

# SERVICE STANDARD:

## Sales

This standard explains about the level of service you can expect from Your Housing Group (YHG) from your initial enquiry to becoming a Homeowner/ Leaseholder or completing your Assured Shorthold Tenancy Agreement.

### SALES STANDARDS COVERS THE FOLLOWING:

- Shared Ownership
- Outright Sale
- Retirement Living
- Private Rental
- Rent to Buy

Your Housing Group advertises properties across a wide range of digital channels using the YHG website, social media, email and content marketing, as well as offering virtual tours, property portals, site signage, events and aerial drone footage.

### WHAT YOU CAN EXPECT FROM THE SALES TEAM

#### We will:

- Provide an excellent service with knowledge of each development;
- Deal with enquiries relating to sales, leases, Assured Shorthold Tenancy Agreements, tenure types, prices, rent, service charge costs and care charges for retirement living (including applicable sinking fund provisions);
- Offer show home viewings or virtual viewings;
- Guide applicants to meet affordability eligibility;

- Support applications for properties including on-line applications to meet Help to Buy shared ownership eligibility criteria;
- Complete the reservation and approval process;
- Provide guidance to agree the sale or sign your tenancy agreement; and
- Support you with the exchange and completion process, and explain what you can expect when you move into your home.

### SALES ENQUIRIES

#### We will:

- Provide you with information on the sales process for your property tenure e.g. shared ownership, outright sale, retirement living, private rent or rent to buy. Additional information for staircasing (purchasing further shares in your property) and retirement living re-sales or other leasehold or freehold enquiries;
- Provide sales prices, percentage purchase options and advise the rent payable on the percentage of the property that you do not own;
- If applicable, provide service charges, management fees, advise sinking fund provisions and any other additional charges (providing actual cost breakdowns);

- Provide lease guidance in accordance with each local authority and all planning requirements;
- Share the Help to Buy criteria for shared ownership eligibility in accordance with the Government guidelines available on [www.gov.uk](http://www.gov.uk); and
- Finalise a show home viewing or alternatively offer a guided virtual tour available on the YHG website [yourhousinggroup.co.uk/find-a-home](http://yourhousinggroup.co.uk/find-a-home)

### EXPLANATION OF SHARED OWNERSHIP LEASEHOLD OR FREEHOLD

#### We will:

- Explain lease terms and any restrictions;
- Provide percentage purchase options and advise figures for rent payable on the percentage not purchased;
- Advise of any applicable service charge, management fees or maintenance costs;
- Provide costs relating to sinking fund provisions;
- Advise of any restrictions in accordance with local authority planning conditions;
- Provide options of staircasing to buy further shares in the property to successfully staircase out when you will no longer pay rent and you own the property outright; and
- Offer advice on the purchase of the freehold.

### EXPLANATION OF ASSURED SHORTHOLD TENANCIES

#### We will:

- Explain the options available against each tenure type;
- Share available tenancy terms;
- Provide rental figures and service charge costs;
- Provide our process guide to explain what happens from the point of reservation to moving in, and subsequently managing your tenancy; and
- Submit your application with our appointed referencing company for approval.

### DURING THE VIEWING

#### We aim to:

- Discuss the property tenure and prices and specification.
- Answer any queries you may have concerning the property and local amenities.
- Proceed to reservation.

### PROCEED TO RESERVATION TO PURCHASE

#### We will provide you with information which will explain:

- How to complete the online Help to Buy application to ensure the qualification for shared ownership, by visiting [www.helptobuyagent1.org.uk](http://www.helptobuyagent1.org.uk);
- Why YHG requires you to complete the YHG application forms to be submitted for approval with required documentation in line with the YHG Process Guides;
- How applicants will be assessed via a checklist, and the terms and conditions of the lease, so that you are fully aware of how much you are buying;
- When a reservation fee will be taken; and
- That solicitors will be formally instructed, and a Memorandum of Sale will be issued to our solicitor who will issue the legal paperwork to all parties.
- **Exchange and Completion:** Once solicitors have carried out searches and the mortgage offer has been approved an exchange date will be set. On completion you will be expected to pay an apportionment of the rent and service charge (if applicable).

### PROCEED TO RESERVATION FOR RENT TO BUY OR PRIVATE RENTAL

We will provide you with information which will explain:

- How to complete your application;
- The process for the referencing and reservation payment with our appointed referencing company; and
- Information regarding payments.
- **On Completion of Sale:** Once the solicitors have confirmed completion has taken place, the keys will be released, and a member of the Sales Team will meet you at the property for the handover of your Home User Guide.

### HOME USER GUIDE

This shares important information about your new home.

- Guidance and contact numbers for reporting repairs and defects during 12-month repairs and defect period.
- Contains documents (Warranty Provider Certificate, EPC Certificates, Building Control Certificate, Building Regulation Certificate of Compliance, Gas Safety Certificate, Electrical Safety Certificate (NICEIC), Fire & Smoke Certificate, Mechanical Ventilation Certificate, Boiler Benchmarking Checklist).

### WHAT WE EXPECT FROM YOU

- To provide all the required information required as part of your application as detailed in the YHG Process Guide.
- To follow our approval process for Lease and Tenancy Agreements.
- To provide information as soon as possible to our appointed referencing company.
- To keep in touch with your solicitor to ensure they are working towards required deadlines. We will need to see your mortgage offer for approval.
- On completion you will be expected to pay an apportionment of the rent and service charge (if applicable).

### AFTER YOU HAVE MOVED INTO YOUR NEW HOME

- Your Response is available for reporting repairs and defects.
- The Sales Team is available for support with additional queries or concerns.
- We'll ask for your opinion on the condition of your new home, as well as your opinion of our sales service.

### HOW WE WILL MONITOR THESE SERVICE STANDARDS?

- After you have moved in, we will contact you to complete a survey to ensure we are meeting our service standards. We will measure your overall satisfaction with the service provided by our Sales Team. Your feedback will be reviewed and used to improve our service.