

ALTERATIONS



Garden City Homes

Can I make an alteration to my house?

Under the terms of your shared ownership lease you are required to obtain our permission to carry out any alterations to your property whether that is external or internal. We can't unreasonably turn down permission, but we are able to say no if there is a good reason – if the work would affect your neighbours, or be unsafe for example.

If you have stair-cased to 100% and live in a house, you would not need our permission to carry out alterations to your property.

I live in an apartment, can I make an alteration?

As above, you will always need to refer to your lease to check first as there may be restrictions depending on what type of lease you have. If you live in an apartment with communal internal and external areas, you may be able to make alterations to the interior of your apartment, but you wouldn't be allowed to make any alterations to the communal areas.

If you live in an apartment in a three-storey block or higher, we will also require a certificate on completion from a FIRAS accredited inspector to show that fire safety in the block has not been breached.

If you live in an apartment but you have your own garden, you will need our permission to add an outbuilding such as a shed or garage or even if you wish to erect fencing.

What is classed as an alteration?

While not comprehensive, the list below gives an idea of what is classed as an alteration.

- Installation of double glazed windows/doors (if there was no double glazing before)
- Installation of central heating (if there was no central heating before)
- New fitted kitchen
- New bathroom suite
- Addition of a conservatory
- Extension
- Loft conversion
- Addition of a porch
- Addition of a new garage/car port
- Addition of a new driveway and dropped kerb
- Cavity wall insulation

What's the process for making an alteration?

Once you've checked your lease and you're sure you can make an alteration you would need to complete the alteration form to advise us of exactly what you intend to do.

You need to give us as much detail as possible and this may include quotes, surveys, reports and plans from your contractor; the more information you provide the more it will assist in making our decision. You will also have to check if you need planning permission or if the work falls under Building Control Regulations. We will check this as part of the process.

What happens when I get permission?

We will confirm our permission in writing and you will be able to commence the work upon payment of the admin fee of £30.

Once the work is completed, we will ask you to confirm this with us and provide us with the sign off documents from your contractor if applicable. We may send a surveyor to ensure the work has been completed to the correct standards and compliances. If we do this there will be a further admin fee of £30 payable.

Should I pay my contractor a deposit before you grant permission?

You shouldn't pay a contractor a deposit until you have our final authorisation in writing.

What happens if I carry out work without your permission?

If you do not get our written permission for home improvements, we won't be able to take the value they have added into account when you buy more shares in your home.

If you **do have** our written permission then your valuation report will show two figures;

- The improved value – which considers the increase in value with the improvements.
- The unimproved value – which considers the market value if the improvements had not been carried out.

The amount for buying more shares is then based on the unimproved value.

LEASEHOLD ALTERATION FORM

Garden City Homes
8 Poundswick Lane
Wythenshawe
Manchester
M22 9TA



Garden City Homes

LEASEHOLDER DETAILS

NAME:

ADDRESS:

.....
.....
.....

EMAIL:

TELEPHONE:

INTERNAL IMPROVEMENTS

.....

EXTERNAL IMPROVEMENTS

.....

DESCRIPTION OF WORKS YOU WISH TO CARRY OUT

.....

DO YOU HAVE THE NECESSARY PERMISSIONS? (Planning/Building Regulations if required?)

YES (please provide planning application reference):

NO:

NONE REQUIRED:

CONTRACTOR DETAILS

BUILDER:

GAS ENGINEER (INC GAS SAFE NUMBER):

ELECTRICIAN (INC NICEIC NUMBER):

FIRAS ACCREDITED INSPECTOR (APARTMENTS ONLY):

WHEN DO YOU INTEND TO COMMENCE:

WHEN IS THE WORKS EXPECTED TO COMPLETE:

HOW MUCH DO YOU EXPECT THE WORKS TO COST:

SUPPORTING EVIDENCE

Please attach a plan of the proposed alteration, with copies of any survey reports and permissions.

Please attach a copy quotes from the all contractors on letter-headed paper.

If you live in an apartment in a three-storey block or higher we will also require a certificate on completion of the work from a FIRAS accredited inspector to show that fire safety in the block has not been breached.

SIGNED:

PRINT NAME:

DATE:

PLEASE RETURN TO: ENQUIRIES@GARDENCITYHOMES.ORG.UK

WWW.GARDENCITYHOMES.ORG.UK

ADMIN FEES & CHARGES



Garden City Homes

What is an Admin Fee?

An admin fee is payable to us for services we provide which are outside the terms of your lease agreement. They are usually for services which are requested as part of a process, for example, a property re-sale or approval of a mortgage and is usually not a regular service provided to all leaseholders.

Why do I have to pay it?

We charge a management fee as part of your lease agreement, but this doesn't cover the cost of providing these extra services. The admin fee is charged to ensure we are able to cover the extra costs incurred.

We have undertaken a benchmarking process with other Housing Associations. This means we have looked at what other organisations charge and the services they charge for to make sure we are charging fairly for these extra services.

When do I pay it?

The fee will become payable when you instruct us for the service, For example, if you enquire about a re-mortgage, the enquiry will not trigger the fee, but when your solicitor or mortgage advisor instructs us in the matter, the fee will become payable.

How do I pay it?

If you have a solicitor acting for you, they will usually pay it on your behalf and claim it back as part of their costs. If not, you can pay direct to our bank account. We will give you the bank details and a reference number and ask you to let us know when the payment has been made so we can confirm receipt. When receipt has been confirmed, we will be able to provide the service or documentation you have requested.

SERVICES PROVIDED OUTSIDE OF THE MANAGEMENT FEE

EFFECTIVE FROM 1ST APRIL 2019

SERVICES	COST	NOTE
Additional Copies of Service Charge Estimate, Accounts or correspondence	£30	For each item
Copy of supporting documents	£30 plus £1 per item	Per invoice/item
Copy of Lease	£50	
Management Questionnaire	£100	
Re-mortgage approval	£100	
Approval of Further Advance	£100	
Transfer of Names	£75	
Copy of full Buildings Insurance Policy	£50	
Lease Extension	£120	Plus legal fees
Deed of Covenant	£50	
Permission/Consent letter	£30	Plus £30 if inspection visit required
Licence to Alter	£60	
Sub-letting approval and registration	£80	
Stair-casing	£200	
Breach of lease	£40	
Notice of Assignment	£50	
Nomination Fee	As specified in lease or 1.75% of full market value	
Shared Ownership Resales	£200	
Freehold Acquisition	£120	Plus legal fees
Administration of Major Works	10%	
Notice Before Action	£80	
County Court Costs	Actual Costs	The amount charged by the Court will differ dependent on the level of debt
Valuation Fee	Actual Fee	The amount charged by the Valuer
Form 1 (for Freehold Acquisition)	£50	
Right of First Refusal Certificate	£50	
RX1 & RX3 forms (completed)	£50 each	
Deed of Postponement and approval for extra borrowing (first five years after RTB/A completion)	£100	

ADMINISTRATION CHARGES – SUMMARY OF TENANTS' RIGHTS AND OBLIGATIONS

This summary, which briefly sets out your rights and obligations in relation to administration charges, must by law accompany a demand for administration charges. Unless a summary is sent to you with a demand, you may withhold the administration charge. The summary does not give a full interpretation of the law and if you are in any doubt about your rights and obligations you should seek independent advice.

An administration charge is an amount which may be payable by you as part of or in addition to the rent directly or indirectly

- for or in connection with the grant of an approval under your lease, or an application for such approval;
- for or in connection with the provision of information or documents;
- in respect of your failure to make any payment due under your lease; or
- in connection with a breach of a covenant or condition of your lease.

If you are liable to pay an administration charge, it is payable only to the extent that the amount is reasonable.

Any provision contained in a grant of a lease under the right to buy under the Housing Act 1985, which claims to allow the landlord to charge a sum for consent or approval, is void.

You have the right to ask the First-tier Tribunal whether an administration charge is payable. You may make a request before or after you have paid the administration charge. If the tribunal determines the charge is payable, the tribunal may also determine

- who should pay the administration charge and who it should be paid to;
- the amount;
- the date it should be paid by; and
- how it should be paid.

However, you do not have this right where

- a matter has been agreed to or admitted by you;
- a matter has been, or is to be, referred to arbitration or has been determined by arbitration and you agreed to go to arbitration after the disagreement about the administration charge arose; or
- a matter has been decided by a court.

You have the right to apply to the First-tier Tribunal for an order varying the lease on the grounds that any administration charge specified in the lease, or any formula specified in the lease for calculating an administration charge is unreasonable.

Where you seek a determination or order from the First-tier Tribunal, you will have to pay an application fee and, where the matter proceeds to an oral hearing, a hearing fee, unless you qualify for fee remission or exemption. Making such an application may incur additional costs, such as professional fees, which you may have to pay.

The First-tier Tribunal and the Upper Tribunal (in determining an appeal against a decision of the First-tier Tribunal) have the power to award costs in accordance with Section 29 of the Tribunal, Courts and Enforcement Act 2007.

Your lease may give your landlord a right of re-entry or forfeiture where you have failed to pay charges which are properly due under the lease. However, to exercise this right, the landlord must meet all the legal requirements and obtain a court order. A court order will only be granted if you have admitted you are liable to pay the amount or it is finally determined by a court, a tribunal or by arbitration that the amount is due. The court has a wide discretion in granting such an order and it will take into account all the circumstances of the case.