



### **SERVICE LEVEL AGREEMENT (draft)**

#### **xxxxxxx AND HOMEBUY AGENT BPHA**

#### **PURPOSE OF THIS AGREEMENT**

The purpose of this agreement is to describe how BPHA will in it's role as HomeBuy Agents for NAHP grant funded schemes work jointly with the **xxxx** sub region/Local Authorities to provide a one-stop-shop for all Low Cost Home Ownership schemes within the sub region and manage the Local Authority LCHO register on their behalf.

This agreement will govern the procedures, protocols and performance standards which need to be adhered to by each party and forms the basis of the HomeBuy Agent providing a similar service for non grant funded schemes as it is contracted to provide with the Housing Corporation for grant funded schemes in the 2006/8 NAHP programme.

This agreement will be reviewed after the first 6 months and annually thereafter to ensure operational effectiveness, any necessary changes to the agreement and its procedures and protocols may effect agreements with third parties particularly service level agreements with RSL for non-grant funded schemes

#### **COMPLIANCE**

The HomeBuy Agents and sub region/Local Authorities agree to work in mutual co-operation and good faith to fulfil their agreed roles and responsibilities in providing a one-stop-shop for all LCHO within the sub region/Local Authority.

#### **TERM OF THIS AGREEMENT**

This agreement shall apply for a minimum period of 1 April 2006 to 31 March 2008 in accordance with the length of the HomeBuy Agent contract.

#### **PARTIES TO THIS AGREEMENT**

BPHA – HomeBuy Agent for xxxx

Sub Region – xxxxx

LAS list

## **FUNCTION OF THE HOMEBUY AGENT**

- Offer a one-stop-shop service to qualifying applicants enquiring and applying for all LCHO Schemes within the sub region (this may include some local authority stock at this stage)
- Maintain a register of eligible households seeking intermediate tenure housing in the sub region
- Assess headline eligibility for LCHO Schemes using the same criteria as grant funded schemes and maintain a database of all qualifying applicants
- Liaise with local authorities, developing organisations, Regional Housing Boards and local employers to ensure effective targeting of assistance to eligible groups
- Provide lists of qualifying applicants to RSLs/developers, who have signed the Service Level Agreement selling and renting (in the case of Key worker Schemes on an intermediate rent basis) homes which are part of an LCHO Scheme
- To provide list of qualifying applicants to RSLs/developers who have signed the service level agreement for resales of LCHO properties
- Provide the Sub Region, Local Authorities, Corporation and other key stakeholders with such statistics and monitoring information as may be reasonably required
- Liaise with the Corporation, other HomeBuy Agents and RSL's in order to share and develop standardised best practice for HomeBuy Agents and the provision of the Service
- Process all applications for LCHO schemes using a single standard application form

The HomeBuy Agent will enter into a separate Service Level Agreement with RSLs and make a reasonable charge for the services provided for schemes provided outside the Housing Corporation's NAHP programme, subject to negotiation with RSLs/other providers on the amount of the charge and the nature of the service provided

## **SCHEMES COVERED**

The following schemes are automatically covered by the HomeBuy Agent role under the terms of its contract with the Housing Corporation:

- Those affordable housing schemes (including any nil grant units developed in conjunction with that scheme) provided with the assistance of grant under either section 18 or 27A of the Housing Act 1996 which will be available for sale or rent through the 2006/8 NAHP programme:
- Initial sales and resales Newbuild HomeBuy and/or Shared Ownership schemes, including Key Worker Living scheme in the 2006/9 NAHP programme
- Open Market HomeBuy
- HomeBuy products funded by the Corporation with grant funding made available prior to the 2006/8 National Affordable Housing Programme but handed over after April 2006 including Key Worker Living schemes

- Key Worker Intermediate Rent schemes (but excluding all other schemes provided as Affordable Housing for Rent or Intermediate Housing).

### **Additional schemes covered under this agreement**

- All non grant funded LCHO schemes
- Resales of shared ownership properties and other LCHO products e.g. discounted market housing, fixed equity schemes

### **KEY PRINCIPLES OF THIS AGREEMENT**

The following principles are considered key to any agreement between the parties: -

- That it is a condition of this agreement that the sub region and local authorities use their best endeavours to encourage RSLs to enter into a separate SLA with the HomeBuy Agent. The Service Level Agreement with the RSL/developers will outline performance standards, reporting systems and fees charged for the service based on the number of successful nominations, uploading developments onto the HomeBuy Agent web site or a flat fee.
- RSL/developers that do not enter into the agreed Service Level Agreement with the HomeBuy Agent will not receive lists of qualified applicants
- Enquirers for any LCHO property will have only one application form to complete (the HomeBuy Agent application form), and the application made using this form will enable the applicant to be considered for all LCHO properties in the sub region. This may not be the case where local authorities retain their own stock and applicants for LCHO need to be on the housing needs register
- The system will be as simple as possible for applicants.
- The processes will be transparent and information on all LCHO schemes being developed by RSL/developers who have entered into the agreed Service Level Agreement with the HomeBuy Agent will be provided to enquirers and applicants.
- The HomeBuy Agents will share data about applicants with the parties to this agreement under the terms and conditions of the data protection act.
- The HomeBuy Agents will process applications in a clear and transparent way in order that there is no conflict of interest with their role as Developing RSL's and HomeBuy Agent.
- The RSLs, the HomeBuy Agents and the Housing Corporation will deal with operational problems, management and procedural issues. For strategic issues, dispute resolution and any major issues, which may arise, the HomeBuy Agents will attend quarterly sub regional meetings with the Local Authorities where these matters can be discussed as part of regular ongoing liaison.
- The HomeBuy Agent will provide a quarterly monitoring report to the LAs based on specified information requirements (to be agreed).
- The HomeBuy Agent will provide the LAs with information on current housing needs for LCHO products on a district and parish/ward level as required helping inform policy/strategy formulation and new development proposals.

### ***Performance standard***

***The HomeBuy Agent will maintain a log of disputes and report these as part the quarterly sub regional meetings between RSLs and LAs***

***The HomeBuy Agent will along with the other HomeBuy Agents enter into a 'Mystery Shoper' contract with an independent organisation that will report on performance indicators agreed with representatives of the HomeBuy Agents, HC and DCLG.***

### **ENQUIRIES FROM APPLICANTS**

Enquiries for LCHO products/schemes can be made in several ways:

- Direct to the HomeBuy Agent through the HomeBuy Agent's dedicated phone line and/or web site;
- Via the applicant's employer;
- Via a Grant Recipient or RSL;
- Via the local authority

Where possible enquirers to RSLs should be initially questioned to ensure they meet the headline eligibility criteria set by the Corporation, the DCLG and/or the Regional Housing Board. They should:

- Not have a Household Income in excess of the published levels of recommended income
- Have indefinite leave to remain in the UK (sale products only)
- For Key worker products - work in a qualifying Key worker profession as per the Corporation's Key worker Living guidelines

Enquirers from all sources that meet this headline eligibility should be provided with the HomeBuy Agent's standard application form and any associated information.

### ***Performance standard***

***All applicants will be sent an application form within 4 working days of their enquiry***

### **APPLICATIONS**

- All completed application forms will be returned to the HomeBuy Agent responsible for the Zone in which the applicant currently resides with the exception of Key worker application forms which shall be returned to the HomeBuy Agent responsible for the Zone in which the applicant currently works.
- In the event an applicant wishes to move to a Zone where they currently neither live nor work, the applicant shall be required to submit an application in accordance with the above and the HomeBuy Agent shall liaise with the HomeBuy Agent for the relevant Zone to which the applicant wishes to move – provided all relevant eligibility criteria are satisfied.

- The HomeBuy Agent will assess the application against eligibility criteria set by the Corporation, the DCLG, relevant local authorities and/or the Regional Housing Board, register the applicant on a database and inform the applicant of their status (accepted, rejected or on-hold).
- In respect of applicants for the purchase of properties for LCHO schemes, the HomeBuy Agent may advise the applicant to consult an independent financial advisor. Where appropriate the HomeBuy Agents may refer applicants to a nominated panel of independent financial advisors.
- All approved applicants will receive a letter informing them of the HomeBuy Agent arrangements and giving information about where details of new and existing LCHO schemes and properties can be found when the HomeBuy Agent has been informed of these developments by the developing RSLs.
- If applicants are rejected or found ineligible for LCHO they will be informed of this and that they can reapply at any stage should the circumstances which rendered them ineligible change
- The HomeBuy Agent will endeavour in terms of systems and procedures to ensure the application process is as seamless as possible.
- In respect of applicants whose income /capital is at the low end of or below the likely levels required to access intermediate housing, the applicant may register for housing (subject to the usual eligibility checks) but will also be referred to the relevant local authority advice service for further information and assistance. The HomeBuy Agent will agree appropriate referral arrangements with each local authority or, where appropriate their nominated agents.

***Performance Standard:***

***Once an application form is completed it will be assessed and Applicants will be sent confirmation of their eligibility status within 8 Working Days. (note: it will occasionally be necessary to send forms back to applicants when they are incomplete in which case the 8 day period will be extended to allow for any period the application form is either in the post or with the applicant)***

**REQUESTS FOR LISTS OF QUALIFYING APPLICANTS**

- RSLs shall request lists of eligible applicants for their LCHO schemes from the HomeBuy Agent. Requests for lists can be made by email using the prescribed template.
- RSLs can make as many 'reasonable' requests for lists as they require. It should be noted that schemes can be allocated to applicants who work/live in any Zone (but for Key workers this must be within reasonable travelling distance to their place of work) it may therefore be necessary for lists to be obtained from more than one HomeBuy Agent).
- For Key worker Products, the HomeBuy Agent will provide lists of Key workers that are eligible through the Key Worker Living Scheme to RSLs.
- Where there is the resale of a property, which is subject to either a Newbuild Homebuy Lease or a Shared Ownership Lease the RSL, will advise the HomeBuy Agent of the

vacancy or resale and the HomeBuy Agent will then provide details of any eligible applicants registered on the database with 4 Working Days.

- In compiling a list of eligible applicants for non-key worker schemes the HomeBuy Agent shall provide information on whether the applicants are:
  - A) Existing social tenants
  - B) Registered on a Local Authority general Housing Register
  - C) Qualify through the criteria specified by the Regional Housing Board.
- It will still be the responsibility of the individual RSL to liaise with the relevant LA or the sub region in the normal way to ensure that homes are allocated within the terms of existing nomination agreements, which are often part of funding and contractual arrangements between RSLs and local authorities. The HomeBuy Agents is happy to provide details to LA's of the applicants being referred for individual schemes at the same time as they are provided to the RSL - this will enable LAs to start considering eligibility of applicants for any particular scheme at the earliest possible stage (also address any instances where an RSL does not provide LA with full list i.e. selective prospective noms only).
- For Key worker Products, in addition to the usual checks the HomeBuy Agent would make contact with the Key Worker's employer and to make the necessary checks to ensure final eligibility for Key Worker Products. The HomeBuy Agents will provide copies of application forms manually or in electronic format will be sent to the RSL within 4 Working Days of receiving a request.
- The HomeBuy Agents must be informed by the RSL/developer within four Working Days when an applicant from the list has been offered a property subject to contract. This is necessary to ensure that applicants that have been offered homes are not sent details of schemes operated by other Registered Social Landlords.
- No applicants can be allocated a property under any of the LCHO Schemes unless they have completed a standard application form and have registered their details with the HomeBuy Agents.
- It will remain the responsibility of the developing RSL to liaise with the LA on nomination and affordability criteria for particular schemes
- Developing RSLs will inform the HomeBuy Agent when an applicant from the list has been housed so that this information can be shared with the sub region/Las.

### **Performance Standards:**

- ***The HomeBuy Agents will provide lists of qualifying applicants to the requesting RSL (and LAS) within 4 Working Days.***
- ***If an applicant expresses an interest in a particular scheme the HomeBuy Agents will send a copy of the application form within 4 working days.***
- ***The HomeBuy Agents must be informed within 4 working days if an applicant offered a property***

### **INFORMATION SHARING**

- The HomeBuy Agent will work with the sub region and Local Authorities to produce standardised reports, which will enable an accurate assessment of demand for LCHO across the sub region at a district and/or ward/village level. **(the Las may want to add more detail here) suggest we have an annex to the SLA with an agreed list of requirements ( may vary slightly per LA )**

### **DATA PROTECTION**

- At least once every six months the HomeBuy Agents will write to all applicants to confirm that they wish to remain on the register and to check that the details held on the database are still correct. If no reply is received, applicants will be held in a suspense file for two months prior to deletion.
- Management of the database will be carried out in compliance with the Data Protection Act 1998.
- Use of the information provided on application forms and held on the database is strictly limited to the sole purpose of providing information, and advice regarding the availability of homes provided under the LCHO Schemes in the applicants' area of choice.
- Permission must be obtained from applicants before using their personal details for any other purpose.
- Applicant details will be removed from the database within 4 Working Days upon direct request.
- Organisations bidding to the Corporation for grant funding for new LCHO Schemes may require information in order to submit their bids. The HomeBuy Agents shall provide such information in response to any reasonable requests (provided the provision of such information does not contravene any requirements of the Data Protection Act 1998) within four (4) Working Days of receipt of a request.

### **Performance Standard**

- ***All applicants held on the database will be contacted six-monthly and asked if their details are current and if they want to remain registered***

## MARKETING

- The HomeBuy Agent will be responsible for “broad brush” (generic/not scheme specific) marketing of LCHO products in the sub region. The Corporation, the DCLG, the relevant local authorities and the Regional Housing Board will target marketing to the qualifying persons as determined. All marketing material will include details of the HomeBuy Agents enquiry line number and web address
- RSLs/developers will remain responsible for “scheme specific” marketing (i.e. their own LCHO Schemes). In the event of low demand it will be the responsibility of the RSL/developer to generate sufficient applications.
- The RSL will provide applicants with the HomeBuy Agents application form. Application forms will be returned to the HomeBuy Agent by the applicant or RSL for registration and to be assessed against eligibility criteria.
- RSLs/developers will be required to upload and maintain details of available LCHO Schemes to [www.keyhomes-east.org.uk](http://www.keyhomes-east.org.uk). where possible scheme details should be uploaded to the site a minimum of 3 months (preferably six months but depending on sufficient information being available) before handover. BPHA will provide procedure notes and instruction to RSLs to facilitate this.
- RSLs/developers will ensure that any relevant centrally devised branding such as the HomeBuy or Key Worker Living logos are included on marketing literature/advertisements as appropriate.

### ***Performance Standard:***

- ***RSL/developers must provide standard application forms (provided by the HomeBuy Agent) to applicants who enquire as a result of their own marketing***
- ***BPHA will maintain [www.keyhomes-east.org.uk](http://www.keyhomes-east.org.uk) as a facility to upload and display their available LCHO properties.***
- ***RSL/developers will be responsible for uploading and maintaining LCHO scheme details on to [www.keyhomes-east.org.uk](http://www.keyhomes-east.org.uk)***
- ***The HomeBuy Agent will maintain and ensure the effective operation of it's enquiry lines***

## LIAISON PROCEDURE

- Any comments/feedback from the sub region/LAs on the operation of this agreement should be directed to the following HomeBuy Agent contact:

Roy Hind, BPHA, Pilgrims House, Horne Lane, Bedford, MK40 3RA  
Tel: 01234 221334, Email: [royh@bpha.org.uk](mailto:royh@bpha.org.uk)