our preferred Mortgage Advisors – Mortgage Talk to call you to discuss your circumstance and to complete a financial assessment detailing your income and expenditure to ensure that your new home will be affordable
- Following receipt of your completed application form, we will process your application and let you know the outcome within 10 working days
- Provide you with an acceptance letter, outlining all the information relating to the sale
- If we are unable to accept your application, we will let you know the reasons for our decision
- Make you aware of all the associated costs that will be incurred during the purchase process
- Provide you with a draft copy of the Home Owners Handbook, so that you understand the main responsibilities relating to your purchase and check that you are able to meet them.

Following completion of your New Home

Once a completion date has been agreed, we will arrange to meet you at your new home (new build sales only) to:

- Provide you with a demonstration of the appliances within your home
- Explain how to use the heating and hot water system
- Show you the location of the stop tap and consumer unit
- Advise you of the defects liability period and provide contact numbers for reporting any defects
- Provide you with details and meter readings for all of the utilities supplied to your home.

Information – all sales

We will provide you with a Welcome Pack which will include the following information:

- A welcome letter, including information about paying your rent
- A Home User Guide – new build sales only
- A copy of the Buildings Insurance Schedule (if applicable)
- A Home Owners Handbook
- User manuals for all appliances fitted to your home (new build homes only)
- The buildings guarantee certificate (new build homes only).

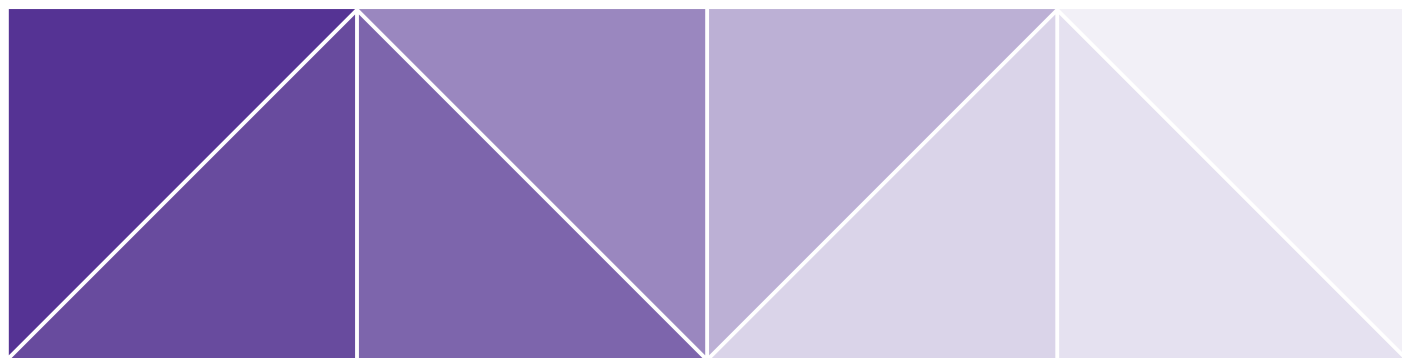


Monitoring and Review

We will monitor the performance of our new sales service in the following ways:

The area of service	How it will be monitored	When
Our promise	Survey of all new customers	Within six weeks of the completion of the sale
	Audit of selected files	Quarterly
Contact	Survey of all new customers	Within six weeks of the completion of the sale
	Audit of selected files	Quarterly
Application process	Survey of all new customers	Within six weeks of the completion of the sale
	Audit of selected files	Quarterly
Following completion of your new home	Survey of all new customers	Within six weeks of the completion of the sale
	Audit of selected files	Quarterly
Information	Survey of all new customers	Within six weeks of the completion of the sale
	Audit of selected files	Quarterly

We will monitor and review how we are performing against this service standard. We will review this service standard at least every two years.



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