

# heylo Connect

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10<sup>th</sup> October 2024

Heylo Connect Live Event:  
Selling your Shared Ownership home  
and Complaints



Hello from us



# Introducing today's speakers



**Rachael Swales**

Director of Property Management

Rachael leads Heylo's property management team, taking day to day responsibility for delivering customer services to leaseholders during their time as a Heylo customer.



**Melissa Toomey**

Director of Sales

Mel leads Heylo's national sales team to support housebuilder partners as they deliver Home Reach Shared Ownership. Mel has worked for various housing associations for over 25 years.

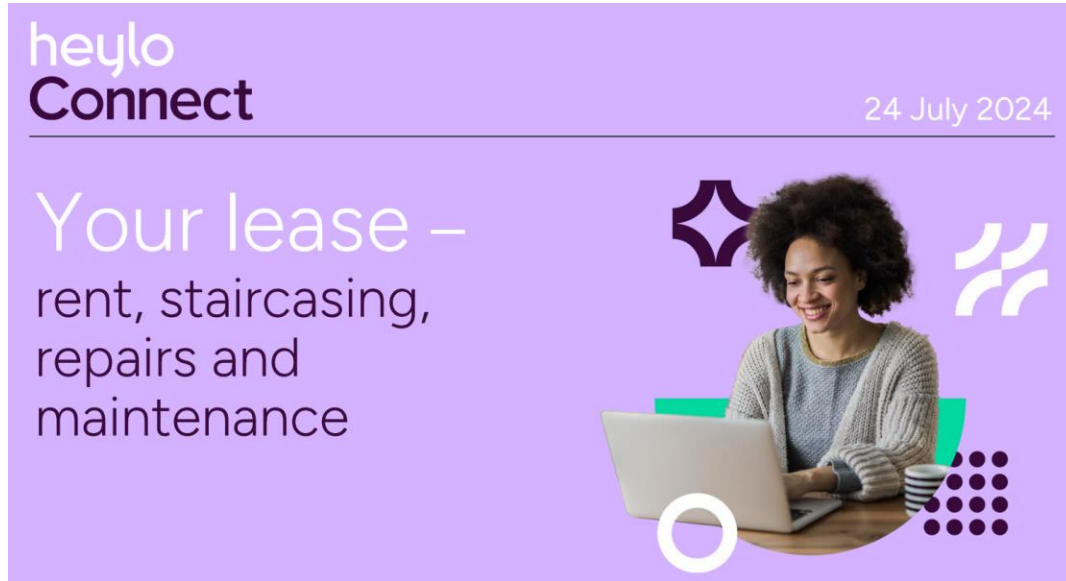


**Tim Willcocks**

Director of Public Sector Engagement

Tim is a member of the Executive Committee at Heylo, with responsibility for Property Management, Customer Service and Public Sector Engagement. Tim also sits on the Board of Heylo Housing Registered Provider.

# The previous Heylo Connect

A purple rectangular graphic for a Heylo Connect event. In the top left, the text 'heylo Connect' is written in white, with 'heylo' in a smaller font and 'Connect' in a larger, bold font. In the top right, the date '24 July 2024' is written in white. Below the title, the text 'Your lease – rent, staircasing, repairs and maintenance' is written in white. In the center, there is a photograph of a woman with dark curly hair, wearing a white cardigan over a blue top, sitting at a desk and smiling while looking at a laptop. The photo is surrounded by decorative white icons: a four-pointed starburst, a stylized 'H' shape, a white circle, and a grid of dots. The background of the graphic is a solid purple color.

heylo  
Connect

24 July 2024

Your lease –  
rent, staircasing,  
repairs and  
maintenance

- Explained who the different entities are in the lease
- Compared the Government Standard leases (SOAHP & AHP)
- Explained the process for staircasing, micro staircasing and final staircasing
- We discussed rent, service charges and other associated costs
- We ended with a customer poll and asked what you would like to cover in the next Connect live event, you chose:
  - Selling your Shared Ownership home
  - Complaints and compliments
- We will be asking you to vote for the subject of the next Heylo Connect at the end of the today's session

# Resales

Selling your Shared Ownership home

# Comparing the Government Standard Leases

	Shared Ownership and Affordable Homes Programme 2016 – 2021 (SOAHP)	Affordable Homes Programme 2021 – 2026 (AHP)
Lease term	125 years (although some are 999)	999 years
Resales Nomination Period	8 or 12 weeks	4 weeks
Staircasing to 100%	Yes*	Yes*
Micro staircasing	No	Yes
Repairs and Maintenance	No	Yes, up to £500 pa

Check which lease you have! You can always speak to us as we want to support you in understanding your lease.

Email: [portfolio@heylohousing.com](mailto:portfolio@heylohousing.com) or telephone 020 3744 0415

# How do you sell your Shared Ownership home?

## What do we mean by resales?

The sale of a Home Reach Shared Ownership home is known as a resale.

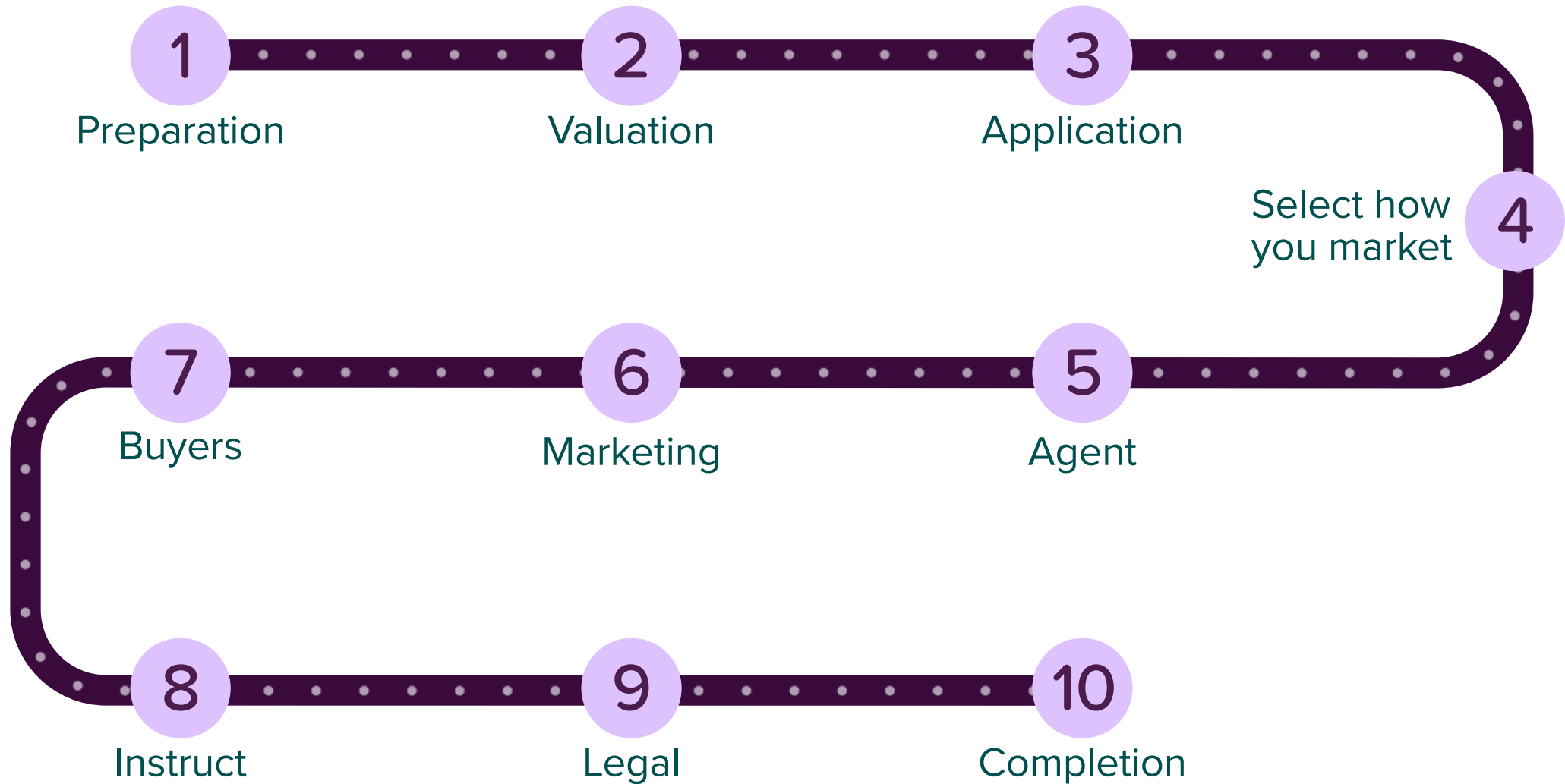
All Home Reach Shared Ownership leases include specific terms around selling, as the scheme is intended to help as many people as possible into affordable home ownership.

## What is a nomination period?

Your lease includes something called a 'nomination period' which is the period (usually 4 weeks or 12 weeks) for which your property can only be marketed for sale to buy through Shared Ownership.

You should check your lease to confirm the length of the nomination period for your property and confirm any other requirements that might be in place. However, if a Shared Ownership buyer is not found within the nomination period, you will be able to market your property at 100% and sell on the open market.

# The ten step process to selling your Heylo Shared Ownership home





# Common questions

## Who can I sell to?

To begin with, in the 'nominations period' a buyer will need to be eligible for Shared Ownership and meet affordability criteria. Just as you did when you bought your home.

## How much can I sell my home for?

The RICS valuation establishes the current market value – you cannot sell for more than this (unless you get an updated valuation). If your home struggles to sell, you can sell for less.

## What will it cost me?

There are costs involved as you would expect when selling, such as estate agents and solicitors fees. You'll need to have a RICS survey carried out to establish the price, and an admin fee of £240 is payable to Heylo.

## Do I need to let Heylo know I am selling my share?

Yes, if you are selling to another buyer as Shared Ownership, we will need to approve that buyer. If you are selling at 100% on the open market, we will still need to know.

# What should I do if I want to sell my home?

All the information you need is available on our website:

[www.heylohousing.com/resales](http://www.heylohousing.com/resales)

[resales.staircasing@heylohousing.com](mailto:resales.staircasing@heylohousing.com)

Or you can call us on:

0203 744 0415.

We have a dedicated Resales team who will explain everything to you and help you through the process.



Resales Form heylo

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Leaseholder and Property Details			
Name - Leaseholder 1		Name - Leaseholder 2	
Address			Post Code

Costs and Figures			
RICS valuation	£	Valuation issue date	Valuation expiry date (3 months from issue date)
Marketing price (during nomination period cannot be higher than RICS valuation)	£	Share currently owned	%
			Share currently owned (of the new RICS figure) £

Service / Estate Charge			
Do you pay a service charges/estate charge directly to a third party management agent? Yes No			
If *YES: Monthly Amount	£	Agent Name	Agent Phone no.

Property Details			
Property Type	House	Flat	Bungalow
Number of Bedrooms		Number of Bathrooms	Council Tax band if known
Garden	Yes No	Garage	Yes No
			Local Authority
Reasons for sale?		What type of property are you moving to?	

Choosing the right estate agent for your resale

In order to ensure that your resale goes through as quickly and smoothly as possible we recommend you use an estate agent that has experience with Shared Ownership.

Estate Agent Details		
 Countrywide provide a full re-sales package with an Account Manager as dedicated point of contact. They'll liaise with parties throughout the process with regular from branch managers. The aim is to provide a re-sales service assisting you, the buyers and Heylo by dealing with the multiple points of contact including agents, valuers, brokers, and conveyancers. Choose Countrywide Shared Ownership	 So Moves are here to provide Heylo Housing Home owners with our professional re-sales service for your Shared Ownership home sale. We're both knowledgeable and experienced in Shared Ownership sales transactions. We'll look after your sales process from the first contact, to marketing on all the major property portals including: Rightmove, Zoopla & Share to Buy. Choose So Moves	 SOWN is a dedicated shared ownership brand. We provide a full sales and marketing service on behalf of Housing Providers and private sellers across the UK, for both new build and re-sale shared ownership homes. Our specialist team focuses exclusively on shared ownership, which allows us to give the shared ownership market the attention it deserves. Choose SOWN

We felt it may be helpful to name a few estate agents who understand the process of marketing a shared ownership property. You are free to use an estate agent listed above or one of your choice. Please utilise the area on your application form to specify the estate you wish to choose and we will provide with relevant information.

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# Complaints

How we handle them and common themes

# Why your feedback matters...

Your feedback, good or bad, really does help us to improve our service for the benefit of everyone in the Heylo Community.

We track your feedback via multiple sources including:

- ✓ Responses to surveys we send out including the **Tenant Satisfaction Measures (TSMs)** and the **Heylo Community Survey**
- ✓ Complaints we receive directly
- ✓ Complaints received via the Housing Ombudsman service

Being engaged, proactive and welcoming in receiving customer feedback enables us to identify where we're getting things right, and where there is room for improvement. We welcome your feedback at any time.

# Housing Ombudsman Complaints Handling Code

- Bound by the Housing Ombudsman Code
- What does the code mean for you?:
  - universal definition of a complaint
  - providing easy access to the complaints procedure and ensuring residents are aware of it
  - only two stages necessary and clear times set out for responses
  - ensuring fairness in complaint handling with a resident-focused process
  - taking action to put things right and appropriate remedies
  - creating a positive complaint handling culture
  - continuous learning and improvement
  - Heylo held accountable

# How are we performing?

- Annual self-assessment against the Complaints Handling Code submitted to the Housing Ombudsman
- Complaints performance and improvement report – published annually on the website
- Annual report to customers
- Quarterly performance information published on website
- Key Performance Indicators:
  - Satisfaction with Heylo’s approach to complaint handling
  - Cases upheld by HO in month
  - Complaints (stage 1) received in month
  - Complaints reaching stage 2 in month
  - Complaints relative to the size of landlord - stage 1 complaints received per 1000 homes
  - Relative to the size of landlord - stage 2 complaints received per 1000 homes
  - Complaints upheld this month

# Our complaints process

- Stage 1 – Complaint handler is usually the manager of the service which the complaint is about
- Stage 2 – Complaint handler usually a Director

Action	Timescale
Stage 1 complaint raised. Complaint is acknowledged with the customer and logged into the complaints system.	Within five working days of receiving the complaint.
Stage 1 Response Outcome. Customer receives a response to their complaint.	Within ten working days of complaint being acknowledged and logged.
Escalation to Stage 2. Complaint is acknowledged at Stage 2 with the customer and logged into the complaints system.	Within five working days of the complaint being escalated to Stage 2.
Stage 2 Response Outcome. Customer receives a response to their complaint	Within twenty working days of Stage 2 complaint being logged and acknowledged.

# How to make a complaint

Telephone:  
020 3744 0415

Email:  
[complaints@heylohousing.com](mailto:complaints@heylohousing.com)

In writing:  
Heylo Housing, Level 2,  
St Paul's Street, Leeds, LS1 2TE

Website enquiry form:  
[heylohousing.com/make-a-complaint](https://heylohousing.com/make-a-complaint)



# Common themes, lessons learned and service improvements

Complaint	Lessons Learned	Service Improvements
Delays/Timescales	<p>Process</p> <p>Failure to chase up Third parties</p> <p>Land Registry  <u><a href="https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/442422/HM_Land_Registry_processing_times.pdf">HM Land Registry: processing times - GOV.UK (www.gov.uk)</a></u></p>	<p>Improving areas of weakness in processes            Improvement to working practices</p> <p>Tighter management controls of Heylo's third parties, where possible</p> <p>Customers encouraged to check registration of their property</p>
Communication	Lack of communication in certain cases	<p>Staff training</p> <p>Improvement in processes</p>
Frustration with the processes/policy	<p>Lack of knowledge about the process</p> <p>Expectations not managed</p>	<p>Review of communications on website and key documents</p> <p>Review of process</p> <p>Staff training</p>
Quality of service	Not meeting customer expectations	<p>Review of process</p> <p>Staff training</p>

Time for your questions...

# Time for your questions...

## **Nomination Period**

Am I able to waive it?

## **RICS Valuation**

Why can I not market the property above the RICS valuation figure

## **Sales Process**

How long does the sales process take?

## **Lease**

Where do I find my lease?

# Time for your questions...

**Do you deal with complaints about managing agents, or do I have to speak to the managing agent direct?**

**What if I am not satisfied with the outcome of my complaint?**

**Is there anything that I cannot complain about?**

**Can I request compensation as part of my complaint?**

Now let's answer questions we've received  
this evening....

What would you like to hear about at future Heylo Connect live events?

# Customer Poll

Which topic would you like to learn more about at our next Heylo Connect live event?

1

**What if you can't pay your rent?**

Options and means of support (e.g. subletting, hardship fund)

2

**Right To Manage & Resident Management Companies**

3

**Service & Estate Charges**

4

**Customer Engagement Activities**

5

**Something else?**

Please let us know by typing the subject matter in the Connect chat

\*we will not be able to deal with specific individual complaints in this forum

# More ways to get involved in the Heylo Community



# More ways to get involved in The Heylo Community

We want you to help us to improve how we deliver our services for all customers.

We are running a series of customer engagement activities and if you are interested in getting involved, we want to hear from you!

Environmental  
engagement  
activities in your  
local area

Customer subject  
matter experts

Join the waiting list  
for the Heylo  
Readers' Panel

Mystery  
shopping  
opportunities

To find out more or register your interest in any of the above visit the [Heylo Housing website](#)  
or email us at [customercommittee@heylohousing.com](mailto:customercommittee@heylohousing.com)

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# Thank you

Future Heylo Connect live events – 7pm on:

Thursday 21<sup>st</sup> November 2024

Thursday 23<sup>rd</sup> January 2025

To raise specific questions in relation to  
your property, please contact:

[portfolio@heylohousing.com](mailto:portfolio@heylohousing.com)

or telephone 020 3744 0415



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