

THE NEW SHARED OWNERSHIP MODEL

10 YEAR REPAIR PERIOD

INFORMATION IN THIS GUIDE ONLY APPLIES TO CERTAIN
PROPERTIES. CUSTOMERS WILL BE SPECIFICALLY ADVISED IF THIS
APPLIES TO THEIR HOME.

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THE 10 YEAR REPAIR PERIOD IN YOUR NEW HOME

THIS PAGE IS INTERACTIVE, MAKING IT EASY TO NAVIGATE TO THE SECTION YOU NEED.

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10 YEAR REPAIR PERIOD

PLEASE NOTE:

Only continue reading if you have specifically been made aware that this applies to your home.

If you have bought a new build home, delivered through the Affordable Homes Programme 2021-2026, your lease will have a 10-year repair period, also referred to as “initial repair period” (IRP).

If it does, the good news is, you will get support from Platform to cover some essential repairs, that meet the relevant guidelines.

The initial repair period lasts for 10 years from the commencement date of the FIRST ever lease on the property and only applies if you own less than a 100% share of your home (whichever comes first). After the period ends, all repairs are your responsibility.



CONTRIBUTION TOWARDS ESSENTIAL REPAIRS

The new shared ownership model gives you £500 per year to use towards the cost of essential repairs, that meet relevant guidelines.

Please note:

- You are still responsible for getting these repairs done to your home
- You must use a Trust Mark registered tradesman.
- You can make a claim for up to £500 maximum towards the cost of your repairs.
- You can also carry over any balance remaining up to a maximum of £500 per year, leaving you up to a maximum of £1000 in any year.

IMPORTANT NOTE

If you have moved into your property from new, the good news is that it benefits from a Defect Liability Period (DLP), where Platform will ask the Developer to attend to any valid defect repairs. Until your DLP end date (which you will have been advised of) It is unlikely that you will need to make a claim under the 10-year initial repair period.

Unless there is an exceptional circumstance for an IRP claim during year 1, at the Start of Year 2, your IRP allowance will be at £1000.

Please see example below:

ILLUSTRATION OF ACCUMULATED IRP ALLOWANCE	VALID REPAIRS ALLOWANCE	ALLOWANCE CLAIMED FOR VALID REPAIRS	AMOUNT ROLLED OVER TO NEXT YEAR
YEAR 1	£500	DEFECTS LIABILITY PERIOD	£500
YEAR 2	£1000 (£500 + £500)	£750	£250
YEAR 3	£750 (£500 + £250)	£0	£500

WHAT'S INCLUDED?

The below tables include an outline of the types of repairs that are covered as part of a valid IRP claim, what is covered as part of defects liability and also excess

TYPE OF REPAIR FOR INITIAL REPAIR PERIOD (IRP)	COVERED AS PART OF VALID IRP CLAIM	COVERED AS PART OF DEFECTS LIABILITY PERIOD	EXCESS *
Repairs needed due to wear and tear, (E.g. toilet flush mechanism, plumbing joints etc)	✓	✓	✓
Damp and mould caused by leaks or floods in the installations	✓	✓	✓
Repairs needed due to faulty equipment (E.g. flushing mechanism)	✓	✓	✓
Repairs needed due to accidental damage (E.g. football kicked at window)	✗	✗	✗
Repairs needed due to neglect/malicious damage (E.g. wall damaged by punching)	✗	✗	✗
Repairs on non IRP fixtures which has resulted from an IRP fixture that are subject to an insurance claim or repair covered by any other warranty has taken place (excess may be covered by IRP)	✗	✗	✗
Repairs needed due to criminality (E.g. door/lock repair following a break in)	✗	✗	✗
Repairs to a property other than the shared ownership address	✗	✗	✗
An Adaptation to the property (Post Sale)	✗	✗	✗
Cosmetic only repairs or decoration	✗	✗	✗
Electrical/Gas appliances (E.g. Cooker, TV etc)	✗	✗	✗
Replacement of flooring (E.g. replacement of vinyl following a flood or leak)	✗	✗	✗
Replacement/repair of furniture such as sofa or cupboards	✗	✗	✗
Consequential loss (E.g. food wasted by loss of power or time off work etc.)	✗	✗	✗
Replacing of fittings not affected by supply of services to the property (E.g. Toilet seats, toilet roll holder, etc.)	✗	✗	✗
Outbuildings, excluding garages	✗	✗	✗
Poor service issues with Trustmark contractor appointed by customer	✗	✗	✗
Works carried out by a non Trustmark contractor	✗	✗	✗

WHAT'S INCLUDED?

Living Areas, Bathroom & Kitchen

TYPE OF REPAIR FOR INITIAL REPAIR PERIOD (IRP)	COVERED AS PART OF VALID IRP CLAIM	COVERED AS PART OF DEFECTS LIABILITY PERIOD	EXCESS *
ALL LIVING AREAS/ROOMS			
Radiators/Storage Heaters	✓	✓	✗
Electrical repairs (not new installation)	✓	✓	✗
Plastering and wall finishing	✗	✗	✗
Drying out of property due to flooding/leaks	✗	✗	✗
Hand Rail repair/replacement	✗	✗	✗
Door frames and doors	✗	✗	✗
Loft hatch repairs	✗	✗	✗
BATHROOM			
Sink, bath and toilet leaks	✓	✓	✓
Replacement of toilet flush mechanism	✓	✓	✗
Plumbing work	✓	✓	✗
Replacement of bathroom suite items (when not damaged by above exclusions) where poor installation/construction leads to need to replace.	✓	✓	✓
KITCHEN			
Electrical repairs (not new installation)	✓	✓	✗
Sink leaks	✓	✓	✓
Plumbing work	✓	✓	✓

WHAT'S INCLUDED?

Garage & Outside the Home

TYPE OF REPAIR FOR INITIAL REPAIR PERIOD (IRP)	COVERED AS PART OF VALID IRP CLAIM	COVERED AS PART OF DEFECTS LIABILITY PERIOD	EXCESS *
GARAGE			
Electrical repairs (not new installation)	✓	✓	✗
Drying out of property due to flooding/leaks	✗	✗	✗
Door frames and doors	✗	✓	✗
Replacement of taps and fittings (non powered) due to wear and tear	✗	✗	✗
Garage Door repairs (not covered by Warranty)	✗	✗	✗
OUTSIDE THE HOME			
Electrical repairs (not new installation)	✓	✓	✗
External lighting (installed at point of build)	✓	✓	✗
Outside tap (if installed at point of build)	✓	✓	✗
External plumbing works.	✓	✓	✗
Fencing	✗	✗	✗
Guttering	✗	✗	✗

*In the event an insurance claim is made for damage which has resulted from a failure of an eligible component (under the terms of the IRP) and which would not otherwise have been incurred, Platform would refund the customer their insurance excess up to the maximum remaining annual IRP allowance under the scheme.

FREQUENTLY ASKED QUESTIONS

10 YEAR REPAIR PERIOD (IRP)

WHAT IS COVERED?

You can claim up to £500 a year from the landlord to cover: - repairing, replacing (if faulty) and maintaining fixtures and fittings that:

- supply water, gas, or electricity - for example sinks, baths or pipes.
- heat your home, for example a boiler or radiator.

Generally, it does not include:

- Installing other fixtures (such as kitchen cabinets) and fittings (such as a bed or sofa)
- Installing appliances that use your gas, electricity, or water supplies, such as ovens or washing machines.
- Repairs covered by the building warranty or any other guarantee.
- Any repairs that you are making an insurance claim for, although we can cover the insurance excess payment, up to your annual allowance.

If you break the terms of your lease, we will not need to pay for repairs you're normally responsible for. For example, if you:

- Cause damage on purpose
- Do not arrange routine servicing and maintenance, such as regular boiler servicing.

If the repairs are covered by the building warranty or another guarantee, check the warranty or guarantee documents to find out how to claim for the repairs.

FREQUENTLY ASKED QUESTIONS

MY PROPERTY HAS A DEFECT LIABILITY PERIOD (DLP) CAN I MAKE A 10-YEAR REPAIR CLAIM DURING THAT TIME?

The Defect Liability Period (DLP) is usually for 12 months from the date that the property was handed over to Platform from our Developer partner.

This may be different to the date you moved in. During the DLP Platform will ask the Developer to attend to any valid defect repairs.

Until your DLP end date (which you will have been advised of) it is highly unlikely that you will need to make a claim under the 10-year initial repair period as the DLP will cover these.

Unless there is an exceptional circumstance for an IRP claim during year 1, at the Start of Year 2, your 10 Year IRP allowance will be at £1000.

WHAT WOULD BE AN EXCEPTIONAL CIRCUMSTANCE FOR AN IRP CLAIM DURING THE DEFECT LIABILITY PERIOD (DLP)?

The only circumstance would be, if the Developer refuses to attend to a correctly reported defect that is also eligible through the provisions of the IRP.

Platform will discuss this with you and agree if the best option is to submit an IRP claim instead.

WHO CAN DO MY WORK?

You must appoint a “Trustmark” registered tradesperson to carry out the work. Platform will only approve claims that have followed the pre-approval process (unless it’s emergency work) where we are provided with a Trustmark contractors quote and invoice.

Please visit the **Trustmark website here**, which contains lots of useful information on registered professionals across the country. It also has its own Frequently Asked Questions (FAQs) on how trades persons are accredited and required to adhere to the Trustmark Code of Conduct.

FREQUENTLY ASKED QUESTIONS

WHEN DOES THE 10-YEAR REPAIR PERIOD (IRP) START AND END?

The 10-year repair period starts from the commencement date of the FIRST ever lease on the property and ends either after 10 years or at the point that you own 100% of the property (whichever comes first). This means If you buy a home through shared ownership resale any time remaining on the 10-year IRP will transfer to you.

Example:

You buy a home through a shared ownership resale 3 years after the first ever lease on the property. You will have 7 years remaining of the IRP if you own less than 100% of the property. At any point during the 10 years, if you own 100% of the property, the 10-year IRP period will automatically end, and you become responsible for all repairs.

WHAT HAPPENS IF I PURCHASE MY RENT TO BUY PROPERTY ON A SHARED OWNERSHIP BASIS OR CONVERT THROUGH RIGHT TO SHARED OWNERSHIP?

In both cases you will get the remainder of the 10 years repair period for shared ownership properties, until the 10-year IRP period ends or at the point you own 100% of the property, whichever comes first.

Please note: In these cases, the start date of the 10-year repair period will be from the date of practical completion rather than the first ever lease date.

Example:

You rented for 2 years, if you then choose to purchase on a shared ownership basis, you will get the remaining 8 years of the 10 years repair period (IRP).

If at any point you own 100% of the property, the 10-year IRP period will automatically end, and you become responsible for all repairs.

FREQUENTLY ASKED QUESTIONS

WHAT IF I DON'T MAKE A CLAIM?

Platform will carry over up to £500.00 from the previous year if it is not used, leaving you up to a maximum of £1000.00 at any time. If a rollover amount is not used in the following year, it cannot be carried forward again.

WHAT IF THE REPAIR I NEED COSTS MORE THAN £500.00?

You will be responsible if the cost of the repair is higher than your allowance. Platform will only fund £500.00 towards any valid repair each year (or to the limit of any carry-over to a maximum of £1000)

IS THERE A LIMIT TO HOW MANY CLAIMS I CAN MAKE?

You can make as many claims as you like if its within your annual allowance of £500 (or higher if you have a carry-over amount up to a maximum of £1000)

CAN I MAKE AN INSURANCE CLAIM INSTEAD?

Yes, you can choose to make an insurance claim INSTEAD of a 10 Year period repair claim. However, you can use your annual allowance to cover your insurance excess if your insurance claim relates to a valid 10 Year period repair.

DO I HAVE TO PAY AN EXCESS TO MAKE A 10 YEAR REPAIR PERIOD CLAIM?

There is no excess on 10 Year valid repair period claims.

FREQUENTLY ASKED QUESTIONS

CAN PLATFORM JUST PAY ME THE ANNUAL £500 ALLOWANCE TO USE ON ANY REPAIRS?

No, Platform can only make payment for repairs that meet the guidelines for valid 10 Year repair claims and go through the outlined approval process.

WHEN IS SOMETHING NOT COVERED?

If the repair is needed due to intentional damage or neglect OR if the item needing repair was not installed at the point the house was built (for example a new electrical socket you installed). We'll let you know if your repair qualifies or not when you make your claim.

WHAT IF I NEED TO GET WORK DONE IN AN EMERGENCY?

If you need to get work done to your home in an emergency, you can also make a claim for a valid repair using the claim process and we can approve it retrospectively, if it has met all the relevant guidelines. If you get work done in an emergency that did not meet the qualifying guidelines, you will be fully responsible for any cost.

WHAT IF I SELL MY HOME?

If you sell the home, the remaining time (up to 10 years) and repairs allowance will usually transfer to the new owner. If the new owner buys a 100% share, they do not get the repairs allowance.

FREQUENTLY ASKED QUESTIONS

WHAT IF MY ACCOUNT IS IN ARREARS WHEN THE PAYMENT IS DUE TO BE MADE TO ME?

If your account is in arrears Platform can exercise its option to apply the IRP payment to your property account.

Dependent on the claim amount (and the allowance balance) Platform can also decide to split the claim payment to the property account as well as by direct reimbursement. In either case we will discuss this with you.

WHAT ARE THE TIMELINES FOR CLAIMING?

You have up to 28 days from having work completed to submit a claim with documented evidence. It is best if you get pre-approval before completing your non-emergency work to avoid any future disputes.

Once you make a claim, we will let you know within 7 working days if it is approved or rejected (with reasons) We then have a further 14 working days to ensure payment is made for a valid IRP claim.

The whole process must be completed for you within 21 working days from receiving your eligible IRP claim. If we need to ask you for additional information the time will be paused and restarted once we receive it.

MAKING A CLAIM

To make a claim, please contact us.

We're pleased to inform you that we're actively developing a new system to enhance our services even further, demonstrating our commitment to continuous improvement

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GET IN TOUCH

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