

# Four Million Homes

Knowledge and action for change in social housing

[www.fourmillion.org](http://www.fourmillion.org)  
[@fourmillionhomes](https://twitter.com/fourmillionhomes)

**CCH** The Confederation  
of Co-operative  
Housing

 **PPCR**  
associates

  
Department for Levelling Up,  
Housing & Communities

# Shared Ownership

- Shared owners have fixed-assured term tenancies; usually at least 99 years
- Rent is paid on the proportion owned by the landlord; normally 3% of the value of the landlord's share
- Shared owners are responsible for internal repairs and must pay service charges for property maintenance and communal costs
- Homes England produces model tenancies that contain fundamental clauses – right to buy incrementally, mortgage lender security, subletting restrictions and rent review rules
- Succession and shared ownership
- Right to Shared Ownership 2021 – for properties developed under the Affordable Housing Programme 2021-26

# Housing Ombudsman Review

- Insight Report published in August 2024
- 6% of reports are from shared owners which is representative of the social housing sector, but dissatisfaction is higher – they conclude this is due to a lack of shared owners' awareness of the Ombudsman
- Maladministration rate for investigations regarding shared owners is 70%
- Top 5 reports are for complaints handling, property condition, charges, estate management and buying and selling properties
- Ombudsman cannot investigate rent and service charges levels, property condition at sale, valuations, equity losses, legal fees and court costs, lease term breaches or local authority disposals