

Shared Ownership Customer Charter

We aim to make your home buying experience as enjoyable and informative as possible.



We are committed to providing affordable shared ownership homes across the whole of England

...and aim to become the leading private affordable housing provider in the country

We are dedicated to providing a low-cost way of buying a shared ownership home. We deliver homes that range from studio flats to four-bedroom family houses.

Whether you are a first-time buyer purchasing a property, or a previous homeowner now looking for a new home, we want to ensure that buying a home is achievable. Our Customer Charter sets out the high level of service you can expect from us.



Our team

Our experienced Sales Team aim to deliver a service which is - clear, simple and easy. They will support and guide you and are people you can trust every step of the way.

We will give all customers interested in buying one of our homes details of the specific property. This document shows all the costs associated with buying the property and an indication of what future rental increases might look like. It also highlights some of the important points you should know about the lease.

Our team have been trained to understand:



their responsibilities to you



the company's main legal responsibilities to you



the commitments made under our Customer Charter.

Contacting us

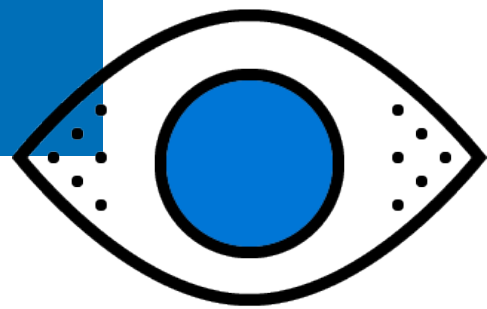
We will give you the contact details of both your Sales Consultant and the Sales & Marketing Director who will provide you with detailed pre-contract information to help you make an informed decision about buying a property.

After exchange

Once you have exchanged contracts, a member of our Customer Care Team will be on hand to ensure you understand how your new home works, and you have a seamless move. They will also provide you with contact details so you will know who to contact should you have any queries once you have moved in.



Communicating in a fair and transparent way



We will always treat you with fairness and respect, and ensure our communication is clear, accessible and timely. This will include the following commitments:

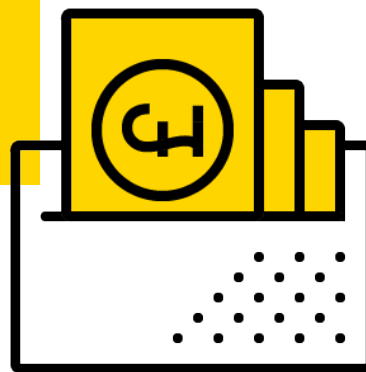
Legal Information, Communication and Marketing

We will:

- ✔ Ensure our marketing and advertising material is transparent, comprehensive and clearly states any points of concern rather than hiding them in the small print.
- ✔ Supply you with the name and telephone number of the staff members responsible for helping you at every stage of your purchase and answering any questions you may have.
- ✔ Be in touch at least once a week during the buying process, either by telephone or email, to make sure you are kept up to date and we can help with any queries you may have.
- ✔ Provide you with detailed information about your new home, including information about rent and service charges, your management provider and how to raise any queries or concerns.
- ✔ Provide information on your responsibilities as a shared owner, any key restrictions relating to your home and details of how to buy more shares in the future and the costs associated with this.
- ✔ Provide you with a location and development plan, floor plans of the property (with approximate room sizes) along with details of what fixtures and fittings will be included.



Delivering a home that you can afford



Providing you with timely information and ensuring you are supported throughout your purchase is important to us. Our principles for delivering this are shown below.

The Buying Process

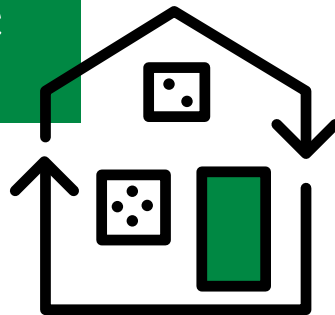
We will:

- ✔ Ensure that you have appointed a solicitor or conveyancer to deal with the legal formalities involved with buying a property and represent your interests.
- ✔ Provide accurate information regarding your cancellation rights.
- ✔ Give you information regarding your new home warranty cover and any other guarantees and warranties from which you may benefit.
- ✔ Make sure that any monies deposited with us are protected.
- ✔ Keep you fully informed and updated with information on when we anticipate completion of your property. Completion is when the sale is final and all the money has been transferred. At this stage, you become the legal owner of the home. The date of legal completion will be agreed with you and fall within the notice period already agreed in the contract of sale.

If you are not satisfied with any part of your new home, you can contact our Sales & Marketing Director in the first instance at denise.stewart@landgah.com. Our Customer Charter commitments do not affect your statutory rights.



Homes fit for the future



Providing you with a safe, secure and well-built home is what we are here for. To meet this we have highlighted below our key commitments.

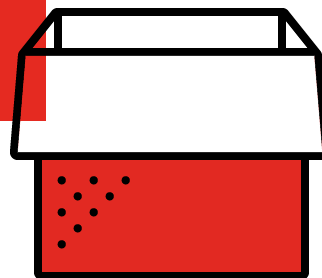
Your Home

We will:

- ✔ Ensure that all homes have a comprehensive quality check in line with the property warranty guidelines.
- ✔ Check:
 - all sanitaryware, taps, baths and panels, wastes and overflows, showers including doors and frames, and that all mastic is neat.
 - kitchen appliances are tested, and come with 12 month warranties.
 - the heating, hot water and programmer.
 - all windows and doors open, close and lock.
 - all lighting and electrical sockets have a test certificate.
 - carpets and flooring are fully fitted (as detailed in the brochure).
 - all keys are provided and labelled.
- ✔ Be transparent about the rent you pay and how this is calculated.
- ✔ Provide you with service charge estimates which have been checked to ensure accuracy.
- ✔ Provide you with a lease which demonstrates best practice in the industry by giving you the longest lease available (the length of your lease will be detailed in your reservation form);
Houses If we own the freehold, we will provide you with a 990 year lease.
Apartments On our brand new properties, we will always provide you with the maximum lease term available and we always provide a minimum lease term of 250 years.
Existing Customers We will not charge you a premium for extending your lease and will only charge you for actual costs incurred if you do need to extend your lease.
- ✔ Aim to deliver homes that minimise the impact to the planet and improve affordability for customers. 97% of our new homes are EPC B rated or better, which is above the performance of new homes in the wider housing market.



Moving into your new home



Before the big day, we will ensure you are given all the information you need to know about your home and key contacts should you need to contact us.

Completion and Handover

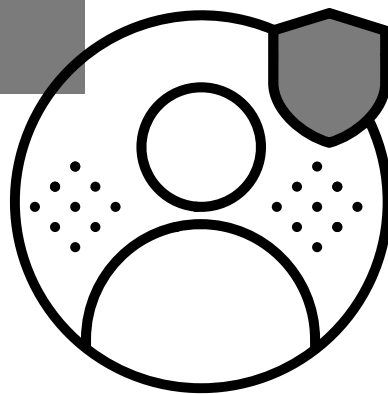
We will:

- ✔ Meet with you at the property at an agreed time prior to you moving in, to show you how everything in your home works.
- ✔ Walk you through your new home once you've legally completed on the property, take meter readings with you and hand over the keys. We will make sure that your home is clean and ready for you to move into.
- ✔ Give you an information pack on completion that will provide you with all the relevant details about your new home including health and safety, electrical appliances, operating instructions, an explanation of our after-sales procedure and details of our management provider.
- ✔ Give you details of the Management Provider who will be looking after you and your home. Management Providers are there to provide local housing services and expertise in partnership with Legal & General Affordable Homes. For example; helping you move into your home, collecting payments, and providing ongoing customer support once you've moved in. All management providers are regulated and have committed to delivering great customer services to our residents.
- ✔ Provide support from one of our regional management providers who will answer any queries you have and ensure the services provided to your home are done so to a high quality. However, we hope there will be no problems after you have moved in.
- ✔ Ensure that for your peace of mind, your home is covered by a 12-month defect liability period from the point it is completed which will include emergency repairs. In addition, your home will include a 10-year new home warranty cover.



Putting your safety first

We continue to put customers safety first, including being ready to meet new building standards as they are introduced. We've listed some of the measures we take to keep customers safe in their homes below.



Health and Safety

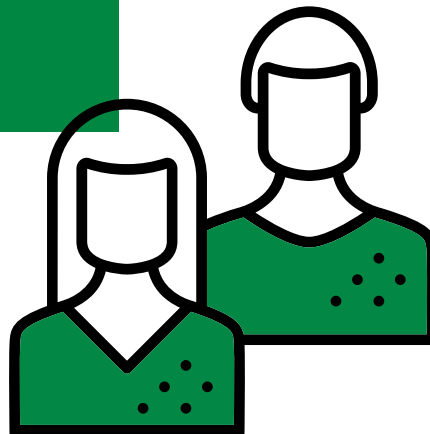
We will:

- ✔ Arrange pre-agreed site visits for you to view your home where possible. However, as building sites can be dangerous, we will accompany you and provide the necessary protective equipment.
- ✔ Provide health and safety advice if you are visiting the development and if you are living on a development where construction work is continuing.
- ✔ Fully check and test your services before you move in. These checks will include gas, water, electric heating etc and any certificates will be provided.
- ✔ Make sure we carry out regular fire and safety checks on all apartment buildings to make sure your home meets our safety standards.
- ✔ Provide all customers who live in a high-rise block (over 18m) with a plan on how we will share information, get you involved in decision making and how we will keep your home safe.



Our customers' experience

To improve the experience of our customers and build better relationships.



We will:

- ✔ Seek feedback from you at key times of your journey with us. This will help us learn, improve and understand the experiences our customers have with the services we provide.
- ✔ Make it easy to make a complaint. We will work with you to resolve any problems and ensure all issues are resolved as quickly as possible to your satisfaction.
- ✔ Continue to make sure your Housing Management Provider is easy to contact to help you with any questions or issues you may have.
- ✔ Invite you to join our volunteer Customer Panel. This allows you to share your thoughts on the product and services we provide by periodically taking part in focused tasks.
- ✔ Use clear, simple language when communicating with you. This includes adapting our approach and offering additional support when needed to ensure our services are as inclusive and easy to use as possible.



Customer satisfaction is important to us.

We welcome feedback from our customers at any point.

In addition, we conduct independent surveys at various points throughout the buying process.

If you are not satisfied with any part of your new home, you can contact us at customercare@landgah.com or you can visit our website for more information.

sales@landgah.com
landgah.com

