

Shared Owners

Alterations and Improvement Works to your Property

CHS recognises that as a Shared Owner you may wish to make alterations or improvements to your home. This leaflet provides details of your obligations and responsibilities. For more information, please refer to CHS' Shared Owners' Application for Alterations Policy on our website – www.chsgroup.org.uk/rent-buy-home/shared-ownership/.

Alterations and Improvements

As a shared owner you may need CHS' permission for certain types of alterations or improvements. This list is not exhaustive, but will include:

- Changing external doors and windows.
- Changing main entrance door to a flat.
- Extensions to your home including loft conversions.
- Installation of conservatories, porches, lean-tos or carports.
- Installing a new gas supply.
- Solar/ PV Panels.
- Installing satellite dishes on any property or aerials on blocks of flats.

If you in doubt, please contact CHS before undertaking any works by completing an 'Application to Carry Out Alterations & Improvements to a CHS Dwelling' form and submitting it to PQTeam@chsgroup.org.uk.

Applications are made in two stages:

- Stage one - Consent in Principle will review your initial application and request more information if necessary.
- Stage Two - Consent in Full will be provided within 28 days and sets out the conditions of your application and is final once the work has been satisfactorily inspected.

Stage Two applications are valid for a period of three months, unless agreed otherwise in writing, to ensure our records are current.

Why do you need permission - Requirements in Your Lease

The formal legal arrangement between shared owners and CHS is laid out in the Lease Agreement which you will have signed at point of purchase. The requirement to obtain CHS' permission is laid out in your lease. Obtaining permission from a third party, for example obtaining Planning Permission, does not remove your obligation to obtain written permission from CHS before starting any work.

If you carry out works without permission it may cause a problem when you come to sell your property, as the purchaser's solicitor will want to see proof of the permission. It is possible that if you carry out works without permission, you may be asked to reinstate the property to its original condition at your own expense.

Reasons Why CHS Needs to Approve Alteration and Improvement Work

There are a number of reasons why CHS needs to give permission prior to major works. These include:

- As the freeholder CHS needs to ensure that its own interest in the property is
- Protected.
- There may be restrictions on the original planning permission.
- There may be restrictions imposed on CHS from the original land sale.
- There may be restriction imposed on CHS by interested third parties that will need to be satisfied.

Obtaining Consent

If you are considering work that requires CHS consent, then you should discuss the proposed work with CHS as early as possible. You should do this before making formal application for planning permission or engaging a professional surveyor. There may be certain types of work that CHS will not approve, and you want to avoid incurring wasted costs.

CHS will request certain information to be able to consider your proposal. Any expenses incurred in providing this information will be your responsibility.

Consulting with Neighbours

Building works can be disruptive for neighbours. If the works you are proposing will impact on neighbours CHS may require proof that you have discussed your proposals with them and have considered their views. You may also be required to show consultation if you need formal planning consent.

Fees

If you have outstanding rent or service charge arrears CHS will not consider giving consent to any works until those arrears have been cleared.

CHS may charge a fee to cover its administrative costs of considering an application for improvement work. When you approach CHS to discuss any proposed works you will be advised in advance if a fee will be required and the amount payable.

You will be responsible for paying any survey fees that CHS requires and any other third-party consent fees, e.g., planning application fees.

Solar Panels

In instances where solar panels are being considered, you will need to consult with your mortgage lender before contacting us and provide proof that your solar panel agreement will not have an adverse effect on the value of the property.

CHS may not accept any applications for 'rent-a-roof' schemes where companies offer free solar panels in exchange for leasing the roof space.

All solar panel installations must comply with guidelines (and building regulations if applicable) and you will be asked to provide evidence of this, along with proof that your installer is part

of a nationally recognised quality assurance scheme and that they have the necessary level of insurance.

Prior to agreeing solar panels, CHS will also request evidence you have made your insurance company aware of the fact that the property will benefit from solar panels and that you have obtained suitable buildings insurance.

Please note that if you wish to remove the solar panels you are responsible for making good the property and restoring it.

Consent and Evidence

It will be your responsibility to obtain any necessary consents and evidence required for work to the property. These may include obtaining:

- Property Valuation
- Structural survey
- Planning consent
- Building Regulations approval
- Asbestos survey
- Party Wall notice
- Meeting gas and electrical safety regulations (and provide certification)
- Your lease agreement
- Insurance certification
- Lender's advice/ approvals

Complaints

If you are unhappy with the way that your request for alterations to the property has been dealt with, you should first discuss this with the officer dealing with your application and if necessary, their manager. If you are still unhappy with the response, then you may raise a complaint using CHS Complaints Policy. Details of how contact us and to lodge a formal complaint can be found at www.chsgroup.org.uk/contact-us/ or you can phone us direct on 0300 111 3555.