

Shared ownership - internal home repairs

What this guide is about

This guide explains all you need you know about shared ownership internal home repairs.

Who is this guide for

For people who live in a Progress Housing Group shared ownership home.

Bitesize summary

- Your new home comes with a 10-year warranty, which covers things that impact the structure of your property.
- You can claim up to £500 per year for eligible internal home repairs required in the first 10 years of taking ownership of your home.
- If you do not claim for any eligible internal repairs, your annual allowance, will roll over to the following year but not any further. The maximum allowance you can have in any one year is £1,000.
- Installations in the home for the supply of water, gas, electricity, pipes and drainage and heating the space or water are all classed as internal repairs.

Congratulations on your new home!

We hope you are settling in and ready to make your house a home.

Peace of mind

Your new home comes with a 10-year warranty, which covers things that impact the structure of your property. It starts from the day the property's ownership was transferred to us from the house builder. This warranty is covered by the National House Building Standard (NHBC) or a similar authority.

In addition, as you bought your home through the New Model Shared Ownership scheme, you also can claim up to £500 per year for eligible internal home repairs that the NHBC does not cover.

You can do this for certain internal repairs that are required in the first 10 years since the home was built. Any initial defects within your home that we are already aware of at the handover of your property will be dealt with by the developer in the first year following ownership.

Internal repairs

The following are classed as internal repairs:

- Installations in the home for heating the space or heating water.
- Installations in the home for the supply of water, gas, electricity, pipes and drainage. This includes basins, sinks, baths and sanitary devices.
- It does not include appliances that make use of the supply of water, gas or electricity, such as washing machines or ovens.

Eligible repairs

Scan the QR code to view a full list of eligible repairs.



Annual repair allowance

You can claim up to £500 per year for eligible internal home repairs required in the first 10 years of taking ownership of your home.

If you do not claim for any eligible internal repairs, your annual allowance, will roll over to the following year but not any further. The maximum allowance you can have in any one year is £1,000.

Repairs that are NOT eligible

Repair claims are not eligible if:

- the damage would be covered by insurance
- it falls within the defect liability period
- a warranty covers the repair
- the repair in question is a result of wear and tear or deliberate damage
- the allowance will be used to pay for improvement works or DIY
- a non-TrustMark trade contractor carries out the repair - see below for further information regarding approved contractors.

Carrying out repairs

A TrustMark-approved tradesperson must carry out all repair work. You can find a local tradesperson on the TrustMark website by visiting www.trustmark.org.uk/homeowners

Please note we will not approve any claims if the repair was carried out and invoiced by a non-TrustMark trade contractor.

Claiming back the cost of repairs

If you need to claim back the cost of a repair to your home, please contact us to check that the repair is eligible. Any repair works must be carried out by a TrustMark tradesperson.

To start the claim process, contact us:

The quickest way to get in touch is online at www.progressgroup.org.uk by:

- Logging into your online tenant account
- Sending us a message
Live chat – available Monday to Friday, 8am to 5pm

You can also:

Call 0333 320 4555

Visit or write to us – Sumner House,
21 King Street, Leyland, Lancashire,
PR25 2LW.

Supporting your claim

We will require the following information to process your claim:

- A brief description of the work
- Details of costs including evidence
- Photographs of the repair before and after (if available)
- A copy of your latest boiler service certificate if your repair is related to heating.

You have 28 days to provide the above evidence from the date the repair was completed. Once we have received all required evidence, we will aim to process your claim within 10 working days.

Approved claims

Once we have everything, we need to process your claim, we will:

- check the amount left in your annual allowance
- make the payment into the bank account you use to pay your rent and service charge (if your repair cost is larger than the amount you have left in your allowance, we will pay you the money remaining in your allowance)
- pay the money within 10 days of approval if all supporting information and receipts are supplied within 28 days of the repair being complete.

Appealing a decision

If, for some reason, your claim is rejected, we will:

- write to you with the reason as to why your claim has been rejected
- provide you with the information on how you can appeal the decision should you want to

- provide you with the details of our Complaints, Feedback and Redress Policy should you be unhappy with the service we have provided. (More information on making a complaint is available on our website, www.progressgroup.org.uk/feedback).

You may also be interested in

- Legionella and water safety
- Fire safety
- Electrical safety
- Gas safety
- Asbestos
- How we are performing - compliance and health and safety.

Get in touch

The quickest way to get in touch is online at www.progressgroup.org.uk by:

- Logging into your online tenant account
- Emailing us
- Live chat – available Monday to Friday, 8am to 5pm.

You can also:

- Call us on 0333 320 4555
- Visit or write to us - Sumner House, 21 King Street, Leyland, Lancashire, PR25 2LW.

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Report or track a repair or check your rent balance

You can pay your rent, check your rent balance and report or track a non-emergency repair online 24/7.

Log in or sign up for your online tenant account at www.progressgroup.org.uk

Complaints and compliments

Your feedback is very important to us and helps us to improve our services. If you want to tell us that we have been doing something well or are unhappy about something, please tell us using the contact details on the left.

Our Complaints Policy and process follow the standards set out in the Housing Ombudsmen's Complaint Handling Code. You can read more on our website or let us know if you would like a leaflet.

Information in another format or language

This leaflet is available in the following formats:

- EasyRead
- Audio
- Large print
- Braille
- Other languages
- Coloured paper.

More information is available at www.progressgroup.org.uk/access