



Purchasing
additional shares
in your home



PA Housing

This guide is to help you through the process of buying further shares in your home. This is known as ‘staircasing’.

Most of our shared ownership leases allow you to purchase further shares in your property in small stages or all of the remaining equity in one transaction.

There are some leases which allow for different percentage purchases. Please see your lease for details of any restrictions which may apply. Please seek advice from your solicitors as you might be required to pay Stamp Duty Land Tax on your staircasing transaction.

As you pay rent on the part you do not own, the more equity you own, the less rent you pay. And if you buy your home outright in the future, you won't pay any rent. If the property you buy is a house, you will usually be given the freehold if you buy it outright.

The Association will only consent to the staircasing if your rent and service charge account is clear. If there are arrears on your account they must be cleared before the transaction can proceed.

1: Purchase price and valuation

The purchase price of your share will be based on an ‘open market’ valuation, which takes into account some improvements you may have made, such as replacement kitchen/bathroom.

The valuation will need to be carried out by an independent valuer approved by the Royal Institution of Chartered Surveyors (RICS).

Once your property has been valued you will be able to work out what your share is worth. PA Housing can assist with rent information. Whilst the staircasing transaction takes place you must have a valid valuation at the time of completion (valuations are valid for three months).

Cost of the Valuation

PA Housing have a panel of surveyors you can choose from, please see section 4. If you choose a surveyor from our panel, you can contact them directly to arrange valuation.

Alternatively, you can instruct your own surveyor as long as they are RICS (Royal Institute of Chartered Surveyors) registered.

You will need to provide the details of the RICS surveyor you will be appointing for our records and forward a copy of the report to the Sales & Marketing Team by email: sales@pahousing.co.uk.

Improvements to your home

The surveyor will take into account improvements you have made to the property such as double glazing, fitted kitchen, or bathroom, or installing a new central heating boiler. Items such as internal decorating and new carpets do not affect the value of your home and are usually disregarded in the valuation.

Please note the value of any improvements made may be lower than the amount you paid for them. The cost of work carried out does not always increase the overall value of your home by the same amount.

2: Going ahead with the purchase

Once you are in receipt of the valuation and you decide that you wish to go ahead with the purchase, you must return the completed acceptance form. Please note, legal work usually takes about two months.

3: The purchase

Your solicitors will

- Liaise with your lender regarding the mortgage offer (if applicable).
- Register your purchase with the Land Registry, and agree a date for completion with you.

We will

- Provide responses to any legal queries.

You will need to

- Give us your solicitor's contact details, so we can keep in contact with your solicitor to check the progress of the sale.
- Agree a completion date through your solicitor. This should be within three months of the valuation, otherwise you will need to get a new valuation and pay another fee.

4: List of surveyors

(All fees are inclusive of VAT)

Brett Gardner Chartered Surveyors

Fee: £300

Email info@brettgardner.co.uk

Postcode areas covered include:

- SW11 – SW20
- All – CR, KT, RH, SM and GU
- TW 10 – 12 and TW 15 – 21
- TN 7, 8, 14, and 16
- BR 3 and 4

Copeland Yussuf LLP

Fees: £240

Email general@copelandyussuf.com

Postcode areas covered include:

- SE, SW, E, W, NW, N, IG, RM, HA, UB, TW, KT SM, CR, BR and DA
- TN, BN, CT, RH and ME

Frazers Surveyors

Fees: £260

Book via www.frazers.co.uk/BookValuation

Postcode areas covered include:

- CR 0 and 2 – 8
- GU 1 – 52
- HA 0 – 9
- SW 1 – 20
- TW 1 – 20
- KT 1 – 24
- W 1 – 14
- RG 1, 2, 4 – 12, 14, 17 – 31, 40 – 42 and 45
- SE 5, 6, 12, 15 and 19 – 27



5: Staircasing form

I will be using the following Chartered Surveyor (RICS Appointed Valuer) to value my property for staircasing purposes

Please tick as appropriate:

Brett Gardner Chartered Surveyors

Copeland Yussuf LLP

Frazers Surveyors

I will instruct my own independent RICS surveyor to value my property and will provide PA Housing with a copy of the valuation upon receipt.

The surveyors details are:

Name:

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Address:

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Post code:

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Phone/mobile number:

.....

Email address:

.....

6: Contact details

Full name (Leaseholder 1):

.....

Full name (Leaseholder 2):

.....

Property address:

.....

.....

Postcode:

Home tel no:

Mobile tel no:

Email address:

Signed by Leaseholder 1:

.....

Signed by Leaseholder 2:

.....

Date:

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How to electronically sign here:

1. Click  Fill & Sign from the panel on the right of your screen.
2. Click  Sign from the centre of the panel at the top of yourscreen.
3. Select **Add Signature** .
4. Select 'Draw', then sign your name and click 'Apply'.
5. Place your signature next to the 'Signed' field.

Alternatively save this pdf file and send it to resales@pahousing.co.uk by email.

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www.pahousing.co.uk



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