

# Your ReSI Home

## Customer Charter

Our number one priority is for our customers to have a positive experience of shared ownership. Our aim is to have satisfied, happy customers living in good quality housing.

### Our Promise

- We will make owning a shared ownership home an enjoyable and easy experience for you.
- You will receive a respectful and friendly welcome from our experienced team and will always receive clear, simple and transparent communications.
- We will provide you with information and support so that you can make an informed decision whether it be finding the right home, staircasing or selling and moving on.
- We are constantly working to improve our standards to meet your housing aspirations.

### Our Commitment

- We will listen to you. We aim to understand your unique situation and to guide and support you at every step throughout your shared ownership journey.
- Our friendly, knowledgeable and professional team will provide a reliable and responsive service at all times.
- We will do what we say we will do, including complying with our Customer Charter and adhering to professional Codes of Conduct and Codes of Practice.
- We will do our best to resolve any complaints or concerns promptly.

### In return we ask that our Shared Owners;

- Always treat our staff with courtesy and respect.
- Contact us straightaway if you have a problem or concern about your property or the shared ownership process.
- Comply with the rules and regulations as set out in your lease.

## Our New Home Standards;

- To ensure that you are fully informed of all the features of your new home and how to use these, we will carry out a home demonstration service when you move in.
- To give you and your lender peace of mind, all new homes will have appropriate NHBC (or equivalent) cover enabling major defects to be rectified over a 10 year period.
- To give you certainty over your annual rent increases, the rent for your home will not be increased by more than the retail price index (RPI) plus 0.5% each year.
- We will ensure that ground rent is not payable by our shared owners on new build homes.
- We will ensure that the purpose of any service charge and the services provided are explained to you so that you are fully informed of the costs associated with your new home.
- We believe it is important that you have a say in how your building is managed and will take your views into account wherever possible.
- We will provide 999-year leases for homes completed from 2022 onwards so that you don't incur the cost of having to extend your lease in years to come.
- We believe that good quality design creates happy, healthy places to live. We will ensure that new homes are built to the Design Quality standards set out in the New London Plan and the Homes England requirements, including the latest government National Design Guidelines,
- We will ensure that your new home is indistinguishable from market housing because we feel that design and quality are important.
- We recognise that the world has changed and people use their homes differently. We will provide new homes with room for home working or study, if needed.
- We will provide new homes with access to a garden or balcony because we recognise that outdoor space is important for healthy, happy living.

### Our Standards for all Shared Owners;

- To ensure that you receive value for money, we will review service charge budgets to ensure this is achieved.
- Health and safety is our number one priority, we will regularly inspect developments and communal facilities to ensure they are safe and well maintained.
- We don't believe in charging our shared owners fees, so will not charge you for staircasing, assignments, consent for improvements or provision of additional information.
- To reduce costs for you associated with lease extensions, we will extend leases to 999 years or the maximum term we can for a nominal charge of £1.00 for current shared owners.
- You have the right to increase your ownership share in stages to become the outright owner. To increase flexibility, we also offer the Shared Ownership + option which allows you to purchase a further 1% of the value, not more than once each year, over 15 years at a pre-determined price.
- We want to support you should you face financial hardship and may agree to buy back part of your share, at market value, to help reduce your mortgage payments during a difficult period.
- Where ground rent is payable, we will try to negotiate with Freeholders to eliminate these or reduce these to a minimal level.

### Selling or moving on;

- We recognise that buying or selling your property share can be a stressful process and we will do all we can to make the process as smooth as possible for you.