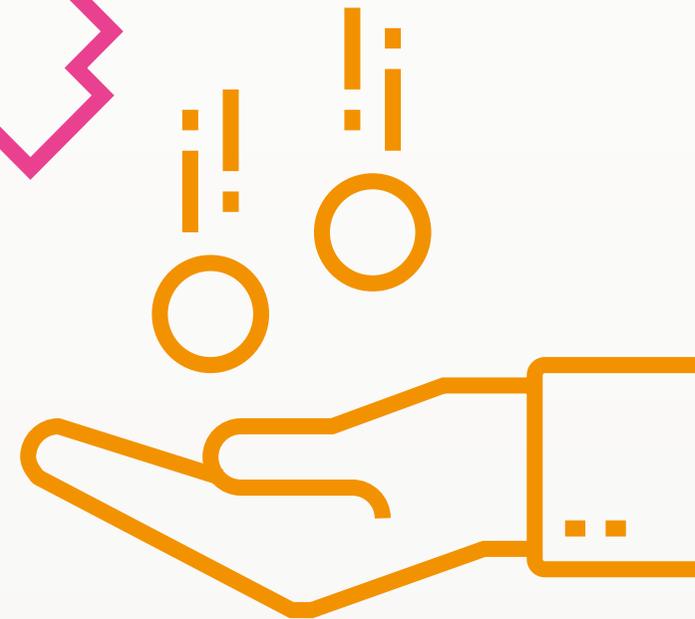
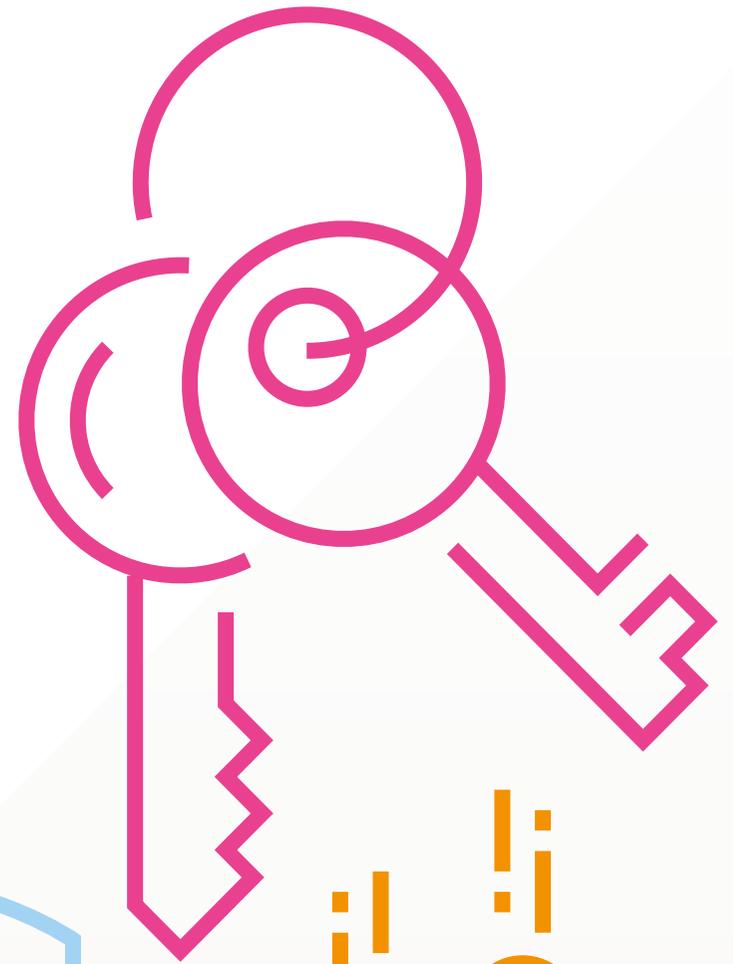




NEW MODEL SHARED OWNERSHIP COMPLETION HANDBOOK



CONTENTS

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WELCOME
TO YOUR NEW EMH HOME!

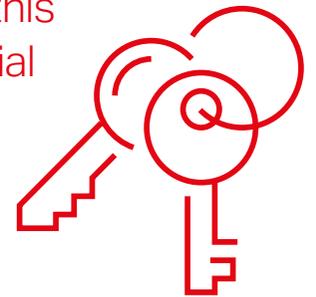
NEW MODEL SHARED OWNERSHIP LEASE

The New Model for Shared Ownership has some great new additions:

- ▶ You were able to purchase your initial share from just 10% (subject to eligibility).
- ▶ You can purchase further shares from as little as 5% each time (known as staircasing).
- ▶ A new gradual staircasing process has been introduced allowing you to purchase an additional 1% each year for a maximum of 15 years.

We are a leading provider of housing and care in the East Midlands. Delivering around 550 new homes a year, we have helped hundreds of people like you move into the home of their dreams. We pride ourselves on providing quality new homes.

You have bought your home under the New Model for Shared Ownership and this handbook is a guide to all of the essential things you need to know.



- ▶ The introduction of a new 10-year period during which emh will support you with the cost of repairs and maintenance in your new build home (see section on repairs).
 - ▶ The resale nominations period has been reduced from 8 weeks to 4 weeks.
 - ▶ All new leases on New Model for Shared Ownership homes will have a minimum lease length term of 990 years.
-

REPAIRS

STRUCTURAL REPAIRS

There may be essential repairs that we will be liable for within the first 10 years from the date of your completion, or for Rent to Buy and Right to Shared Ownership tenants who have converted to Shared Ownership, from the practical completion date of the property.

The majority of these types of repairs will be covered by the build warranty, however in some instances we will undertake the work.

NON-STRUCTURAL REPAIRS

The new model shared ownership lease gives you £500 per year to use towards the cost of general repairs. You're still responsible for getting these repairs done to your home but you're able to make a claim for up to £500 towards the cost of your repairs. You can also carry over any balance remaining up to a maximum of £500 per year.

IMPORTANT NOTE

These repairs will be covered by the developer during your defects period, usually 24 months after the build is completed. You will also have a warranty on your home, details of which can be found on your handover paperwork.

▶ YEAR 1

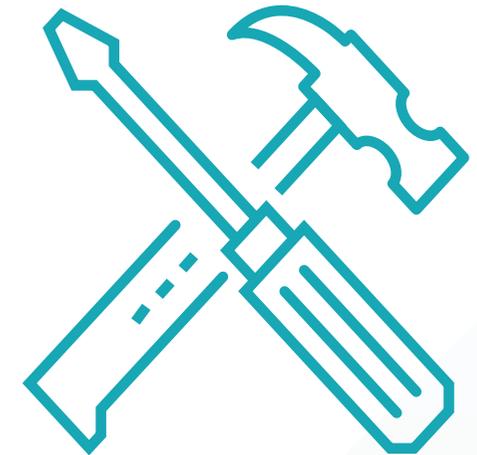
All items that qualify as a defect will be covered under the defects liability process. You must report each item to us as per the instructions in your handover paperwork.

▶ YEAR 2

All items that qualify as a defect will be covered under the defects liability process. You must report each item directly to the developer as per the instructions in your handover paperwork.

▶ YEARS 3-10

You can make repair claim requests to us by completing the online repair claim request form (subject to eligibility).



HOW TO MAKE A CLAIM FOR REPAIRS

STRUCTURAL REPAIRS

To request an eligible structural repair, you must complete the online Repair Claim Form which you can find on your MyHomeOnline account:

www.myhomeonline.org.uk/emhhomes/www/dashboard

NON-STRUCTURAL REPAIRS

To make a claim for the cost of non-structural repairs you must first complete the online Repair Claim Form via your MyHomeOnline account to get pre-approval from us before you get the work done. We will only consider retrospective claims where work has been done in an emergency:

www.myhomeonline.org.uk/emhhomes/www/dashboard

Using our online form, you can register your claim for approval. You must include:

- ▶ A photograph of the repair
- ▶ A report with details of the issue
- ▶ For *non-structural repair claims*, you must include a quote from a [Trustmark registered professional](#) to complete the work

We will confirm that the work has been approved within seven working days. Please do not do anything until you have this approval.

For non-structural repairs, once the work has been completed you can use the online Repair Claim Form to provide evidence of the completed repair and receipts from your Trustmark approved contractor to recover your costs (up to £500 each year).

If you need to get *non-structural* work done to your home in an emergency, you can also make a claim for the costs you've incurred using this process.

EMERGENCY REPAIRS – NON-STRUCTURAL

Emergency repairs are those needed to avoid immediate danger to your health and safety, or serious damage and destruction to your home.

This includes things like total loss of water, total loss of heating in winter, and blocked mains drain, soil pipe or toilet if it is the only one in the property.



REPAIRS OBLIGATION

The below repairs are essential repairs that we will be liable for within the first 10 years from the date of your completion.

The majority of these types of repairs will be covered by your build warranty, however in some instances we will undertake the work.

Examples of these are:

- ▶ Failing render (cracking / cosmetic)
- ▶ Rainwater goods
- ▶ Roof works (loose ridge tiles) although this could be storm damage / act of god. Wet / dry verge failure
- ▶ Loose panelling / cladding systems.
- ▶ Loose / unsecure stair components (handrails, newel posts, treads / risers)

Other repairs require a contribution from us within the first 10 years to a maximum of £500 per year, providing they are not covered by the build warranty or any other warranty.

The repairs falling under this category could be:

- ▶ Baths, basins and sinks
- ▶ Water main pressure issues
- ▶ Ticking pipes
- ▶ Stop cock failure
- ▶ Heating fault / failure (if outside appliance warranty & service record up to date) This includes boiler, radiators, thermostats
- ▶ Domestic hot water provision fault / failure (if outside appliance warranty & service record up to date)
- ▶ Renewable technology fault / failure (if outside appliance warranty & service record up to date)

- ▶ Basin, Sink, Bath taps repairs / replacement (replacement ceramic cartridge / washer)
- ▶ Basin, Sink, Bath waste & trap repairs / replacement
- ▶ Resecure loose taps
- ▶ Shower valve fault / failure
- ▶ Faulty WC flushing system / syphon etc.
- ▶ Wastewater discharge (bath, sinks & WC) pipework repairs
- ▶ Drainage issues from sanitaryware

Any repair that falls outside of those highlighted above would be customer responsibility and **not covered by emh** e.g. shower screen, shower hose, shower head, bath panel, any accidental damage.



WHAT WILL HAPPEN ONCE I SUBMIT MY CLAIM?

Once we receive your claim, we'll check through all the information you give us. We may need to ask you for more information to review your claim. Once we've approved or refused your claim internally, we'll confirm the decision with you. If your claim is refused, you'll have the opportunity to have this reviewed.

If your claim is accepted, then for non-structural claims we'll let you know and confirm the remaining balance of your allowance. We'll also ask you for important information about the evidence you'll need to send us after the work is completed.

If you're in arrears we may apply the credit for your repair to your rent account, rather than make the payment directly to you. We'll let you know when we process your claim if we're going to do it this way.



CAN MY CLAIM BE REFUSED?

Yes, it is possible that your claim could be refused and below are some common reasons why:

- 1.** The repair is not covered by the scheme. The allowance only applies to services and heating, other elements would not be covered by the allowance but could still be covered by guarantees or warranties from the developer.
- 2.** The repair is not going to be completed by a company registered with Trustmark.
- 3.** The component has not been routinely serviced/maintained with evidence to support this.
- 4.** The repair has been caused deliberately through an act or omission.
- 5.** Information requested (to process the claim) has not been provided.



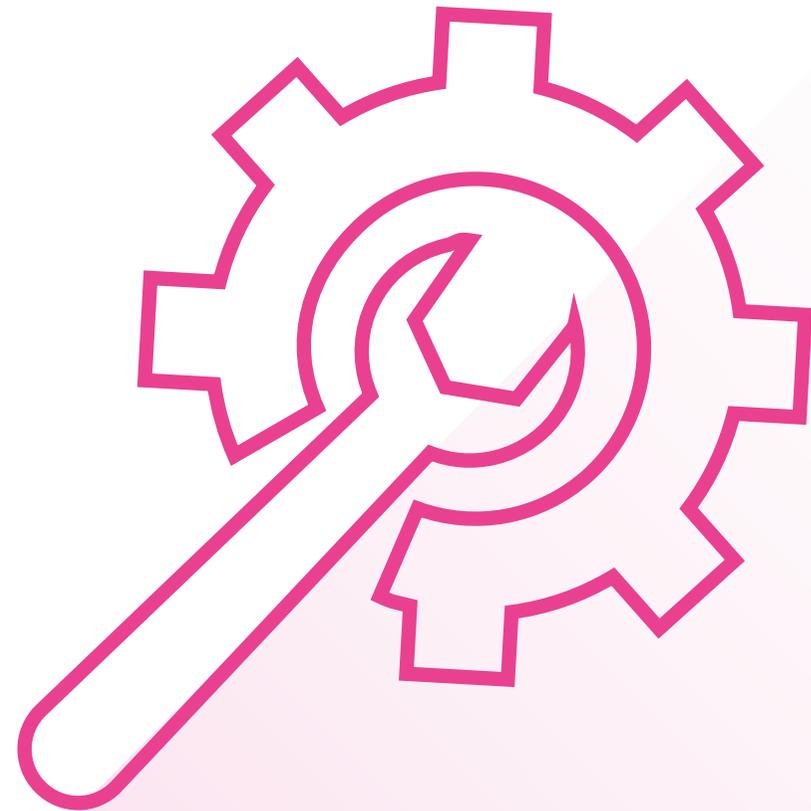
WHAT ARE MY RESPONSIBILITIES?

- ▶ You must check warranties pertaining to particular components and claim through existing policies where covered.
- ▶ If the claim is one that would be covered by your building warranty (NHBC/LABC/Premier) then you must contact them directly.
- ▶ If your claim is one that would be covered by your home insurance provider (for example, accidental damage) then you must contact them directly.
- ▶ If your claim is one that is covered by emh's building insurance then you must contact them directly.
- ▶ Appropriately maintain your shared ownership home and ensure routine servicing and maintenance arrangements are in place (e.g. boiler servicing) and provide evidence of this as requested.
- ▶ Notify and seek agreement from us **prior** to undertaking any work using the online repair claim form. We will only consider retrospective claims where work has been done in an emergency.
- ▶ Notify us once work is completed and provide a full description of works completed, photographic evidence of the completed works, a copy of the paid invoice from the Trustmark approved contractor. This must be done within 28 days of work being completed.
- ▶ You must use a Trustmark approved tradesperson to carry out the repair.
- ▶ Provide access to the property where we wish to inspect a repair.



EXCLUSIONS TO REPAIRS & MAINTENANCE

- ▶ Any repair that falls outside of those highlighted in the repairs obligation section would be your responsibility and **not covered by us** for example, shower screen, shower hose, shower head, bath panel.
- ▶ You will not be able to claim expenditure for DIY repairs, or repairs done by non-professionals.
- ▶ You will not be able to claim for accidental damage. In this case please contact your own home contents/buildings insurance provider.
- ▶ Repairs where there has been a breach of lease such as deliberate or avoidable damage will not be claimable. This includes where you have failed to ensure appropriate routine servicing and maintenance.
- ▶ We will have the right, at our discretion, to reject repairs claims using any unapproved company which is not part of the Trustmark scheme.
- ▶ Repairs or replacements carried out to an improved specification will not be eligible unless unavoidable.



STAIRCASING

Under the New Model for Shared Ownership, you can purchase further shares in your property at any time. If your lease permits, you can eventually buy up to 100% and own your home outright - this is known as staircasing.

The staircasing process will enable you to purchase 5% or more at the prevailing market value as assessed by an independent RICS registered surveyor.

Please ask us for further details.



GRADUAL STAIRCASING

In addition to being able to staircase in 5% or greater amounts, you will have the option to buy 1% each year with heavily reduced fees. The price of each 1% share will be based on an estimated valuation linked to the original purchase price, adjusted each year upwards or downwards in line with local House Price Inflation.

Key details are as follows:

PROPERTY ELIGIBILITY

- ▶ Gradual 1% staircasing will be applied to new Shared Ownership homes and homes where a resident has accessed Shared Ownership through the Right to Shared Ownership.
- ▶ The gradual staircasing offer will be available for a minimum of 15 years.
- ▶ You will not be able to roll over or accumulate the gradual

staircasing offer to purchase in future years – it is limited to max of 1% each year.

- ▶ A full 15-year term of 1% gradual staircasing will be available on all new model for shared ownership homes.
- ▶ A new 15 year term will be offered to the new shared owner when a new model for shared ownership home is resold (known as a resale).

VALUATION

- ▶ We will use the original RICS valuation (i.e. the original purchase price of the home) as the baseline valuation. Each year, we will use the latest available House Price Index (HPI) data for the appropriate local authority and property type (published by HMLR) to adjust the valuation upwards or downwards and produce an up to date valuation for anyone who wishes to

purchase an additional 1% of their home via gradual staircasing.

- ▶ We will provide you with this updated valuation (for the purposes of 1% gradual staircasing only) at least once per year, and at any other point that you request to purchase an additional 1%.
- ▶ HPI valuations will be valid for a maximum of 3 months at which point we will produce an up to date valuation using latest available data. This is in line with the current valuations process.
- ▶ There will be no right to appeal an estimated valuation. If you are unhappy then you can opt to use a RICS valuation – this will be at your own cost.
- ▶ We will also have the right to use a RICS valuation where we have significant concerns about the accuracy of a HPI valuation. This will be at our cost. This cost

will not be passed on to you.

- ▶ Where a RICS valuation is used (as above) or at any point you staircase in larger amounts (5% or more with a RICS valuation) this new valuation will become the base valuation, adjusted upwards or downwards using local HPI data for the remaining years.
- ▶ We will not charge a fee for producing a HPI estimated valuation.
- ▶ We will not charge any other administrative fees on the gradual staircasing model.
- ▶ You will remain responsible for your own legal fees if you choose to get legal advice/representation, as will we.
- ▶ If you are looking to gradual staircase, then we will require you to seek legal advice, as it is a legal transaction.

Please ask us for further details.

FREQUENTLY ASKED QUESTIONS

CAN I BUY FURTHER SHARES?

Yes, you can. It is known as staircasing.

Staircasing is a term that refers to increasing the share of the property you own, and in most cases (depending upon your lease) you can buy more shares, usually up to 100% meaning you own the property outright and no longer pay rent.

Some properties are subject to restrictions to the staircasing process so it's important that you check the terms of your lease.

The cost of additional shares is calculated by the market value of your home when you decide to start staircasing.

HOW LONG IS MY LEASE?

All new leases on new build Shared Ownership homes built under the New Model for Shared Ownership will be issued with a minimum lease length term of 990 years.

WILL MY RENT INCREASE EACH YEAR?

The annual rent at initial sale will be no more than 3%. Rents will then increase annually by no more than RPI + 0.5%.

CAN I MAKE CHANGES/ IMPROVEMENTS TO MY SHARED OWNERSHIP PROPERTY?

Yes, you can but if you intend to make any structural improvements to your property including a new kitchen or bathroom then please contact us prior to starting the works as we are required to consent to any improvements.

CAN I SUBLET MY HOME?

No, you are not able to sublet your Shared Ownership property. You are able to have lodger. (Subletting means renting out your whole house, lodging is just one room).

CAN I HAVE PETS?

If you are buying a house, then there are usually no restrictions on having a pet. If you are buying an apartment, then there could be a restriction in your lease. Please refer to the lease of the property you are purchasing.

DO YOU KEEP A SET OF KEYS TO MY HOME?

We do not keep a spare set of keys. If you lose them it is your responsibility to replace them and pay for any lock changes.

If you want to fit extra locks to your doors and windows, you need to get our permission first.

WHAT INSURANCES AM I RESPONSIBLE FOR?

We insure the cost of rebuilding your home for which you pay a monthly premium to us, but you are responsible for insuring your possessions, including carpets, curtains, and flooring.

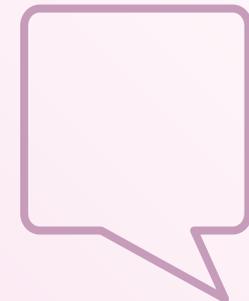
Most insurance companies will give you a free quote for contents insurance, or we can send you details of low cost contents insurance schemes we have negotiated for emh homes residents.

WHAT HAPPENS WHEN I WANT TO SELL MY SHARE?

Selling your Shared Ownership home is known as a resale. Please contact us for further information and to access a resale pack.

I'VE GOT MORE QUESTIONS TO ASK...

Our team are here to help you. Please get in touch if there are any further questions you have.



FURTHER INFORMATION

You can find more information about subjects covered in this handbook on our website.

If you do not have access to the internet, or need any information not covered in this handbook, please contact us.

GETTING IN TOUCH:

You can contact us in a number of ways:

- ▶ Email us at customerservices@emh.co.uk
- ▶ Visit www.emhhomes.org.uk
- ▶ Follow us on Facebook [@emhhomes.org.uk](https://www.facebook.com/emhhomes.org.uk)
- ▶ Call us on **0300 123 6000**

Our sales advisors are available to help from **9am to 5pm Monday to Friday**.

Our offices are closed on weekends and Bank Holidays and the period between Christmas and New Year.

We use the translation service Language Line, so if you need to have a conversation with us over the telephone in another language, please let us know.



COMPLAINTS

We welcome all complaints and view them as an opportunity to learn. We will ensure complaints are handled quickly and efficiently, making improvements and changes when required.

OUR COMMITMENT TO YOU

A complaint is defined as an expression of dissatisfaction, however made, about the standard of service, actions, or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.

We will make it easy for you to make a complaint and support you while it is resolved.

You can contact the Housing Ombudsman for advice and information at any point during the complaints process. We will provide you with contact details for the Housing Ombudsman in all our correspondence with you.

WHAT HAPPENS IF I MAKE A COMPLAINT?

We will acknowledge it and log it at stage one of the complaints procedure within five working days of receipt. We will contact you to listen to you and to understand what has gone wrong and how we can put it right.

We will respond to you in full within 10 working days of receiving your complaint.

If you are not satisfied with our response or the issue has not been resolved, you can request that it is escalated to stage two of our process.

We will acknowledge your request for a stage 2 escalation and ask you to clarify why you believe your complaint wasn't fully addressed in stage 1 and what outcome you would like.

Your complaint will then be investigated by a head of service or director. We will write to you within 20 working days of your request to escalate your complaint, detailing the final decision.

HOUSING OMBUDSMAN

If you are still not satisfied with the outcome of your complaints following the stage 2 panel, your next option is for your complaint to be reviewed by the Housing Ombudsman Service. Should you wish to contact the Housing Ombudsman you can do so using the below details:

- ▶ Telephone: **0300 111 3000** Between 9.15am & 5.15pm: Monday to Friday
- ▶ Email: info@housing-ombudsman.org.uk
- ▶ By post: Housing Ombudsman Service, PO Box 152, Liverpool L33 7WQ
- ▶ Website: www.housing-ombudsman.org.uk

WHAT YOU CAN EXPECT FROM US?

We will explain the outcome of our investigation into your complaint.

We will apologise if we have got things wrong and we will put it right.

If you would like more details on our complaints process, please view [our website](#) or contact the Complaints Resolution Team on **0300 123 3000** or email complaints@emh.co.uk.

MY HOME ONLINE PORTAL

Lastly, don't forget to register with **myhomeonline**!

This is a simple, convenient and easy to use online portal that can be accessed 24/7 from your PC, mobile or tablet.

Here you can obtain your details; view your rent account; send us a message; notify us of a repair... and lots more!

Simply visit <https://www.myhomeonline.org.uk/emhhomes/www/dashboard> and click on 'Register'.

SIMPLE

- ▶ Check your balance and print a statement
- ▶ Pay your bills and update your details

CONVENIENT

- ▶ Anytime anywhere 24/7 on PC, tablet or mobile
- ▶ Order a repair

EASY

- ▶ Just select Login using your email & password
- ▶ If you are new to **myhomeonline** select Register

