



You and Your Home

We love your home as
much as you do

Together we will do things right



Shared ownership customers

You and Your Home

– an important document that explains:

- **What we are responsible for**
Here, we're setting out what you can expect from us from the start of your tenancy through to the moment you hand your home back to us.
- **What you are responsible for**
There are also some areas which you are responsible for and these are laid out in the table to the right.
- **The service you can expect from us**
We will always work hard to give you a professional service. This means we will answer your queries politely and within a timescale agreed with you. If we say we'll do something, we will.



Action	Our responsibility	Your responsibility
Choosing a new home	Contact you if you have expressed an interest in a property, answer any questions and discuss your circumstances	Register with Help to Buy to ensure you are eligible for a shared ownership home
	Arrange a viewing for you	Decide if a property sounds right for you and book a viewing
	If your application is successful, we will make you a property offer (new build homes) or confirm your eligibility (for resale homes)	Tell us if you would like to proceed with purchasing the property and provide all necessary supporting documentation
	We will do our utmost to meet the dates you are working to and will liaise with your solicitor	Confirm details of your chosen solicitor and mortgage provider
Moving in to my new home	For brand new homes, we will agree a move in date with you once a handover date has been agreed by the developers	For resale shared ownership homes, the completion date will be agreed between your solicitor and the seller's solicitor
		For new homes, you will work with our solicitor to exchange and complete within 28 days of receiving notice from us
	Meet you at your new home to sign the necessary paperwork and introduce you to your home	Choose and notify your utility suppliers (electric, gas, telecoms and water). Notify Council Tax.
		Pay towards our low-cost buildings insurance policy and familiarise yourself with any Building Warranty Scheme and the Buildings Insurance Policy
Paying for my home	Explain your rent and how you can pay it	Pay your rent in advance and apply for any entitled benefits
	Provide an online system (my account) to check your rent	Comply with the terms of your lease
	Notify you every year of any changes to rent and other charges	
	Take appropriate action if you fail to pay your rent, including informing your mortgage lender	
Maintaining my home	Carry out grounds maintenance and/or cleaning to communal areas where you pay for it as part of your lease	All repairs and maintenance to your home
	For a new build we will explain what the developer is responsible for during the defects period	For new builds, promptly report all defects that occur during the defect liability period so we can inform the developer
Selling my home	We will arrange viewings for potential purchasers	Pay any fees required in selling or staircasing your home
	We will liaise with all solicitors acting on a sale or staircasing request to provide all necessary information	Contact your gas, electric, water and telecoms providers to tell them you have moved out and give them any final readings
		Give back all keys and clear any balances



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