Adopting the Shared Ownership Code: Guide for providers

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Introduction

Thank you for your interest in the Shared Ownership Code.

With a broad base of support, the Shared Ownership Code for housing providers represents a pivotal moment of change. Strong levels of adoption will drive meaningful change and bring out the best of shared ownership. Adopting the Shared Ownership Code is a proactive statement of commitment to quality, fairness, and collaboration. It signals to customers, regulators, and sector partners that your organisation supports a unified and shared owner-focused vision for the future of shared ownership.

This document will provide you with the information you need about adopting the Shared Ownership Code, to help you decide on becoming a Code Adopter and explaining next steps.

If you would like more information, please visit www.sharedownershipcode.org.uk or email us at info@sharedownershipcode.org.uk and our team will in touch.

The Shared Ownership Code

About the Shared Ownership Code

The Shared Ownership Code ("the Code") is a code of practice for registered housing providers. Adoption of the Code is currently voluntary - there is nothing to compel housing providers to adopt the Code, but its requirements are mandatory for those who choose to become a Code Adopter.

Some key features of the Code are:

- **Builds on existing rules**: The Code complements existing regulations and other consumer codes for new home sales. It is specifically designed to cover shared ownership homes, avoiding duplication while enhancing current protections.
- **Provides helpful tools and resources**: The Code comes with practical tools to help housing providers align their practice with its standards. Over time, the experiences and best practices of Code Adopters will be used to improve the Code and address areas where challenges or complaints arise.
- **Shows commitment to customers**: Housing providers that adopt the Code and attest to meet its requirements can display an Adopter Badge, signalling that they follow this high standard of good practice.
- **To avoid doubt, nothing in the Code takes away the obligations that housing providers have by law**. In addition, this guidance does not take priority over or replace the principles and requirements of the Code.

The Shared Ownership Code for housing providers is available here.

Requirements to be a Code Adopter

Who can adopt the Shared Ownership Code?

Registered providers can complete the Contact us form via our website here to register their interest in becoming a Code Adopter. If a registered provider has previously registered their interest, they will

From 3 November 2025, all types of registered shared ownership providers (including housing associations, for-profit providers, and local authorities) can apply to adopt the Code.

Providers apply at group or parent company level. Once an application is submitted on our website, they become a **pending** Code Adopter. To become a fully **active** Code Adopter, they must complete an attestation, confirming they will follow the Code requirements.

If the group/parent includes multiple legal entities, application and attestation can be done in stages - as long as it is clear to shared owners and prospective shared owners which parts of the organisation have adopted the Code.

Once a provider completes the attestation and agrees an activation date, they are recognised as a Code Adopter and can use the Adopter Badge from the activation date.

What being a Code Adopter means in practice

As a Code Adopter, a provider must follow the principles and requirements set out in the Code and through compliance, is expected to consistently deliver a higher standard of care to both current and prospective shared owners.

The commitments outlined below reflect a provider's role in upholding the credibility, consistency, and effectiveness of the Shared Ownership Code over time. They are:

- follow the Code's overarching principles;
- apply the Code to all shared ownership homes sold and managed;
- inform customers that they are a Code Adopter and explain the protections the Code provides;
- cooperate with Code monitoring processes to ensure compliance;
- take part in the Code Operator's annual review and improvement activities;
- accept decisions made by the Shared Ownership Code membership committee. Specifically, where a provider fails to meet the standards, the Code Operator may remove their adopter status and their use of the Shared Ownership Code Adopter badge.

The process to become a Code Adopter

To become a Code Adopter, housing providers first need to apply and pay the annual membership fee. Once this is complete, providers become a **pending** Code Adopter and gain access to resources, including training materials, to support them in the adoption process.

A step-by-step guide is outlined later in this document but in summary, the process involves:

- applying to become a Code Adopter and paying the annual membership fee.
- completing the required onboarding and training.
- updating or introducing internal policies and practices to meet Code standards.
- attesting compliance with the Code and providing supporting evidence.

The benefits of being a Code Adopter

The Code supports the relationships housing providers build with their customers, through structured and measured communications and processes to help them improve their customers' experience.

Benefits for customers:

- **Improved experience** - a smoother journey from purchase to living in your home, with better support along the way.
- **Clarity and confidence** - transparent information on costs, responsibilities, and processes, so you always know what to expect and when.
- **Stronger protection** - enhanced rights and safeguards that go beyond the current minimum standards.

Benefits for housing providers:

- **Builds trust with customers** - clear, transparent communication reduces misunderstandings and boosts customer confidence and satisfaction.
- **Enhances reputation** - demonstrates commitment to delivering quality shared ownership homes and excellent customer service, valued by customers, lenders, and partners.
- **Saves time and resources** - streamlined processes free up your team while still improving the customer experience.
- **Sets clear standards** - provides a benchmark for "what good looks like" in delivering high-quality shared ownership services.
- **Supports your teams** - practical tools, templates, and training help staff meet Code standards.

Benefits for shared ownership as a tenure to meet housing needs:

- **Strengthens shared ownership's role** - positions it as an essential tenure to help meet critical housing needs across the nation.
- **Enhances reputation and credibility** - builds trust and recognition with consumers, the wider housing sector, lenders, and policymakers.

How to become a Code Adopter

Registered Providers can become a Code Adopter by following these 10 steps:

1. **Register your interest** via our website www.sharedownershipcode.org.uk.
2. **Learn more about the Code** by attending a webinar or reviewing the content on www.sharedownershipcode.org.uk
3. **Apply** via our website
4. **Make payment.** Once your application has been accepted and payment has been received, we will list your organisation on the register of Code Adopters, with the status: Pending.
5. **Access resources and support.** On confirmation of payment, you will receive access to resources and a training pack to complete your readiness preparations to become a Code Adopter.
6. **Review and align your processes and systems.** The Code Self-Assessment Checklist will help structure the review of your procedures. Each housing provider can determine how this exercise is undertaken.
7. **Complete staff training** for all employees involved in the delivery of shared ownership.
8. **Attestation** Complete the declaration by a senior representative with appropriate authority - usually a CEO, CFO or similar, to confirm your organisation will comply with the Code.
9. As part of the attestation, you will be asked to **provide a sample of evidence of compliance** with the Code.
10. **Confirm activation date.** Providers choose the date to activate their membership and can use the Adopter Badge from that date. All shared ownership units that are owned or offered for sale from that date will be covered by the Shared Ownership Code.

Guide to becoming a Code Adopter

Step 1: Register your interest in adopting the Code

Get in touch via our website (www.sharedownershipcode.org.uk) to register your interest in adopting the Code, or send an email to info@sharedownershipcode.org.uk and one of our team will be in touch.

Step 2: Learn more about the Code

- The Code is available on our website along with lots of other information and frequently asked questions.
- We also run online webinars to share information about Code adoption.
- For any questions, please get in touch by emailing info@sharedownershipcode.org.uk.

Step 3: Submit your application

You can apply via our website here. You will need to have the following information available:

- Provider name and company number.
- Regulator of Social Housing registration number.
- Name and contact details for the primary contact within your organisation.
- CEO / Managing Director name and email.
- Current number of owned shared ownership units.
- Shared ownership units in pipeline for handover within your current financial year.

Step 4: Make payment

Upon receipt of your application, an invoice will be issued for you to pay the relevant membership fee. The annual fee is based on the number of shared ownership units that are owned as well as those that are in your pipeline and expected to be handed over in the current financial year.

The fee supports our operational costs, including monitoring, guidance, reporting, and sector engagement. Fee levels have been set proportionate to the size of providers' stock of shared ownership homes.

Once your application has been accepted and we have confirmed payment, we will list your organisation on the Register of Code Adopters on our website, with Pending status.

Number of shared ownership units owned plus those in the pipeline for handover in this financial year	Annual Fee £
5000+	15,000.00
3000 - 5000	12,000.00
1500 - 3000	7,500.00
1000 - 1500	4,500.00
500 - 1000	2,500.00
300 - 500	1,500.00
200 - 300	1,000.00
100 - 200	600.00
0 – 100	200.00

Step 5: Access resources and support

On confirmation of receipt of payment, you will be given access to various resources to complete your readiness preparations prior to activation as a registered Code Adopter.

- **Overview** of the Shared Ownership Code.
- **Code Self-Assessment Checklist:** An excel-based tool to evaluate readiness and track progress towards compliance. This will also set out examples of what evidence is expected of compliance for a sample of items.
- The **template Service Charge Information Document:** this word-based template is a similar style to the KIDs and has been tested with providers and shared owners.
- **A Guide to Service Charges under the Code**: this outlines the requirements of the Code in relation to service charges, and additional resources developed to support housing providers in communicating with shared owners about service charges
- The **Shared Ownership Learning Directory** which brings together a selection of helpful learning resources in one place, aiming to help set out what is available to equip staff across all functions to support shared owners.
- Supporting document to help **build a business case** for adopting the Code.
- Invitation to **webinars** to find out more about complying with the Code.
- A **training pack** for providers to train their employees on the requirements of the Code.
- **Logos** and brand guidelines – only for use after activation.

In addition to this, you will have access to **an Industry Engagement Manager** to support your organisation as you navigate through the adoption process.

Step 6: Review and align your processes and systems

Once you have reached this step and have access to all the relevant resources, your task is to review your internal processes and procedures and where necessary, align them to meet the Code requirements.

The **Code Self-Assessment Checklist** will help structure the review of your procedures. Each provider can determine how this exercise is undertaken but one possible approach is outlined below.

Customer journey mapping

- Process Review: Document the customer journey from initial enquiry to post-purchase.
- Identify Gaps: Highlight areas needing improvement or alignment with the Code

Documentation audit and gap analysis

- Materials Assessment: Review existing documents for compliance with the Code. To include Sales and marketing materials; Service Charge management and communication; Reservation and contract processes; Customer service protocols; onward sales and staircasing; and Aftercare and complaints handling.
- Gap Analysis: Identify missing or non-compliant materials.
- Identify documents that need to be published or moved to ensure users can find key digital information easily and with fewer clicks.

Developing and embedding supporting materials

- Create/update materials (FAQs, policies, staff training docs)
- Update systems to include key reiteration requirements.
- Ensure documents are clear, accessible, and available in multiple formats and published digitally in an accessible format and consumer convenient website location.

Step 7: Complete training

- Identify all roles involved with shared ownership who will need training on the requirements of the Code
- Review the training pack and prepare and book internal sessions
- Schedule and deliver the training
- Maintain training records/certificates

Step 8: Attestation

Once you have completed these steps and the Self-Assessment Checklist, you must complete a declaration – known as an attestation – that confirms your organisation will comply with the requirements and principles of the Shared Ownership Code.

The attestation is completed on our website and must be completed by a senior representative with appropriate governance authority - usually a CEO, MD, CFO or similar.

Step 9: Provide evidence of compliance with the Code

During the attestation, you will be asked to upload five pieces of evidence to demonstrate compliance with the Code. These pieces of evidence will be a random sample from the requirements outlined within the Self-Assessment Checklist.

Once the evidence has been reviewed, we will confirm acceptance within 10 working days and provide the Code Adopter Badge (for use from the date of activation).

Step 10: Confirmation of activation date

Activations take place on the first Tuesday of each month and Providers can choose the month that suits them to activate their status as a Code Adopter.

From the activation date providers can use the Adopter Badge, and all shared ownership units that are owned or offered for sale will be covered by the requirements of the Shared Ownership Code.