

Shared ownership:

charter for housing



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Shared ownership is increasingly important as a route for many households to realise their aspiration to own their own home. It has received significant investment from government with the challenge to deliver up to 135,000 new homes. There is an improved recognition of the role of the product in the market – a [report](#) by CIH/ Orbit found that 51% of people surveyed recognised the product and increased support and interest from lenders and investors.

The CIH shared ownership charter is a flexible framework that enables organisations to develop internal procedures to deliver a consistent customer experience in buying, owning, and selling their shared ownership home. It is intended to support both new and existing providers in the delivery of shared ownership management and new homes for the future.

By signing up to the CIH shared ownership charter, you are making a public commitment to champion and raise awareness of shared ownership. You are also committing to developing a consistent and integrated approach to shared ownership which balances the needs of the business with outcomes for the customer.

Please refer to page 5 for our list of frequently asked questions in using CIH charters.

There are 6 core principles underpinning the shared ownership charter for housing:

1. Sign up is voluntary and based on self assessment
2. It has been developed using sector expertise
3. It is flexible and can be tailored to suit the outcomes that matter to you and your customers
4. It is focused on outcomes, not on processes
5. It drives sector-led improvement
6. It complements existing frameworks or initiatives

What are we signing up to?

	Core commitment	We can demonstrate that
1	Shared ownership (as part of a mixed portfolio) is seen as a corporate and strategic priority	<ul style="list-style-type: none"> • The board and senior staff understand and are able to articulate both the drivers for developing our shared ownership offer and how it addresses housing need • The development and investment in shared ownership is made at a strategic level and as part of wider approach of developing a mixed portfolio of housing tenures according to local need • We have assessed the product and understand how its provision fits with our charitable status (applicable for organisations with a charitable status).
2	We understand the markets in which we work	<ul style="list-style-type: none"> • We work to ensure that our data is robust and used effectively • We will use data and appropriate tools to understand the markets in which we are operating and our impact on supply and demand • We gather market intelligence in order to understand better the impact of the product on current and future customers • We are open to working proactively with key stakeholders, including local authorities and the Help to Buy Agents • We are committed to working with lenders to adopt an industry standard on the protocols and processes to support shared owners when they encounter difficulties in maintaining rent/service charge payments.

What are we signing up to?

	Core commitment	We can demonstrate that
3	We are committed to provide an expert, consistent and seamless customer experience	<ul style="list-style-type: none"> • Our internal processes are joined up and all staff understand their function in the process • All relevant staff are trained and equipped to play their part in the processes/ functions which are designed to deliver our service effectively, taking a customer orientated approach • We have developed a range of internal service standards to promote consistency of approach and delivery • We clearly set out roles and responsibilities for all staff involved in the process to create a seamless service. The functions of sales, marketing and management are clear.
4	The information we provide to our customers is accessible and communicated clearly and openly	<ul style="list-style-type: none"> • All of our marketing and sales material, leaflets, website text and other material is clear, transparent and designed with the customer in mind • The information and guidance we provide is designed to enable the customer to make an informed choice in their purchase decision • We provide clear and concise information on the key roles and responsibilities of all parties e.g. repairs and maintenance, rent increases, service charges, staircasing and resale.
5	We are committed to continuously review and improve the services we deliver to both new and existing customers	<ul style="list-style-type: none"> • We seek regular feedback from customers on the services we provide and use the information to inform our service development and delivery • We use the organisation's scrutiny and other processes to examine and drive improvements in the service • We engage with stakeholders to improve and grow the shared ownership product/ market across our area(s) of business – both at initial sale and through the lifecycle of the shared ownership product (including staircasing and resales).

Resources

CIH (2014) [How to improve your services with CIH charters](#)

HCA (2015) [Model leases for use by Registered Providers from 2015](#)

CML, HCA and NHF (updated 2016) [Shared ownership: joint guidance for England](#)

BSA, CML, HCA and NHF (2014) [Handling arrears and possession sales of shared ownership properties](#)

HMRC, HCA and Charity Commission (2009) [Affordable home ownership: charitable status and tax](#) (guidance). See also below

HMRC (updated 2016) [Annex vii Affordable home ownership: charitable status and tax](#)

CIH Charters: FAQs

How do we sign up to a charter?

You will need to sign up to each charter individually. Initial sign up is voluntary and is based on self-assessment. Complete all the details on the online form and submit it to us electronically. We will send you an email confirmation immediately on receipt of the form. We will follow this up with your certificate which you will receive by email within five working days.

What do we get?

You will receive a certificate to display in your organisation. We will also send you an electronic version of the charter logo that you can use on materials such as letterheads, website, and newsletters.

Do we need to meet all of the commitments and outcomes?

No, the charter is a flexible framework that can be adapted to your circumstances and priorities. We recognise that there will be a wide range of diverse organisations who will want to sign up to the charter and, as such, not all of the commitments and outcomes will be appropriate. The aim is for you to work with your tenants to understand what issues are important to them, and work towards ultimately achieving this.

Can we sign up in partnership with other organisations?

Yes, it is entirely up to you whether to sign up individually or with partners just remember to let us know how you want your certificate to be presented.

CIH Charters: FAQs

How long is our sign-up to the charters valid for?

The charters will be valid on an ongoing basis unless there is a fundamental need to change them significantly. We aim to work with you to ensure that the charter remains up-to-date, outcome focused and relevant so we may tweak them from time to time. However, there will be no requirement to re-sign again following minor changes.

What additional benefits are there?

Organisations that sign up to each of the charters will be able to access a web portal where they can share their good practice and learn from others. In addition, participating organisations will be able to take part in an online practice network. Please see individual charters for further details.



Contact us:

e: policyandpractice@cih.org
t: 024 7685 1777

Sign up to the charter at www.cih.org/charters