



Homeowners (shared ownership) Alterations policy

1. Purpose and scope

This policy sets out the circumstances under which Selwood Housing home ownership customers can make alterations to their homes. Its purpose is to ensure any changes are carried out safely, meet legal and health and safety requirements, and protect the condition and long-term integrity of the property.

The policy applies to our Homeownership customers, including Shared Owners and Leaseholders. It does not apply to customers who rent their home, as they are covered by a separate policy.

It covers all types of alterations to the inside or outside of a property from structural changes and new installations to decorative improvements.

2. Underpinning principles

Selwood Housing recognises homeowners may wish to make changes to their homes from time to time whether due to changing circumstances, medical needs, or simply to improve their living space.

We aim to be supportive, and permission for alterations will not be unreasonably withheld where the lease, transfer document or other legal arrangements allow the proposed alteration. However, we also have a duty to ensure that any modifications are safe, do not affect the structure or integrity of the property, do not breach lease obligations and do not negatively impact neighbouring homes.

Policy principles are:

- Selwood will consider homeowner alteration requests fairly, consistently and in line with the relevant lease, transfer document or legal arrangement.
- Selwood will not unreasonably withhold consent where consent can properly be granted.
- Customers must not start works where Selwood consent is required until written consent has been issued.
- Selwood consent does not replace planning permission, building control approval, lender consent, party wall notices, warranty provider consent or other third-party approvals.



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- Selwood may approve requests with conditions where this is necessary to manage legal, safety, maintenance, warranty or neighbour impact risks.
- Selwood may refuse requests where the proposed alteration creates unacceptable legal, safety, building, warranty, maintenance, financial, neighbour or governance risk.
- Selwood will keep appropriate records of applications, decisions, conditions and completion evidence to support audit, assurance and future property management.
- Requests linked to accessibility or disability needs will be considered fairly and in line with equality obligations.

3. Policy details

If anything in this policy differs from the terms and conditions in a customer's individual lease or transfer document, the lease and transfer will always take priority.

3.1 What is an alteration and definitions

This list is not exhaustive, but will include:

- Changing external doors and windows.
- 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.

Term	Meaning
Alteration	Any change to the inside or outside of the property beyond standard decoration.
Major alteration	A significant alteration, including structural changes, external changes, extensions, loft conversions, works affecting controlled services or works that may need planning permission, building control approval or specialist certification.
Minor alteration	A lower-risk change that does not normally affect structure, safety, warranties, shared areas, neighbouring properties or future maintenance. The lease or transfer document must still be checked.



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Term	Meaning
Written consent	A formal written decision from Selwood confirming that the requested alteration may proceed, subject to any conditions.
Homeowner customer	A shared owner, leaseholder or freeholder where Selwood has a consent, management or legal interest.
Reasonable adjustment	A change considered under equality duties to help disabled customers access services or use their home, where lawful and practical.

3.2 Getting Permission

It is the customer's responsibility to check their lease or transfer document to find out whether they need permission from Selwood Housing before making any changes to their home. If permission is required, customers must make sure they have written consent from us before starting any work.

It is Selwood Housing's responsibility to check any restrictive covenants we may have with developers and management companies before granting consent to a homeowner alteration request.

Homeowners should also be aware that some solicitors may ask for proof that all alterations comply with the lease when the property is sold. This can include evidence that permission was granted.

Keeping a record of any improvements can also be helpful for shared owners who may want to staircase (buy more shares in their home) in the future.

3.3 Obtaining Consent from Selwood

Customers should discuss the proposed work with Selwood Housing as early as possible. They should do this before making a formal application for planning permission or engaging a professional surveyor. There may be certain types of work that we cannot approve. We will request the information needed to consider the customer's proposal. Any expenses incurred in providing this information will be the homeowner's responsibility.

We will process an application to Selwood Housing for permission to alter your home within 30 calendar days once we have all the information we



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need. Where specialist advice or third-party confirmation is needed, we will keep the customer informed of the reason for any delay.

3.4 Customer responsibilities

It is the responsibility of the homeowner to obtain any necessary consents and evidence required for work to the property. These may include obtaining:

- Structural survey
- Planning consent
- Building Regulations approval
- Asbestos management survey or targeted refurbishment survey, where required for properties constructed before 2001 and where the proposed works may disturb the fabric of the building.
- Party Wall notice
- Meeting gas and electrical safety regulations (and provide certification)
- Insurance certification
- Lender's advice/ approval
- Property Valuation

3.5 Compliance with legal and regulatory standards

All alterations must comply with relevant building regulations, planning permissions, and health & safety standards.

Work must not breach fire safety, gas and electrical regulations, or structural integrity of the property.

3.6 Maintaining Property Condition and Value

Any alteration must not reduce the value, security, energy efficiency, insurability or long-term condition of the home.

Selwood Housing retains the right to refuse changes that may negatively impact long-term maintenance or sustainability.

We will not normally consent to major alterations within the first two years of moving into a new build home where they may invalidate the defects period, NHBC or equivalent build warranty or any product warranties for fixtures and fittings. Any exception must be supported by



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written evidence that the warranty position and any developer obligations will not be adversely affected.

3.7 Responsibility for Maintenance and Reversal

The customer remains responsible for maintaining any approved alteration during their ownership

Unless alterations are agreed, customers may be required to return the property to its original condition when moving out.

3.8 Equality, Accessibility, and Reasonable Adjustments

Selwood will consider the potential impact of this policy on customers with protected characteristics under the Equality Act 2010. Requests linked to disability, accessibility or adaptations will be considered on an individual basis, reasonable adjustments will be explored where lawful and practical, and the decision record should show how relevant equality considerations have been taken into account.

Where lease, transfer, building safety or technical constraints limit what can be approved, Selwood will explain the reason and consider whether any alternative reasonable solution is available.

3.9 Cost Implications and Liability

The cost of alterations, including Selwood Housing's approval, installation, maintenance and potential removal, is the customer's responsibility unless Selwood has agreed otherwise in writing.

Any damage caused by an unauthorised or poorly executed alteration must be rectified at the customer's expense.

Selwood Housing may charge for our reasonable costs. Details of our fees are on the Selwood Housing web site.

3.10 Approval requirements

Consent requirements will depend on the relevant lease, transfer document, restrictive covenant, warranty arrangement and the nature of the proposed alteration. Consent may be required for internal, external, structural, safety-related, service-related, communal-area, warranty-related or neighbourhood-impacting works.



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The supporting guide to Homeowner Alterations will set out the operational process for triage, evidence gathering, technical review, decision-making, completion evidence, record keeping and escalation. The guide should be approved by the relevant policy owner before this policy is implemented.

3.11 Refusal and conditions

Selwood may refuse a request, or approve it with conditions, where the proposed alteration meets any of the criteria below. Reasons for refusal or conditions should be recorded and explained to the customer in writing:

- is not permitted under the relevant lease, transfer document, restrictive covenant or legal agreement
- does not have required external approvals
- could affect structure, building safety, fire safety, gas safety, electrical safety, asbestos safety or wider safety obligations
- could invalidate defects arrangements, NHBC or equivalent warranty cover, product warranties or developer responsibilities
- could adversely affect neighbours, communal areas, access routes, boundaries, drainage, estate appearance or future maintenance
- could reduce property value, security, energy performance, insurability or long-term condition
- could create unreasonable ongoing cost, liability, insurance or management risk for Selwood.
- has insufficient information to allow a reasonable decision to be made.

3.12 Asbestos

It is the responsibility of the customer to check for asbestos before carrying out any work and use a qualified contractor to remove asbestos if it is found. This is only applicable to homes built before 2003.

If the home was built before 2003 customers must not start works that may disturb the fabric of the building until any required asbestos information, survey or confirmation has been obtained by a suitably qualified contractor. For properties constructed before 2003, customers should check with Selwood before arranging works so that the Asbestos Register and any need for a targeted refurbishment survey can be considered. Where asbestos is present or suspected, works must only proceed in line with Selwood's Asbestos Policy, HSE guidance and the Control of Asbestos Regulations 2012.



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4. Appeals

If an alteration request is denied, or approved with conditions which the customer considers unreasonable, the customer may appeal the decision in writing within 14 calendar days of the decision. Appeals should be reviewed by a manager or senior colleague who was not the original decision-maker, and a final written decision should be communicated within 28 calendar days of receiving the appeal.

5. Signposting

- Equality Act 2010 and individual lease/transfer documents for homeowner adaptation requests
- Fencing and boundary management policy
- Relevant legislation, building regulations, Fire safety regulations, Gas safety (installation and use) and electrical equipment (safety) regulations.
- Local authority planning permission and relevant national and local planning policy.
- Construction Design & Management Regulations 2015 (CDM)
Asbestos Policy Document and Data Retention Policy Data
Protection Policy NHF Code of Conduct

Decision-making record

Date	Meeting/Minute Reference	Version / Amendment
1 November 2021	New version following customer consultation	1
1 May 2025	Updated version following customer consultation – covering rented customers only	2
22 nd September 2026	Executive Team: Updated version following consultation with shared owners in 2025 and the decision to create separate policies for shared owners and rented customers. Consider in May 2028 on document with clear signposting for different tenures.	3