Shared ownership post-sales review
March 2025
Customer focus group – 4 customers attended

Discussion question - Do you have experience of stair casing or re-sales service?	Managers response	Action
Although the customers had no experience of staircasing or re-sales, all agreed that a clear and easy to understand guide would be beneficial (including fees and hidden costs).	We are required to have the house valued at the time you are starting to think about the process, using a RICS qualified valuer to determine the value of your home. There are exceptions to this due to different lease types, where the valuation would be determined by the housing price index.	We will review the content of our current page on our website around stair casing to ensure that it is in plain English and has all the information feedback at the focus group. We will aim to complete this during Q1 (Apr - Jun 25) **Update April 2026: We now have a dedicated guide to staircasing on our website.**
Question: Would there be any kind of discount?	Unfortunately, there isn't any discount.	N/A
Question: When is the house valued?	We are required to have the house valued at the time you are starting to think about the process, using a RICS qualified valuer to determine the value of your home. There are exceptions to this due to different lease types, where the valuation would be determined by the housing price index.	N/A

Question: We make improvements to our home to make sure it's kept up to standard. Is this considered?	When the house is valued, it will be based on works done to the property, they would make an assessment to ensure you are not penalised for this. If you made changes to your home that significantly added value to your property, the valuer would not be allowed to consider that.	We will make sure this information is clearly detailed in our post sales information on the website. We will aim to complete this during Q1 (Apr. - Jun 25). **Update October 2026: We have added guidance to the questions and answers section of our website. It explains that when customers buy more shares in their home, Selwood Housing works out the price without including any extra value their improvements have added. This means customers do not pay for their improvements twice.**
Discussion question - Would you pay for professional photographers or like the option?	**Managers response**	**Action**
The majority would prefer to take their own photographs, as it would come down to additional cost that many could not afford on top of all other fees. But said it would be good to have this as an option, especially for those that are not confident taking photographs, but not mandatory. One customer said it would be something to consider if Selwood Housing arranged it and there was a possible discount. Customers felt the fee could include a photographer. It would be a good idea to ensure decent quality, plus often criteria for level of quality to show on web etc but comes with an additional cost.	Selwood can charge a fee as an estate agent does, we can charge up to 1%. But we keep it lower and we charge for our reasonable costs only. We could potentially investigate packages that would include photographer.	Following the customer feedback, we will review the sales offer in more detail. We will aim to complete this during Q2 (Jul - Sept 25). **Update April 2026: Based on customer feedback, the decision has been made to not offer a photographer package service beyond the re-sales service we offer.**

Discussion question - Should we send information about stair casing, e.g. with rent statements?	Managers response	Action
The customers said it would be too much information to share on a regular basis. **Suggestion:** A reminder at the bottom of a letter, where to find the information would be useful. **Suggestion:** Use the 'My Selwood Housing' portal as a place for customers to find information, guides and costs without trying to navigate a lot of webpages or being overwhelmed with a lot of information. One customer said that any information would be worthwhile, as they felt they weren't told anything in detail during the process, and not enough aftercare.		We will investigate both suggestions. 1. We are reviewing our post sales offer and communication. We'll look at how best to remind customers of the post sales information, such as adding links on standard emails and letters. We will aim to complete this during Q2 (Jul - Sept 25). 2. The My Selwood Portal will be upgraded; we will involve customers on this and ask for their views on what we can do to improve customers experience. Provisional plans are to start working on improving the portal in 2026. **Update October 2026: (1) We will start reminding customers about stair casing in the rent letters they are sent in 2027. (2) We started a consultation on the portal in October 2026**
Discussion question - Do you have any experience of requesting any alterations, adaptations or improvements? If yes, what was your experience?	**Managers response**	**Action**
One customer had experience of requesting an alteration to their home on two occasions. The first occasion was straight forward, with quick responses. The second occasion has been different, they received a response to the initial request, but no further communication.		We have recognised that this is below the level of service expected. The post sales customer service is being improved, and we have created a new role, moving it away from the current area and into the development team. The new position will take effect from May 2025. **Update April 2026: The service standard is now published. We will acknowledge an enquiry in two working days and aim to process requests to make an alteration within 28 days. See the service standard for more information.**

One customer mentioned that finding information on this is quite difficult. It appeared to be across several different pages on the website, making it hard to navigate.		We will review the post sales information on the website in terms of content and navigation. We will aim to complete this during Q1 (Apr - Jun 25). **Update April 2026: We have reviewed our website pages, so the information is easier to find. We will continue to review and improve the pages as the website itself evolves and improves.**
Question: Is there a fee for requesting permission for an alteration (administration fee)?	Yes, we do currently charge an administration fee. Details of the fees we charge can be found on our web site - see the buyer's guide page 17 and 18.	N/A
Suggestion: Provide an easy-to-understand content table/tier list of type of alteration, permission required, cost involved all in one place.	This is valuable feedback as we want to simplify the process for our customers.	We will make sure the information on alterations, improvements, and relative permissions is clearly detailed. We will aim to complete this during Q2 (Jul - Sept 25). **Update October 2026: We have added an alterations policy and guide to the website.**
Discussion question - This set of permissions for improvements, alterations and extensions are part of our service standard. What are your thoughts?	**Managers response**	**Action**
If the list is not complete, there would be many grey areas. For example, if you wanted to replace a radiator with a towel rail. Would this be classed as a heating system upgrade, do I need permission etc. A bit more clarification on the grey areas e.g. plumbing, heating, lighting, tiling etc. What I can do myself, and what I can't.	This feedback is helpful, although we have to make sure we don't oversimplify things as there would be a danger of creating more grey areas.	N/A

The lease states that the customer must get permission for any alterations/changes. You have explained the different types of alterations that do or do not require permission. **Question:** What should we be doing?	If you are in any doubt at all, we would prefer that you contact us for advice, in the first instance.	N/A
Suggestion: Use a clearly laid out, easy to understand flow chart, the customer can go straight to it and understand the process, requirement and permissions required.		We will make sure the information on alterations, improvements, and relative permissions is clearly detailed. We will aim to complete this during Q2 (Jul - Sept 25). **Update October 2026: We have added an alterations policy and guide to the website.**
Suggestion: Categorise into rooms, e.g. bathrooms (list things that a customer might want to change (tiles, taps, bath, basin) and then detail if permission is needed etc)		We will make sure the information on alterations, improvements, and relative permissions is clearly detailed. We will aim to complete this during Q2 (Jul - Sept 25). **Update October 2026: We have added an alterations policy and guide to the website.**
Discussion question - What are your thoughts on the presales service standard we have set?	**Managers response**	**Action**
One customer said everything was seamless from the initial onset. It was a great experience and had enough time to do everything needed.		N/A

One customer is the second owner of the property and felt that there was no information from Selwood Housing around what is and isn't expected. It would be a huge benefit is Selwood Housing connected with second owners or provided welcome/information packs to avoid any misinformation or confusion.	It is important to us that all customers receive an acceptable standard of service and have a full understanding of what is and isn't a responsibility of the new owner. We have made the decision to create a new role within the development to team that will focus on the resales.	The post sales customer service is being improved, and we have created a new role, moving it away from the current area and into the development team. The new position will take effect from May 2025. As part of that we will look at where shared ownership customers sell their homes to new customers and the service we give to those new customers. **Update October 20256: We have recruited a post sales advisor. The service and responsiveness have already improved. They are continuing to review and improve the information on our website and customer communication.**
One customer mentioned the cooling off period, saying it wasn't made obvious when this would come into effect. In the initial stages, their property was only at foundation stage when they viewed the plot. **Question:** Does the cooling off period start at this point or from the initial viewing of the completed property? I think it should be made clear when the cooling off period starts, other than that it was an easy process from the sellers' side of things.	Our aim is to not have people waiting for long periods of time, and we do our best to release the properties within 12 weeks of it being completed. We are working with developers, but in the climate we live in, things can change quickly and dates are not always guaranteed.	In the 'information on reservations' for customers, the terms of the reservation are clearly detailed. We will introduce a 14-day cooling off period and this will come into effect once customer has had a viewing.
Two customers said the process was easy to follow but feel it would benefit from a clear explanation around the timelines. What is expected of everyone on both sides.		We will follow up on this suggestion when we review the buyer's guide and buyer information. Provisional plans are to start the review during Q3 (Oct - Dec 25).

Question: What happens when the warranty/insurance companies go bust. If we are unable to claim because of this, does the problem become ours?	This depends on the type of warranty, and what the warranty is for.	We will add more information on warranties as part of our improvements to the web site. We will aim to complete this during Q2 (Jul - Sept 25). **Update October 2026: We have added information about warranties to the questions and answers section of the website. We are also starting to include a summary on warranties in the home users guide we give out when customers move in.**
Discussion question - Do you have any suggestions on the commitments we have made for your move in day?	**Managers response**	**Action**
One customer said a more robust detailed explanation of the defect period and end of defects period would benefit a lot of customers, especially those that have not had any experience of this.		As part of booking in, the end of defect visit and the visit itself, we will look at the information we send out in advance, so customers are as prepared as possible. We will aim to complete this during Q1 (Apr - Jun 25). **Update October 2025: We have now made the improvement and send out more information to customers before the end of defects visit.**
Suggestion: Make the final defects inspection more robust. The asset is as much your as it is ours, in terms of being a shared asset. Making sure everything gets picked up and rectified earlier would only benefit both parties.		The end of defects inspection is robust, and we look out for common issues and known patterns of problems. We will continue to update the guidance we give to staff who carry out the end of defect inspections.
Suggestion: Maybe provide a general guideline for the defect period, what to check and look out for.		As part of booking in, the end of defect visit and the visit itself, we will look at the information we send out in advance, so customers are as prepared as possible. We will aim to complete this during Q1 (Apr - Jun 25). **Update October 2025: We have made the improvement and send out more information to customers before the end of defects visit.**
Other questions/comments	**Managers response**	**Action**

Question: I have got to renew my mortgage in a couple of years, my mortgage advisor said I would need to extend my lease. What is the process for this?		We will ensure this information is clearly detailed on our website. We will aim to complete this during Q1 (Apr - Jun 25). **Update October 2026: The review and new policy is expected to be completed by December 2026. Our plan is to adopt the best practice in the Shared Ownership Code. In the meantime, for customer who need to extend their lease we will follow the best practice set out in the Shared Ownership Code.**
Question: Will the new government standard for 990-year lease become mandatory for shared owners? Will current shared owners get a retrospective upgrade, or will it be something we have to pay for?		For all new shared ownership, we offer the lease at 990-years. For customers on earlier versions of the model lease when they apply for a lease extension we will agree to an extension up to 990 years or to the longest period we have.
Question: Annual rent increase - Re-sale - Does the rent continue at the same amount or revert to the original rent?	They would acquire the property on the same basis that you are leaving it. The rent they would pay, will be the current rate.	N/A
Question: We are unable to insure our property as there is already insurance cover. Could an additional cost be made to cover outdoors (fencing etc)?		It’s unlikely we can get insurance to cover fencing. But there may be insurers who do offer cover.
Question: Windows - our double-glazed units has blown and needs replacing. The company has gone bankrupt, is there anything in place to help with this?		Unfortunately, in this specific situation we are unable to offer help.

Question: Does the rent get capped? If no, is it something you would look at changing in the future?	There isn't a rent cap, there is a formula in the lease that explains how the rent is calculated. Depending on the lease, this is driven by RPI or CPI inflation indexes. In 2023, we capped the rent at 7% for 2023/24. Driven by the government, due to the exceptionally high level of inflation across the country.	N/A
Question: Could shared owners have a pay-as-you-go model to use Selwood Housing trades when a repair is needed?	We don't offer this as an option. This is because it is hard to predict demand and therefore the required staffing levels. We would recommend that customers used trusted trade bodies, such as Checkatrade.	N/A
Comment: Rent increases were the least explained. It was mentioned in the paperwork but not very clearly explained. I was told the increase would only be a few pounds; it came as a bit of a shock when I was told the percentage increase.		On all new build shared ownership sales, we issue customers with a 'key information' document which clearly explains how rent and service charges work, and the increases. This is also part of the financial affordability assessment customer must go through with an independent financial advisor. For shared ownership resales we will issue 'key information' documents as we would for new build. We will look into further information we can provide for prospective buyers about rents and service charges. We will aim to start this by the end of Q1 (Apr - Jun 25). **Update October 2026: We have started using new and updated Key information documents for potential buyers that are clearer on costs including service charges.**
Comment: Service charge/grounds maintenance - It's not very clear what it is and what's included for the amount we pay. It would be a benefit if the customers were given detail on what is included.		