
Repairs and maintenance in your Shared Ownership home

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If something goes wrong in your home, it's not always clear who should step in to fix it.

The short answer? It depends on:

- how long you've owned your home
- what's gone wrong.

The good news is—you don't have to figure it out alone. We'll guide you through it.

Common repair issues

Not sure where the issue fits? Here are some examples.

Inside your home (this is usually your responsibility):

- boiler or heating faults
- leaking taps or pipework
- blocked sinks or toilets
- electrical faults (like tripping circuits)
- internal decoration or minor cracks in walls (under 4mm)
- appliances not working.

Structure and outside (we'll usually handle this in the first 10 years):

- roof leaks
- problems with external walls or render
- structural movement
- shared drains or pipework.

Defects period

Your home includes a 12-month defects period.

This covers issues such as:

- poor workmanship (for example, badly fitted doors or windows)
- faults that were present when the home was built.

For most homes, this 12-month period starts from practical completion of the property (handover from the developer to us).

From 2 June 2026, selected new build homes will instead have the defects period start from legal completion of your purchase, in line with the Shared Ownership Code. Please speak to a Sales Executive for more information.

What do we mean by a defect?

Something that wasn't right when your home was built—not everyday wear and tear.

Spot something? Let us know and we'll take it up with the builder for you.

Years 1-10: the initial repair period

If your home was built under the newer Shared Ownership model, you may have a 10-year initial repair period.

Here's what that means:

- you're responsible for day-to-day repairs
- we'll support you with essential repairs
- we'll usually cover structural and external repairs.

This support only applies while you own less than 100% of your home.

After 10 years from the start of the lease (or if you own 100%)

At this point, most repairs become your responsibility, in line with your lease.

Your repairs allowance (years 1-10)

To help with unexpected costs, you can claim a contribution towards some repairs.

What you can claim:

- up to £500 each year
- any unused amount rolls over (up to a maximum of £1,000).

What it helps cover

Essential repairs to things like:

- heating systems (for example, your boiler)
- water, gas and electricity systems
- pipes and drainage
- toilets, sinks and baths.

What it doesn't cover

There are a few things the allowance won't apply to, including:

- appliances (like ovens or washing machines)
- routine servicing (such as boiler servicing)
- decoration
- improvements or upgrades
- repairs already covered by warranty or insurance
- issues caused by damage, misuse or neglect.

How to use your allowance

Here's how it works.

1. **Give us a call first**
We'll check if your repair qualifies.
2. **Get a quote**
From a TrustMark-registered tradesperson.
3. **Send us the details**
Include photos and your quote.
4. **Wait for approval**
We'll confirm how much we can cover.
5. **Go ahead with the work**
You arrange the repair and pay the invoice.
6. **Send us the invoice**
We'll pay the agreed amount into your account.

How to report a repair

We'll keep this simple.

Step 1: Check who's responsible

Step 2: Get in touch

- Call: 02380 628340
- Email: customercare@abri.co.uk

For an emergency outside working hours call 0300 123 1567.

Step 3: Tell us what's going on

Please send us:

- your address
- a brief description of the issue
- photos (if you have them).

We'll take it from there.

A quick note on appliances

If something like your oven or fridge breaks:

- check your manufacturer warranty
- contact them directly.

These aren't covered by us or the builder.

Not sure if it's a defect or a repair?

Here's a simple way to think about it:

- **Defect** - it was wrong from the start
- **Repair** - it's worn out or stopped working over time.

Still unsure? Give us a call—we'll help you figure it out.

Before you report it...

Some issues have quick fixes you can try first.

- Blocked sink? Try a plunger.
- Electrics tripping? Try resetting the fuse box.
- Condensation? Open vents and use extractor fans.

If it's still not sorted, we're here to help.

Your lease matters

Every Shared Ownership home is a little different:

- check your lease or Key Information Document for details
- that's the final word on who's responsible.

Need a hand?

If something's gone wrong, don't stress—we'll work through it together.

Give us a call, send us a message, or drop us an email. We'll point you in the right direction and help get things sorted as quickly as we can.