



## Home Ownership Policy

### Summary Statement

At Home Group, we believe in giving everyone access to opportunities to own a home. Owning a home is a big decision but also a very exciting one. For some, this could mean taking those first steps onto the property ladder, moving home to accommodate a growing family or downsizing to a retirement home.

We are proud to be able to offer a range of home ownership products and services available to suit different needs and circumstances.

This policy reflects examples of good practice and equality information. It complies with all relevant legislative and regulatory requirements.

Our policy standards set out how:

- We welcome home ownership enquiries from all sections of society and offer a range of products suitable for existing or aspiring home owners.
- We explain clearly any eligibility or other criteria that apply when accessing home ownership.
- The service we provide and the relationships we have with home owners is very important to us. We continue to deliver and maintain many services once people become home owners and our involvement can vary depending on the type of home ownership entered into.
- There may be many reasons why it is necessary to sell a home or end home ownership arrangements. Some decisions might be through personal choice, whilst others might be determined by other factors such as death or financial difficulty. Where we are required to be involved in the sale of a property, we ensure that we follow any conditions set out in government guidance, legislation and/or the terms of the lease or other agreements.
- We cannot change legal documents. However, in other circumstances we will make every effort to communicate with home owners in formats and languages they can understand, in line with the requirements of the Equality Act 2010.
- We take a proactive approach and ensure enquiries are responded to by the most appropriate person, who will be accountable for ensuring home owners receive a timely response.
- We obtain feedback regularly using different methods and act on it where it is appropriate. We also implement good practice and colleagues can take advantage of training where this is required.

The full Home Ownership policy can be obtained from the Policy Team on 0345 141 4663 or by emailing [policy@homegroup.org.uk](mailto:policy@homegroup.org.uk).