

Housing

Ombudsman Service

Insight Report: Shared Ownership
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Background

- Resident buys a share of the property and pays rent on the rest
- Shared ownership is for “people whose needs are not adequately served by the commercial housing market”
- 6% of social housing in England is in shared ownership
- No mandatory code of practice for managing shared ownership

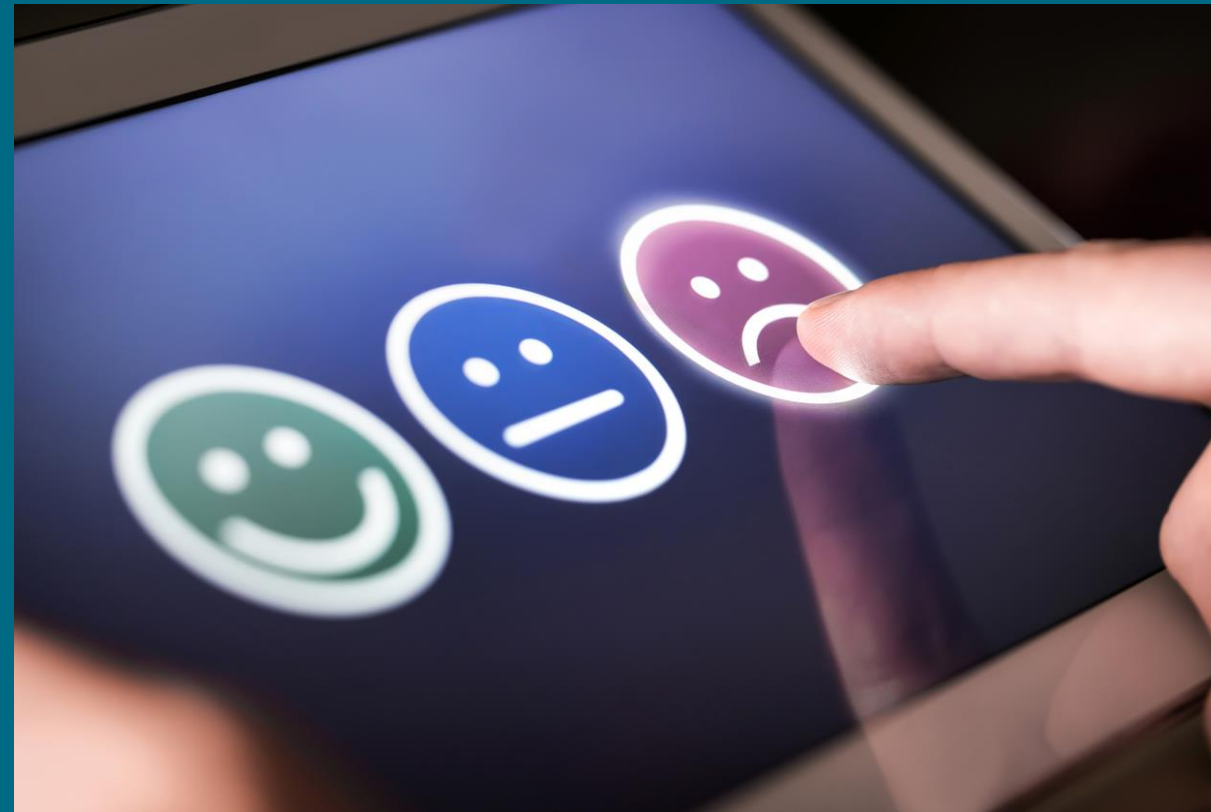
Accessibility, awareness and jurisdiction

- Shared owners **can** complain to the Ombudsman
- We cannot consider complaints about:
 - Level of charges
 - Complaints best decided by others
 - Allegations of being misled – ‘caveat emptor’



Key statistics

- Shared owners are less satisfied...
- ...but the Ombudsman doesn't receive more complaints
- Different concerns
- More reasonable redress



Key learning – Sales process



- Clear communication about responsibilities
- Tone of communication
- Honesty about delays

Key learning – Defects, repairs and cladding



- Clear communication with developers
- Be proactive during the defect period
- Know your leases
- Clear communication with residents

Key learning – Charges and managing agents

- Timely access to financial information
- Clear communication with residents about services
- Landlord ownership and accountability
- Know your estates



What next?

- Raising awareness
- Codes of practice
- Further reading



Questions?



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