

# Shared Ownership repairs





We hope you love your new home

However, if anything does need repairing there are different ways you can get it fixed.

This information does not apply to all Shared Ownership homes, it is only for those where Acis developed your home under the Homes England Affordable Homes Programme 2021-2026.

If you're unsure whether your property is eligible you can find out from your MyAcis account. Customers with an eligible home will be able to see a second account available under the 'My Rent' section, titled 'SO Repairs Allowance'. If this doesn't show on your account, your home is not eligible, and you are responsible for all works and repairs needed to your home outside of your defect liability period with the builder. Alternatively, please contact us on 0800 027 2057.

As a shared owner, you are responsible for all repairs and maintenance in your home, but you may be able to get help with certain repairs initially.

Newly built properties have a defect liability period in which the builder of your home is responsible for attending to defective issues. For clarification of the length of this period, please refer to your 'Welcome Letter' from us sent to you upon completion of your purchase.

In addition, you will also have an 'Initial Repair Period' of ten years with Acis, starting from the completion of your purchase. During this period, you can benefit from £500 per year towards certain repairs needed in your home. This guide will detail this repair period.

Firstly, you'll need to of registered any warranties available for the items in your home (as advised in our welcome letter). You'll also need to ensure you have carried out any annual servicing those warranties stipulate, such as a gas safety check for your gas boiler or electrical check if you have an Air Source Heat Pump.

Before you carry out works, please complete the pre claim approval process. If your works are not covered under the repairs allowance, you will need to cover the cost yourself. Before completing the form, please read all the information below.

## What is a repair under the £500 allowance?

You can claim up to £500 a year to cover repairing, replacing (if faulty) and maintaining fixtures and fittings that:

- supply water, gas or electricity for example sinks, baths and sanitary conveniences or pipes
- · heat your home, for example a boiler or radiator

#### Examples of these repairs could include:

- Baths, basins and sinks
- Basin, sink, bath tap repairs or replacement including the ceramic cartridge or washer
- Basin, sink, bath waste and trap repairs or replacement
- Re-secure loose taps
- Shower valve fault or failure
- Faulty WC flushing system or syphon
- Wastewater discharge (bath, sinks and WC) pipework repairs
- Drainage issues from sanitary ware.
- Water main pressure issues

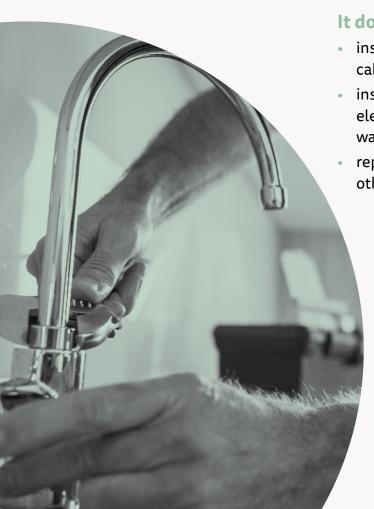
- Ticking pipes
- Stop cock failure
- Heating fault or failure (if outside the appliance warranty and the service record is up to date). This includes boilers, radiators, thermostats
- Domestic hot water provision fault or failure (if outside the appliance warranty and the service record is up to date)
- Renewable technology fault or failure (if outside the appliance warranty and the service record is up to date)

#### It does not include:

- installing other fixtures (such as kitchen cabinets) and fittings (such as a bed or sofa)
- installing appliances that use your gas, electricity or water supplies, such as ovens or washing machines
- repairs covered by the building warranty or any other guarantee

If you break the terms of your lease, we will not need to pay for repairs we are normally responsible for. For example, if you:

- cause damage on purpose
- do not arrange routine servicing and maintenance, such as regular boiler servicing





# Who will undertake the repair required?

You are responsible for sourcing an appropriate tradesperson to undertake the works required. The tradesperson must be a Trustmark approved company. You can check this with Trustmark using this link: <a href="https://www.trustmark.org.uk/find-a-tradesman">https://www.trustmark.org.uk/find-a-tradesman</a>. Any work undertaken by a tradesperson who is not Trustmark approved, will not be eligible.



When you bought your property, you will have been advised to register the warranty for certain items such as the boiler, oven, hob, shower screen (check your sales documentation if unsure). If the item had the benefit of a warranty you will need to claim under that guarantee. Any items not registered will not be covered. Where an item is covered by a guarantee such as a boiler a claim must have been made to the warranty provider and they will require evidence that you have carried out annual servicing. Any failure to do so would result in a claim being rejected by them which would not then be covered by Acis.

## Is the repair required due to accidental damage?

Any repair which is required due to damage you have caused will not be eligible to be claimed.

# How can I see if I have funds on my account to cover the cost of the repair?

On your My Acis account, you will be able to see the current most up to date amount on your account by checking the 'SO Repairs Allowance' under the 'My Rent' section. Alternatively, please call us on the number above and ask a member of our contact centre to check the account balance for you.

## What happens to my balance if I don't use it?

If you do not use your allowance, it will automatically roll over to the next year with a maximum of £1000 at any one time. Should you sell your property, the balance will transfer over to the new owner.



# What if my repair is an emergency and I don't have time to follow the claim process?

Where the repair is classed as an emergency, we will agree to pay claims up to the £500 allowance or to the remainder of the balance in your account for the following as long as you use a Trusted Trade approved contractor. We will not approve a claim after works have been undertaken, unless the repair is an emergency. Non-emergency repairs need to follow the pre claim process outlined below. Examples of emergency repairs are:

- Instances of heat or hot water loss over a weekend where you are unable to speak to us regarding your claim
- To repair or replace items causing damage to your property, such as a leaking pipe

## Can another member of my household complete a claim?

No – only the person who owns the property can follow the claims process. Any claims completed by household members will be automatically rejected.



#### How to claim

You can submit a pre claim approval via our form *here*. You will need to provide us with;

- Details of the repair including the location
- A photo of the repair
- Details of any quotes received and confirmation that they are from a trusted trade contractor
- · Evidence of regular servicing where this is required

What happens after I have submitted my claim?

We'll confirm whether your claim is approved or rejected within 10 working days.

We may arrange for one of our surveyors to attend before the works are approved to check the works have been completed and we may carry out further investigations with the contractor.

Once your claim has been approved you can organise the works. When the repair is completed, you'll need to pay the contractor and obtain a receipt. Within 28 days of the repair being completed you must then send the invoice and receipt for your payment to us. You can send these details to info@acisgroup.co.uk. We will reimburse your costs up to £500 or the balance of your repair account if this is less. The amount of your claim will be deducted from the balance of your 'Shared Ownership Repairs Account'.

In the case of an emergency post repair claim, after the works are complete you should pay your contractor directly and ask for a receipt for the payment. You should then complete the 'Post Repair' claim form via the same link above. We'll need the invoice and receipt along with details of the contractor used and their contact details, this must be done within 28 days of the repair being completed. If your claim is successful, we'll ask for your preferred bank details to reimburse your payment, which will then be deducted from the balance remaining on your 'Shared Ownership Repairs Account'.

#### Reasons for claim refusal

- Information requested to process the claim isn't provided within the timescales
- Repair isn't covered by the scheme
- Repair should be covered under a separate warranty
- Repair is a result of not servicing the item
- Repair is not going to be completed by a company registered with Trustmark
- Repair has been deliberately caused by an act or omission
- · No funds remaining on account
- Your property's initial period has expired



### Structural repairs

The above information in this guide covers all assistance with internal repairs that you benefit from in accordance with the terms outlined in your lease agreement. Acis however do have responsibility to repair certain external and structural repairs that may be necessary within the first ten years of purchasing your property. The ten year period commences upon completion of your purchase.

External and Structural Repairs means essential repair works to:

- The load bearing framework of the property
- The external fabric of the property (this means anything that makes the property a building, including window frames, doors, structural walls, the roof structure, stacks; and/or
- The service media forming part of (but not exclusively serving) the property
- All other structural parts of the premises, the roof, foundations, joists and external walls of the property





If you have any questions regarding anything in this guide, please email our team at:

info@acisgroup.co.uk

Have feedback, head to Your Voice to share your thoughts and ideas.

www.yourvoiceacis.co.uk

