

Maintaining your Shared Ownership Home

In an ideal world nothing would ever go wrong or break in our home, but we all know that some things don't always go to plan. Whether that be a blocked toilet, or loss of heating and hot water, we know how much it impacts daily life. We can't always avoid it happening, but we want to make sure you know what to do if something goes wrong with your home.

As a shared owner, you are largely responsible for all of the repairs and maintenance in your home. However, for certain shared ownership customers, your lease will outline the support Stonewater are able to provide as a Landlord for a certain period of time. This guide gives an overview of what you can expect when looking at repairs in your home.

Defects period

If you have bought your home from new, your property will be in a defects period for a certain amount of time. Stonewater will have told you the date when your specific home was completed, and so any repairs you may come across should be reported as a defect (explained below) if you are within 12 months of that date.

Defects are significant faults that occur due to poor materials, design, workmanship and any electrical and plumbing faults. Accidental damage, vandalism or minor shrinkage, dinks and cracking within the drying out period are not classed as defects.

To report a defect in your home, please contact us via your MyHome account if you have one, or call us on 01202 319119.

We will work with the developer that built your home to ensure that any defect is picked up and resolved within this period.

As we reach the one-year anniversary of the completion of your home, we will carry out an inspection to allow you the opportunity to raise any remaining defects that might still be outstanding. It's important to note that not everything will be classed as a defect, and therefore be able to be rectified by the Developer or Stonewater, for instance some

items might actually be classed as 'snags'. A 'snag' is generally considered as a minor imperfection or something cosmetic. A snag does not affect integrity or functionality, rather it detracts from the aesthetic finish. A defect on the other hand is considered something more substantial that deviates from the scope of workmanship. A defect will generally impact the functionality of your home and therefore be picked up for remedy during this period

It is important to remember that, if you wish for a repair to be looked at as a defect, you do not attempt to complete the repair yourself or arrange for it to be repaired, as this will invalidate the defect cover.



NHBC (or similar) warranty

As your home was bought new, your home comes with a 10-year NHBC (or similar) warranty. This means that if there is anything that is structurally wrong with your home, you may be able to pursue a claim to cover the cost of remedy or organise the works through NHBC.

As part of your purchase, you will have been provided with confirmation of the NHBC (or similar) warranty in place for your home. All claims need to come through Stonewater for approval and you can find details on how to claim below. You can also find further information on covering the excess under 'Annual Repairs Allowance'.

If you think there is a repair in your home that impacts the structure and you wish for this to be investigated through your NHBC (or similar) warranty, please contact us at **01202 319 119** or customers@stonewater.org and we will advise you of the next steps.

It is important to remember that, if you wish for a repair to be looked at under the NHBC (or similar) warranty, you do not attempt to complete the repair yourself or arrange for it to be repaired, as this will invalidate the warranty.

Warranty on components in the home

Certain parts of your home, such as the boiler, windows and doors, will come with a warranty, and details of any applicable warranties would have been handed to you when you move in. You'll need to activate any warranty so please ensure this is done as soon as possible, if not activated already, to avoid any problems should you need to make a claim.

If you have a question over whether something is covered by a warranty, or are having difficulties tackling any issues arising under warranty, we would be happy to support you with this. Please call us on **01202 319 119**.

Initial Repair Period

Due to the type of lease you have, once your property is out of the 'defects period', you have the benefit of an 'Initial Repair Period'.

This starts from the date your shared ownership lease was granted and lasts for 10 years. During this period, you are entitled to:


External and Structural Repairs

Stonewater are responsible for certain External and Structural Repairs at no cost to you. It is likely that the majority of these repairs would be covered by the NHBC (or similar) warranty, however Stonewater would cover the cost of any excess or administration fees payable under the terms of the warranty or insurance policy in relation to any claim.

External and Structural Repairs mean essential repair works to:

- a. the load bearing framework of the Premises;
- b. the external fabric of the Premises; and/or
- c. the Service Media forming part of (but not exclusively serving) the Premises
- d. all other structural parts of the Premises, including the roof, foundations, joists and external walls of the Premises.

For the avoidance of doubt the term "External and Structural Repairs" will **NOT** include general maintenance, redecoration and renewal works.



To make sure we are able to respond and assist with any External or Structural Repairs, in line with the terms in your lease, you must:

- Not do anything which may render void any insurance policy
- Not do anything which may render void the warranty or any other guarantee we may benefit from
- Inform us as soon as you identify any required External or Structural Repairs or any matter or event that any insurer, warranty provider or such other relevant third party may treat as material in relation to any claim by the Landlord;
- Provide reasonable access and non-monetary assistance to Stonewater in order to allow us to make a claim under the warranty, insurance policy (if any) or such other third party as may be liable to either procure the carrying out of the external and structural repairs, or pay for the same.

Please contact us if you have an External or Structural Repair and your property is less than 10 years old. It is important to remember that you should not attempt to complete the repair yourself, or arrange for it to be repaired, as this will invalidate any possible warranty.

You can call us on **01202 319 119** or email customers@stonewater.org

Annual repairs allowance

As per the terms of your lease agreement with us, you are entitled to claim up to £500 per year for certain qualifying repairs during your initial repair period. We have outlined below the repairs covered by this allowance and how to make a claim.

If you think you have a repair that will qualify against the allowance, please make sure you check with us first before arranging and paying for to complete the repair. If you do not,

we will not be able to guarantee that you will be able to claim against the allowance.

We appreciate in some instances you will not necessarily have time to be able to contact us first to qualify the repair in an emergency. Whilst we will do all we can to support you, it may be that in this scenario, Stonewater are not able to process a claim against the allowance if the repair does not meet the criteria and therefore may not be able to reimburse the cost on every occasion.

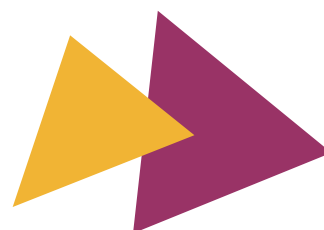
What is the criteria for a qualifying repair?

To be able to qualify to claim against the repair allowance, the repair:

- Must be within the qualifying period (10 years from the date the initial lease was granted)
- Must be a qualifying repair (see details further below)
- Must be completed by a Trustmark approved tradesperson trustmark.org.uk/homeowner
- Must not be normal cyclical health and safety requirements (for example annual gas servicing or electrical testing)
- Must not be decoration works
- Must not be caused by a breach of your lease (i.e. deliberate resident damage)

If you are making a claim under NHBC or a similar warranty, you are able to use your repairs allowance to claim back the cost of any excess.

If you have a repair that you think qualifies under the allowance, please contact us on **01202 319 119** or customers@stonewater.org ahead of arranging the repair (unless it is an emergency).



To help you understand what would qualify, we have included a handy table below.

Eligible

- Bath Tub
- Sink and Taps and integrated plug
- Toilet
- Shower Tray
- Shower Control Unit
- Shower hose/head
- Shower taps
- Outside tap
- Water pipes bringing water into your home that are your responsibility
- Water pipes within your home
- Inside water stop tap
- Isolation valves on water pipes
- Cold Water storage tank
- Waste pipe from sink, bath, shower, toilet
- Sewerage drains from waste pipes up to where water/sewerage authority take responsibility.
- Gas supply pipes from your gas meter into your home
- Gas supply pipes up to an appliance connection point
- Wiring from the meter box to the consumer unit (fuse box)
- Consumer Unit (fuse box)
- All wiring to lights and sockets
- Sockets including wiring and switches
- Wiring to heating or hot water appliances
- Light fittings – as far as the bayonet fitting/screw fitting, ceiling rose
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- Boiler – any fuel (outside of warranty)
- Water source heat pump
- Air source heat pump
- Ground source heat pump
- Solar Panels
- Radiators
- Pipework to radiators
- Electric Storage Heaters
- Wiring to heaters
- Programmer/Timer/Thermostat
- Hot Water Cylinder

Non-eligible

- Bath Panel
- Detached plug
- Toilet Seat
- Shower fittings other than hose/head, taps and control unit
- Pipework that is the responsibility of the water authority or another organisation.
- Pipes and drains that are the responsibility of the water/sewerage authority or another organisation.
- Waste pipes attached to appliances such as dishwasher/washing machine.
- Blockages, unless confirmed to be defective pipework
- Gas meters or pipework that are the responsibility of the gas provider or another organisation
- Meter cupboard door
- Oven/Hob/Cooker
- Kitchen appliances
- Electricity meters or wiring that are the responsibility of the electricity provider or another organisation
- Meter cupboard door
- Light shades/Covers
- Bulbs
- Kitchen Appliances
- Oven/Hob/cooker
- Extractor fan
- Appliances you plug into sockets
- Appliances that are hard wired into sockets
- Temporary Heaters
- Portable Heaters
- Fires
- Log burners
- Additional heaters added after handover
- Servicing and maintenance of any heating system

If your repair is not listed above, please contact us before carrying out any work so we can check if it could still be classed as a qualifying repair and be covered.

How much is the allowance each year?

You will be entitled to £500 a year under your repairs allowance.

If you do not use this allowance, you can carry up to £500 to the next year - please see example below:

- **Year 1** - £500 (Not used so will roll over to year 2)
- **Year 2** - £500 new and £500 rolled over totalling £1000
£200 claim received and refunded
£800 balance remaining
- **Year 3** - £500 new and £500 rolled over totalling £1000

If you are unsure at any point on your remaining balance, please contact us. Your balance will renew on the anniversary of the start date of your lease.

So, if the lease date was 1st October 2023, your balance will renew on 1st October each year and so on during the initial repair period.

Will I always have this allowance?

You can benefit from this allowance for the first 10 years of the home. So, if you are the first owner and move in from new, you have the benefit of this allowance for 10 years. If you sell your home during this time, you will pass the remaining allowance to the new owner.

What happens if I have a qualifying repair but I have already used my allowance?

If your allowance has already been used you will not be able to make a claim. It is therefore important to contact us, where you can, ahead of arranging any repair to check if you have any remaining balance to be able to make a claim.

Stonewater will exercise discretion if your repair is required within 28 days of the

allowance renewal date – this will be handled on a case by case basis, and you should always contact us first. If your remaining balance does not fully cover the cost of the repair, you are able to put this towards the work.

Can I claim for general upkeep/ decorating and servicing?

No, the general upkeep and maintenance of the home is your responsibility and the repairs allowance does not cover this. You are also responsible for the servicing of the components in your home, such as the boiler, ground source heat pump or air source heat pump, and the cost of this can't be claimed for through the allowance.

If you have any questions about the repair and maintenance of your home that is not included within this guide, please contact us on **01202 319 119** or customers@stonewater.org

What happens at the end of the initial repairs period?

At the end of your initial repairs period, you are responsible for all of the repairs and maintenance to your home, including the repairs that previously qualified to claim against the allowance.

In some circumstances, particularly with flats, Stonewater may still be required to undertake work to external and structural elements of the property, but the cost of this would be recovered through your service charges.