

PLYMOUTH COMMUNITY HOMES

SHARED OWNERSHIP - FIRST COME FIRST SERVED POLICY

Version:	Version 1.0
Effective from:	1 August 2024
Lead Directorate:	Business Services & Development
Approved by:	AHG – EMT Members 4th July 2024
Review Date:	August 2027

1. Policy Statement

This policy sets out how Plymouth Community Homes (PCH) will work within Homes England, Capital Funding Guide when considering applicants for our Shared Ownership homes and how we will prioritise an applicant.

This policy is a mandatory policy required by Homes England for all Landlords selling Shared ownership homes, and has been implemented from the 1st August 2024.

2. First Come First Served

The demand for our shared ownership homes far outstrips the supply, it is therefore imperative that we are clear in how we allocate and offer our shared ownership homes to prospective eligible customers.

In line with regulative guidance from Capital Funding guide from Homes England we have to be open and transparent in offering our shared ownership homes on a first come first served basis.

Our first come first serve policy at Plymouth Community Homes (PCH) is based upon

- The first eligible applicant to apply for one of our available homes that has completed a full application with us.
- Applicants will be required to register with our nominated Mortgage Advisors with **2** day and submit all documents within **5** working days from request.

If applicant does not supply the information within this timescale PCH may move on to the next applicant. Applicants who would be unable to meet these timescales due to Diversity and Equality needs, must inform PCH at the time of referral, where additional time can be granted to support the applicant.

We will also operate a home to applicant ratio. This is done to ensure a number of potential customers are not inconvenienced unnecessarily with potential abortive costs. Our home to applicant ratio at PCH is: 1:1

We will introduce the home to applicant ratio at the Applying for a Home stage of a first come first serve basis.

3. Exceptions

We will prioritise applicant on a first come first served basis but there are exceptions and these are outline by Homes England as:

- Military Personnel, serving personnel and former members of the British Armed Forces discharged in the last two years
- National Parks, Areas of Outstanding Natural Beauty and rural exception sites

3.1 Military Personnel

Ministry of Defence personnel will be prioritised for Shared Ownership schemes where they have completed their basic (phase 1) training and they are one of the following:

- Regular service personnel (including Navy, Army and Air Force)
- Clinical staff (with the exception of doctors and dentists)
- Ministry of Defence Police Officers
- Uniformed staff in the Defence Fire Service
- They are ex-regular service personnel who have served in the Armed Forces for a minimum of six years, and can produce a Discharge Certificate (or similar documentation) as proof, where they apply within two years (24 months) of the date of discharge from service or
- They are the surviving partners of regular service personnel who have died in service, where they apply within two years (24 months) of the date of being bereaved.

If Military personnel apply for a home at the same time as another customer with no connection to the forces, then the customer with the military connection will take priority.

3.2 National Parks, Areas of Outstanding Natural Beauty and rural exception sites

Where Shared Ownership homes are being delivered in either a National Park, Area of Outstanding Natural Beauty or on a rural exception site then a prioritisation of applicants will be applied. In most cases this is agreed by the local authority and set out in a Section 106 agreement. The agreement stipulates that priority will be given to applicants with connection to the local area.

When we release homes to the market for prospective customer to apply, we will include within the advert a statement confirming if the local connection criteria applies for a home/scheme.

4. Monitoring and Review

PCH will review this policy in line with the CFG changes as and when required but will complete a full review in every 3 years.

Version Control

Version	Date	Responsible SMT contract	Details
1.0	July 2024	Head of Development	New policy required by Homes England