

# Frequently Asked Questions

## **Why do I have to pay rent when I own the property?**

As you only own a share of the property, you pay a rent on the remaining share that we own. Your lease will set out how much rent is charged and how and when it will be reviewed.

## **How can I pay my rent and service charge?**

The easiest way to pay your rent is by monthly direct debit. We will visit you within the first few weeks of moving in to set this up with you.

If you are experiencing financial difficulties, or you anticipate a DD payment may fail, please contact us to discuss the matter and make alternative payment arrangements.

## **What is a service charge and what does it cover?**

The cost of any additional services that we may provide is paid for through a service charge. The service charges are detailed within your lease and will depend on where you live. They normally include buildings insurance, the cost of services and/or repairs to communal areas (which may include site boundary walls/fences) and a management fee.

## **What is the management fee for?**

The management fee covers our costs for providing our services which can include managing the rent and service charge accounts and lease queries.

## **Who will carry out repairs to my property?**

If you live in a flat, you are responsible for the repairs to the inside of your property. We are responsible for repairs to the structure and communal areas of the building.

If you live in a house then you are usually responsible for all the repairs to the property, both internal and external.

*Please remember that this is just a guide. Your lease will explain your responsibilities, right and obligations in more detail. If in doubt always seek legal advice.*

## **Defects**

Our brand new properties come with a 'defects period' which usually lasts for 12 months. During this time, you can report any defective items to us and we will arrange for the builder to come out and put these items right.

At the end of the 12 month defect period, we will visit your property to ensure that all defective items have been rectified and confirm you are happy for us to sign off the property.

### **Can I carry out alterations or additions to my property?**

Your lease will confirm whether you are able to make any alterations or additions (such as conservatory's or extensions) to the property.

Usually, most leases allow for internal alterations to be made as long as you have our written permission. However external alterations and additions are usually not allowed at all until you own 100% and the freehold of the property.

### **Can I have pets?**

Please check your lease to see whether you can keep pets in your home. Your lease may stipulate that you need written permission from us to keep a pet. If your lease allows you to keep a pet, then you must ensure that it does not cause a nuisance to your neighbours.

### **Can I purchase additional shares in my property?**

After your initial purchase you can usually buy further shares in your home. This is known as "staircasing". Your lease will advise whether you can eventually purchase your property outright to 100% ownership.

You will need to pay for a RICS valuation, our legal fees and your own legal fees when you staircase. Where we are the freeholder of a house, this will usually be transferred over to you when you staircase to 100% ownership.

The price of the extra shares is determined by a market valuation taken at the time you wish to buy them. If you purchase additional shares, then the rent you pay will also reduce.

### **Can I sublet my property?**

Unfortunately, Shared Ownership properties cannot be sublet. This is a condition of your lease. If you know you have to be away from your property for an extended period of time, please contact The Leasehold & Sales Team to discuss your circumstances.

### **Am I responsible for the maintenance of gas appliances?**

You are responsible for ensuring that any gas appliances in your home are serviced regularly. It is recommended that you arrange this once a year in order to ensure that your appliances are safe and working at their most efficient. We may ask you to provide annual certificates to us.

Failure to carry out regular servicing may invalidate the building insurance and result in a breach of the lease.

*Please note: Electrical installations should be tested every 10 years but please ensure that they are safe and working efficiently to avoid breaching your lease.*

We offer a gas safety test and electrical test service to Shared Owners for a very competitive fee. Details are available on request.

### **What happens to my property if I die?**

It's a good idea to have a will so that the share that you own passes onto the person you want it to in the event of your death.

### **Vermin**

If you are experiencing problems with vermin (e.g. mice, rats, wasps or ants), please contact the Council's Pest Control team. We will consider assisting in the removal of vermin if communal areas are affected.

### **I am having problems parking on my scheme?**

Your lease will state whether you own a parking space with your property or whether you have the right to park in communal parking bays.

If you own a parking space, then this is for you or your visitors to use and manage appropriately.

If there is communal parking on the scheme, we would ask that residents and their visitors are considerate of others in the scheme. Vehicles should not be parked so as to cause obstruction and must only be parked on approved driveways or parking spaces.

Please note that Commercial vehicles, untaxed or unroadworthy vehicles or caravans must not be parked in communal parking bays.