



Warwick District Council

Shared Ownership – Extensions and Alterations Policy

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Introduction

This policy explains how the Council, as landlord, will consider requests from residents of our shared ownership properties for permission to make alterations or extensions to their homes. It sets out when our permission is likely to be required, how an application for permission should be made and the criteria we'll assess an application against.

Whether we'll give permission depends on several factors. These include the wording of the lease, what alterations or extensions are proposed and the impact of these on the property and surrounding properties. If we do give permission, there are likely to be conditions which must be followed. Not all requests may be approved.

If we permit any works, residents will still need to obtain any relevant statutory approvals such as planning permission and building regulations approval. Our agreement as landlord to allow alterations or extensions does not have any bearing on whether any statutory consents will be granted.

This policy only applies to Warwick District Council shared ownership homes. It does not apply to our rented homes and does not apply to shared ownership homes owned by other register providers (housing associations).

Background

The Council understands that purchasing a shared ownership home is a significant commitment. After purchase, residents may find that their needs change and alterations to their homes are required. The Council wants to ensure that resident's homes meet their needs, but we must balance this against our responsibilities as landlord. We must ensure homes remain safe, remain suitable and affordable for future residents and that any changes don't harm our interest in any shared ownership home. This policy explains how we will balance these different responsibilities.

The Lease

The lease is the agreement between the Council (as landlord) and the resident which sets out the terms under which the resident can live in a shared ownership property. It includes matters that the landlord is responsible for and matters the tenant is responsible for. It includes things the resident can and cannot do to the property. The lease is the starting point when considering whether alterations or extensions require permission.

What Alterations Normally Require Permission

The types of alterations that require our permission will depend on the wording of the lease. The list below is not exhaustive but gives an indication of the types of works that normally require our permission:

- Replacement kitchens and bathrooms
- New flooring to kitchens and bathrooms
- Changes to or replacement of central heating systems
- Changes to or replacement of electrical systems

- Extensions and structural alterations (including conservatories and new windows)
- Loft or garage conversions
- Outbuildings (including sheds and greenhouses)
- Driveways
- Cavity wall or loft insulation
- Installing electric vehicle chargers

It is essential that residents check the wording of their lease as different restrictions apply to different properties. Residents should contact us if they are unsure if their works need permission.

What Alterations Don't Normally Require Permission

Not all alterations require our permission. Below is a list of works that normally don't need our permission:

- Redecoration
- New carpets/flooring except in kitchens and bathrooms
- Hanging curtains and shelves
- Gardening (turf, plants, shrubs etc)
- Routine maintenance such as boiler servicing and repairs

It is essential that residents check the wording of their lease as different restrictions apply to different properties. Residents should contact us if they are unsure if their works need permission.

What Alterations Will Not Normally Be Permitted

There are some alterations that won't normally be allowed to our shared ownership homes because of the impact they may have on the property and/or surrounding residents. These include:

- Works to any communal areas (internal and external)
- Solar panels (where third party funded)
- Installation of wood burners/gas open flue fires

Structural alterations will also not generally be permitted if a resident owns less than 50% of the property.

Application Process

To apply for permission to alter or extend a shared ownership home, the application form attached to this policy must be completed. An application must be accompanied by details to allow us to understand the works proposed. The details required will vary depending on what's proposed but would typically include:

- Drawings showing the proposed alterations or extension
- Specification of the works
- Structural calculations and sign off from a Certified Structural Engineer (for structural alterations only)

- Quotation for the works
- Details to show resident has funds to pay for the proposed works

Further details may be requested if more information is needed to allow us to understand the proposed works. Residents should contact us if they are unsure what information to include.

We ask for information to confirm residents can afford the proposed works to make sure that works will be finished. If a resident cannot afford to complete any works and a project is left unfinished it could negatively impact the value of the Council's share in the property.

How an Application is Assessed

When we receive an application, we'll review the details provided and contact the resident if more information is required. Once we have all the information we need, we'll aim to issue a decision within 28 days from the date when all requested information was provided.

We will consider the following matters to determine if permission should be given.

- What is the reason for the proposed work?
- Will the property remain suitable as affordable housing?
- Will the changes have an adverse impact on the future saleability of the property?
- Will the changes make the property or any adjoining property unsafe?
- Will the changes affect future maintenance of the property?
- Will the changes adversely affect any neighbouring property or any communal areas?
- Have the changes been well designed?
- Will the changes impact the energy efficiency of the property?
- How will the changes impact on any building warranty?
- Has the resident demonstrated adequate funds to complete the work?
- Will the works affect any restrictions placed on the property as a result of grant funding

We will also take into account any other matter which is considered relevant to the proposed works.

Conditions of Approval

Any permission granted for proposed works will be conditional. This means residents must comply with the conditions listed on the permission letter. Common conditions are listed below but will depend on the nature of the proposed works:

- Comply with the approved documents.
- Notify us when works start and when works are finished.
- Use of the Council's Building Control Service for all matters relating to building regulations.
- Allow for the Council to make inspections of the work.
- All costs for the work must be paid by the resident.
- Contractors undertaking the work must be insured.

- Compliance with all statutory controls.

Permission will last for 12 months from the date it is issued. If the works are not completed within 12 months, a new application will be required.

Completion of Works

Once any permitted works are completed you must provide all relevant statutory sign off documents. Depending on the nature of the works, these may include:

- Building Regulations approval
- Gas certificate
- Electrical certificate
- FENSA certificate (windows & doors)

We will retain copies of these documents on our files.

If the works are not completed in accordance with the agreed plans, the Council reserves the right to use any legal route to rectify the issues. This may include putting the home back to its original condition.

Application Fee

A fee is charged for applications to alter or extend shared ownership homes. This fee is required before an application will be considered but will be returned if the application is refused.

Works	Fee
Minor works that do not include any extensions, structural alterations or significant new outbuildings*	£50
Major works including any structural alterations, extensions and substantial outbuildings.	£200

**Timber sheds with a floor area less than 12 square metres are considered minor works*

An application fee is not charged for adaptations required only to accommodate the needs a disabled resident however residents must still apply for permission.

Legal fees may apply if a licence is required under the terms of the lease.

Building Insurance

We arrange building insurance on shared ownership homes as part of our responsibilities as landlord. This cost is then passed on to residents through the service charge and rent.

Alterations to properties can affect the insurance premium and any increase will be passed on to the resident.

You should arrange your own contents insurance.

Property Value

Changes to a property can increase or decrease its value. This can affect the price of buying additional shares in a property (staircasing) and its value if a resident sells the property.

If a resident wishes to buy more shares or sell a property and has undertaken alterations and/or extensions the valuation must show the value of the property in its current condition and a value as if it were not altered.

If the resident has the Council's permission for any alterations, the price of buying additional shares is generally based on the unimproved value. If permission has not been given, the price will be based on the current value.

If the resident is selling a property, the additional value of the property created by any permitted alterations or extensions will be retained by the resident. If the alterations have not been permitted, the value of the Council's share of the property will be based off the current market value.

Further Information

Please contact hsgfin@warwickdc.gov.uk for further information.