

FREQUENTLY ASKED QUESTIONS

Who is responsible for repairs and maintenance of my home?

As a shared owner you will be responsible for the upkeep of your home like any other home owner, including day to day repairs and maintenance of the property, driveway and gardens. This is the case regardless of the percentage share you own.

Communal areas repairs

If you live in a home where there are communal areas shared with other residents (*i.e. not owned by you*), such as a shared car parking or landscaping, then One Vision Housing (OVH) or in some instances a Managing Agent will arrange the repair or maintenance for these areas. Such work will typically be recharged via the service charge to residents.

Do I need to arrange gas servicing?

You'll be responsible for gas servicing of your gas appliances and boiler in future. If you want to pay OVH for a gas service, please contact us.

What about Buildings Insurance?

OVH will insure your home, in terms of building insurance and we will collect this from you via a service charge. If you ever purchase 100% then you will need to insure the property as you'll fully own it.

We will likely have already provided details of your insurance to your solicitor already, but please contact if you have any further queries.

What about Contents Insurance?

OVH does not provide contents insurance and if you wish to take out Contents Insurance then you will need to arrange and pay for this directly.

What do I do if I want to sell?

You can choose to try and sell your shared ownership home up for sale at any time, although will need to clear any rent or service charge arrears.

You will need to sell the share as the percentage of the market value at that time, based on an independent RICS valuation.

If you want to sell, please look at our online '*Shared ownership Re-sale: Selling your home guide*' on our website or contact us and we will talk through what to do next.

What do I do if I want to buy more shares ('Staircase')?

You can purchase more shares at any time, including up to 100% when you're ready. The cost of the additional share will be based on the market value of the time. The amount of rent you pay will reduce proportionally.

If you want to purchase, please look at our online '*Staircasing: Buying More Shares guide*' on our website or contact us and we will talk through what to do next. If you don't want to purchase more equity in your home, then that's fine.

Who pays the Council Tax?

It is your responsibility to pay the Council Tax. You can find more details on council tax payments on your Local Authority's website.

What happens if I die after buying a Shared Ownership home?

If you die, your home will be passed on in the normal way under the terms of your will. If you have not made a will it will pass under the laws of intestacy.

Can I make improvements to my home?

You are responsible for the repairs and maintenance of your home including decorating and making any improvements.

In some instances the house builder may also not allow any major improvements, such as building a conservatory, on a new homes site for a certain amount of time.

You will also need to consider when planning and building regulation permissions are required.

Please check your lease, seek advice or speak to OVH regarding what improvements you can make and what you may need OVH or the Managing Agent to consent to. Consent will typically be required for more significant works, such as an extension or conservatory.

Can I keep pets?

Your lease will tell you if you can keep pets in your home. If you live in a house, there are not usually any restrictions

Occasionally we may allow you to keep a pet even if your lease does not allow you to (although we'll need to know what type of pet you want to keep). If we give you permission to keep a pet you must make sure it doesn't cause a nuisance to your neighbours. If it does, we may withdraw our permission and you'll no longer be allowed to keep a pet.

What do I do if I have problems/defects with my home?

Building Warranty

As a new home you have a warranty that protects you against any major defects or structural problems, such as NHBC or Premier.

You should register your own contact details with the warranty provider as soon as possible. If you are unsure who your warranty provider is and how to contact them we can confirm those details.

Defects

If you have any problems with your property, we'll look to identify and rectify these before you purchase. Sometimes there may be a few issues outstanding or some that only arise while you're living in the property.

A Defects Period is a period of time the builder will be responsible for attending to property defects.

*Please report any defects to the One Vision Housing on **0300 365 1111** or email **enquiries@ovh.org.uk***

Once a defect is reported and identified, we'll ask for the building contractor to come out and attend. Depending on the nature of the defect and its urgency, the timescales for this will vary.

Please note defects are problems related to the building contractor's work and/or materials. Defects do include day to day repair and maintenance issues related to the wear and tear of living in the property, or any damage caused by occupants, visitors, or other contractors you may have do work in the property.

How do I pay my rent and service charge?

We will provide you with a direct debit form to pay your rent and service charge. Payments will be on the 1st of each month, with rent rising in accordance with your lease on the 1st of April each year.

If you've any queries regarding your direct debit or any problems paying your rent or service charge please contact us to discuss or seek independent advice.

What happens if I'm struggling to pay my mortgage and rent?

Paying your rent and service charge is a requirement of your lease. Like with mortgage payments, if you don't make rent and service charge payments in keeping with the lease obligations, you risk losing your home.

Please contact us if you're struggling to make payments as soon as possible **0300 365 1111** or email enquiries@ovh.org.uk

Who should I contact about queries with my rent and service charge?

Any queries regarding your rent payments, and service charges payable to OVH can be dealt with by our Commercial Housing Team who can be contacted on the number and email above.

In some cases, the wider estate management charges on your development may be payable to a Management Company via a Managing Agent, not OVH.

Who can I get advice on my lease from?

If you've any queries, please don't hesitate to contact us on **0333 733 8888**, sales@ovh.org.uk or at OVH, Atlantic House, Dunnings Bridge Road, Merseyside L30 4TH

Independent advice can be obtained from LEASE, The Leasehold Advisory Service, which is Public Body funded by Government to provide free legal advice to leaseholders, landlords, professional advisers, managers and others on the law affecting residential leaseholders. LEASE can provide advice by telephone, by letter or e-mail, or in person at the office. They can be contacted as follows:

Lease Advisory Service, Fleetbank House,
2-6 Salisbury Square, London EC4Y 8JX
Telephone: 02078 322 500
Email: info@lease-advice.org

Key contact information

Registered Office

One Vision Housing, Atlantic House,
Dunnings Bridge Road,
Merseyside L30 4TH
Telephone: 0300 365 1111
Email: enquiries@ovh.org.uk
Web: ovh.org.uk

OVH SalesTeam

Telephone: 0333 733 8888
Email: sales@ovh.org.uk
Web: ovh.org.uk/homes/sales

Please note - Your shared ownership lease has information about One Vision Housing's and the shared owners responsibilities. Please seek independent legal advice for any legal queries regarding your lease.