

Frequently Asked Questions

Who do I contact if I have questions about my ReSI Home?

Our partner property managers manage all our properties, they have expertise in managing homes and are the first port of call for any questions you may have.

We strive to deliver a high-quality service and are continuously searching, alongside our property managers, for ways to improve our services.

Resi Homes

020 78433980

Touchstone

01225 724 874

resihomes@touchstoneresi.co.uk

Ocean Housing

0172 687 4450

help@oceanhousing.com

How do I staircase and own more shares in my home?

Click [here](#) to download a copy of our Staircasing Policy

How do I sell my Resi Home?

You can sell your shared ownership home at any time. What happens when selling a shared ownership home will depend on your lease and any planning obligations. You may have the option to buy the remaining shares and sell the property outright.

Can I make adaptations/alterations to my shared ownership home?

You will find details about what you can and can't do to your home without our permission in your lease. While you're able to decorate your home as you like, you will

require permission to make larger alterations. You will also need to consider whether the proposed alterations will have any impact on your new build warranty.

Can I take a lodger or sublet a shared ownership home?

Subletting your home will depend on your lease. It is normally possible to have a lodger, but you'll need permission from ReSI Homes.

Click here to download a copy of the Homeownership Subletting and Lodger Policy []

Who is responsible for the repairs of a shared ownership home?

This will depend on factors such as whether the property is a house or a flat, and if the repairs are internal or related to the structure of the property. As a rule, you will be responsible for maintaining your shared ownership home internally, and externally if it is a house.

A new build home will usually come with a 10-year building guarantee as well as a defect period where the builder will rectify faults due to poor workmanship or materials. If the home is sold with white goods, these will also come with a guarantee.

Click here to download a copy of the Repairs Policy []

Am I allowed to decorate my shared ownership home?

You are free to decorate your ReSI home however you like. But please remember there will be restrictions on major alterations or structural changes so please check before starting any work.

How do you calculate the rent I will pay on a shared ownership home?

The annual rent on a shared ownership property is usually set at 2.75% of the value of the share you do not own. This will increase annually, and the terms of the increase is set out in your lease. Click here to download a copy of the rent setting policy []

Why do I pay a service charge and what does it cover?

Service charge is an amount charged by a landlord to a leaseholder relating to the upkeep and maintenance of communal areas in a block and/or estate, in line with the terms of the lease or tenancy agreement.

A service charge is separate from individual rent or mortgage payments and enables ReSI Homes to recover costs such as cleaning, garden maintenance, communal utilities, health and safety, building insurance and management costs. On some of our estates, ReSI do not provide these services, but incur these costs from a third-party estate management company, which we then recover from you.

Who insures a shared ownership property?

ReSI Homes will provide buildings insurance cover and will recover the cost of this from the shared owner through service charges. Please note, the shared owner is responsible for arranging their own contents insurance.

How can I make a complaint?

On our website there is comprehensive section on how to log a complaint please follow the procedures as set out.

What do I do if there is a fire?

What to do in a fire

- *If the fire isn't in your flat, stay where you are unless the fire service tells you to leave*
- *If the fire is in your flat or nearby, leave safely and raise the alarm*

Every building has a 'Stay Put' fire action notice in the communal areas. Take a moment to read yours and make sure everyone in your household knows what to do.

If you see a fire safety issue contact and report this to your property manager

Fire safety is a shared responsibility here are some useful tips:

Keep communal areas clear

- *Don't leave shoes, ,decorations, pushchairs or bikes in corridors or stairwells*
- *Keep hallways, landing and entrances clear*

Test your smoke alarms

- *Test your alarms once a month*
- *If yours run on batteries check them annually*
- *If you spot a fault in a communal area report it*

Keep fire doors closed

- *Keep them shut when not in use*

- *Don't prop them or tamper with them*
- *Report any damage or faults*

Electric bikes, scooters or mobility scooters

- *Electric bikes, scooters or mobility scooters must not be charged in communal areas*
- *Follow manufacturers instructions when charging*
- *Never leave batteries or chargers unattended or covered*

Use bin stores safely

- *Bag and tie your rubbish securely*
- *Don't leave loose items or flammable materials outside the bins*
- *Report damaged containers to your property manager*
- *Arrange bulk waste collections with your local council*