



The purpose of this policy is to outline the approach Longhurst Group will take in operating a first come, first served basis to all prospective purchasers seeking to purchase a shared ownership home.

First Come First Served Policy

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Part 1

About this policy

Document management

Directorate	Growth, Development and Assets
Policy sponsor	Executive Director of Growth, Development & Assets
Policy owner	Director of Growth, Development & Sales
Policy author	Head of Sales & Aftercare
Summary	The purpose of this policy is to outline the approach Longhurst Group will take in operating a first come, first served basis to all prospective purchasers seeking to purchase a shared ownership home.
Target audience	New Build Sales Team & Asset Sales Team and Prospective Purchasers

Review process

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Part 2

Overview

Intent

This policy applies to every allocation of a shared ownership home to a prospective customer.

We will ensure all prospective customers are aware of our policy approach when offering them a shared ownership home and will make a copy of this policy available on our website.

We will ensure all prospective customers are aware of the process prior to expending any cost to themselves.

Policy statement

This policy supports the Group's values and is a commitment to improving lives and supporting colleagues by providing a clear, consistent and customer focussed service provision, that ensures that all prospective purchasers are treated fairly when considering applying for one of the Group's shared ownership homes.

The demand for our shared ownership homes often 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, we have to be open in offering our shared ownership homes on a first come first served basis (both new Build and Resale homes – also known as Assignments).

Our first come first served policy is based upon and determined by:

- Whoever is first to pass their assessment and submit their application in full*

**For our resale properties being marketed by an agent chosen by the current shared owner, there will be a requirement for their chosen agent to apply this first come first served principle.*

Whilst this policy will be followed in respect of resales, the existing shared owner does have the right to withdraw from the sale at any point.

Where additional information is required from the applicant when assessing the application, the information required must be provided within five working days. If this information is not received within this timeframe to allow for the assessment to progress, the Group reserve the right to cancel the application and consider other applications for the same plot/resale property.

As part of the assessment process, applicants will only be deemed to have passed their assessment once they have satisfied all requirements as outlined within the Surplus Income Policy.

Scope

The terms 'Longhurst Group' and 'the Group' incorporate all member companies and subsidiaries.

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This policy applies to New Homes Officers, Asset Sales Officers, New Homes Sales Managers and Asset Sales Managers |

The policy does not form part of any colleague's contract of employment and the policy may be amended at any time.

Part 3

Policy details

Section 106 (S106) Nomination Agreement

Where a development has a nomination agreement, the cascade arrangements detailed within the S106 will be followed, with priority being given to applicants who satisfy the specific criteria as outlined within the individual S106 nomination agreement.

Where there are more applicants than properties, the details as outlined within the policy statement relating to first come first served will be followed.

Ministry of Defence 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.
-

Definition of Eligible Surviving Partners

- Surviving partners should be interpreted as including spouses, civil partners and other eligible partners. The following guidance aims to assist by defining who is eligible and how this can be determined.
- We will ask applicants to demonstrate their eligibility as surviving partners by providing evidence of pension benefits received under the Armed Forces Pension Scheme (AFPS) 2005, the Armed Forces Pension Scheme (AFPS) 1975 or under the Armed Forces Compensation Scheme (AFCS).
- All surviving partners are entitled to receive pension benefits under the AFPS 2005 scheme and the AFCS scheme. However, for those Service personnel who had served under the AFPS 1975 scheme, only their surviving spouses and civil partners will receive pension benefits, other eligible partners are excluded.
- In the latter case other surviving eligible partners will therefore need to be able to demonstrate to the Group that at the time of the death of the serving personnel they were in a 'substantial and exclusive arrangement', meeting the criteria set out in Schedule 1 of the Statutory Instrument (SI) 2005 no 439 '*The Armed Forces and Reserves Force (Compensation Scheme) Order 2005*' (see below).

MEANING OF "SUBSTANTIAL AND EXCLUSIVE RELATIONSHIP"

PART I: SUBSTANTIAL RELATIONSHIP

In deciding whether a relationship of a deceased member of the forces ("the deceased") and the claimant is a substantial relationship, the Secretary of State shall have regard to any evidence which the claimant considers demonstrates that the relationship is substantial and shall in particular have regard to the following examples of evidence which could, either alone or together, indicate that the relationship is substantial.

1. Evidence of regular financial support by the deceased.
2. Evidence of a valid will or life insurance policy, valid at the time of the deceased's death, in which –
 - i. the deceased nominates the claimant as principal beneficiary or co-beneficiary with children; or
 - ii. the claimant nominates the deceased as the principal beneficiary.
3. Evidence indicating that the deceased and the claimant were purchasing accommodation as joint owners or evidence of joint ownership of other valuable property, such as a car or land.
4. Evidence of a joint savings plan or joint investments of a substantial nature.
5. Evidence that the deceased and the claimant operated a joint account for which they were co-signatories.
6. Evidence of joint financial arrangements such as joint repayment of a loan or payment of each other's debts.
7. Evidence that the deceased or the claimant had given the other a power of attorney.
8. If the deceased and the claimant lived in rented accommodation, evidence that both their names appeared on the lease or rental agreement.
9. Evidence that the deceased and the claimant shared responsibility for children.
10. The length of the relationship.

PART II

EXCLUSIVE RELATIONSHIP

A relationship is not an exclusive relationship if -

- (a) one or both of the parties to the relationship is married to, or is the civil partner of, someone other than the other party to the relationship; or
- (b) one or both of the parties is a party to another relationship which is, or could be considered to be, a substantial and exclusive relationship having regard to the provisions of this Schedule.

Connected/Associated Person(s)

All requests from Longhurst Group employees or purchaser's related to Longhurst Group employees to purchase a home (irrespective of tenure) will be referred to the Executive Director of People & Performance and the Executive Director of Growth, Development and Assets and by the Head of Sales for consideration and approval prior to any formal acceptance/reservation fee being taken from the prospective purchaser.

A log of approved purchases will be maintained by the Sales Team.

We will confirm to staff purchasers that all communication must be via email/telephone or in writing and not via any internal messaging such as Microsoft Team Chats and any applications to purchase will be considered in line with this policy. |

Part 4

Policy implications

Roles and responsibilities

All persons involved with the Group, whether Board Member, or employee have delegated responsibilities. The key roles and responsibilities are listed below.

Group Board

The Board is responsible for ensuring that there is an effective policy with controls in place, but delegation is the Management Team of the Group.

Executive Management Team

The Chief Executive, Executive Directors and Directors collectively are the officers responsible for ensuring the implementation of the Group's objectives in this policy.

Policy Sponsor - Executive Director of Growth, Development & Assets

This person has strategic responsibility for the policy and how it relates to business plans, key strategies and other elements of the policy framework.

Policy Owner – Director of Growth, Development & Sales

Responsible for the policy's suitability; effective implementation; and commissioning new policy development and periodic policy review.

Policy Author – Head of Sales & Aftercare

Responsible for drafting a new policy and proposing any amendments to an existing policy.

Data Protection – Data Protection Officer

Responsible for identifying, assessing and mitigating privacy risks with data-processing activities that fall within the policy.

Customer Engagement Team

Responsible for leading on policy consultation with customers and the Customer Forum.

Implementation

The New Sales Manager(s) and the Asset Sales Manager(s) will be responsible for ensuring that the objectives of this policy are delivered, and this will be overseen by the Head of Sales.

All employees of Longhurst Group are responsible for ensuring their work is conducted in line with the policy and any related procedural guidance.

Data protection

To meet the requirements as outlined with the Homes England Capital Funding Guide (CFG), when assessing prospective purchasers for eligibility and affordability, certain personal data will be required for all those looking to form part of the purchase. This includes, Name, contact Details, Date of Birth, current housing situation, employment, financial status and amount of savings.

This information will be collected on the Shared Ownership Application Form by our appointed selling agent and shared with Longhurst Group for assessment.

The information will be retained for the purposes of the assessment period only and will be destroyed in accordance with our data retention policy in the event the application is unsuccessful.

In the event that the prospective purchaser(s) become a customer of the Group, the information required to set up a tenancy and rent account will be retained and added into Dynamics and managed through our standard processes.

Safeguarding

Any safeguarding concerns identified during the assessment and application stage will be raised in accordance with the Group's safeguarding policy.

Equality, diversity and inclusion

All of the Group's Shared Ownership homes are open to all prospective purchasers who meet the eligibility criteria as set out within Homes England's' Capital Funding Guide. Longhurst Group will not discriminate against any protected characteristic listed under the Equality Act 2010.

Complaints and feedback

Any complaints raised by the Group's prospective purchasers will be handled in accordance with the Housing Ombudsman Complaint Handling Code and the Group's complaints policy.

Risk analysis

The Risk Analysis section within the Policy Development Plan (PDP) identified the following risks and mitigating actions:

- Change in market conditions.
- Customer satisfaction.
- Failure to comply with the regulator requirements as set out within the Capital Funding guide.

Evaluation, review and performance reporting

This policy will be reviewed on a Triennial basis to ensure that it remains fit for purpose. A policy review may also be required earlier, in response to internal or external changes for example changes in legislation. Prompt and effective action will be taken where improvements are identified.

The organisation will undertake regular internal reviews to ensure continuous improvement of service delivery and that the policy compliments the strategic objectives of the organisations business plan.

The Group will also be subject to an annual Homes England Audit and any recommendations arising from any audit will be considered and implemented where deemed appropriate.

To ensure we meet our business plan assumptions in relation to sales, we will monitor the performance of all parties involved in the process, this will include:

- Our New Build Sales Officers and New Build Managers
- Our Asset Sales Officers and Asset Sales Managers
- Our appointed selling agents
- Our appointed legal representatives
- Our Communications Team

Any other external agencies used, such as PR Agencies, Design agencies etc.

Summary of local variations

The section 106 (S106) and associated nomination agreement (if applicable) will be reviewed for each development and the approach will be varied accordingly to ensure we adhere to any planning conditions.

Part 5

Compliance

Legal and regulatory compliance

This policy fully complies with the Group's legal and regulatory obligations.

- Homes England Capital Funding Guide

This list is not exhaustive, and policy authors will undertake thorough research and/or seek professional advice to ensure the Group meets its obligations and complies with the current and relevant legislation and regulations.

Related policies

- Sales Policy
- Minimum Surplus Income Policy
- Code of Conduct Policy
- Anti-Fraud and Corruption Policy
- Complaints Policy
- Data Protection and Confidentiality Policy
- Safeguarding Policy

Part 6

Appendices

A. Glossary of terms

Term	Definition
Legislation	The legal requirements that must be followed.
Policy	A statement of intent describing our approach towards a particular activity or area – usually comprising a set of rules or standards that must be followed.
Policy Development Plan (PDP)	The document used to support planning policy development and review.
Procedure	An agreed way of doing things that describes how a policy will be implemented. The specific steps and/or actions that must be taken to put policy into practice and ensure a consistent service.
Regulation	The rules or standards set by a governing body such as the Housing Ombudsman, Regulator of Social Housing and Financial Conduct Authority.

B. Associated documents

The following documents are associated with this policy:

- Sales Progression procedure 2024
- Site Setup procedure 2024
- Initial affordability check sign off sheet
- Mortgage buyers sign off sheet
- Cash buyers sign off sheet
- Shared Ownership Audit Checklist
- Estate agent tender letter
- Estate Agent Agreement / instruction letter
- Qualified Advisor Agreement
- Customer guide: Shared Ownership Application process |