



Creating communities,  
empowering lives

# Improving your home guide

Equity Loan holders





# Improving your home

We want you to make the most of your home and know you may want to make improvements. We need to approve any major home improvements before you carry them out, in order to protect this investment. The good news is that we agree most requests for home improvements, and you don't need to let us know about repairs, maintenance, or decoration.

## What is a "home improvement"?

The list below covers what is considered a home improvement and will therefore need our permission. The value added by them will be added when you buy more shares, or come to sell your home.

- 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.
- Extensions
- Loft conversion.
- Addition of a porch.
- Addition of a new garage/car port.
- Addition of a new driveway and dropped kerb.
- Cavity wall insulation.

There may also be restrictions to home improvements outlined in your lease. If you need any help confirming this, please get in touch with us using the contact details at the end of this guide.



## What is classed as "repairs & maintenance"?

The list below covers works which are considered "repairs & maintenance". You don't need to let us know if you are carrying these out. The need to maintain your home to a good standard is set out in your loan deed so you won't receive a deduction for these works when you come to redeem your loan.

- Redecorating your home.
- Floor coverings (e.g. new carpets, laminate, or wooden flooring).
- Fitted wardrobes.
- New fence.
- New patio/decking.
- Garden landscaping.
- Garden structures (e.g. summer houses, sheds).
- Replacement central heating boiler.
- Rewiring or re-plumbing.
- Replacement windows.
- Rendering or texturing to the exterior of the property.
- Repairing damage or wear and tear to the property.



## What information do I need to give Abri?

If you're looking to make improvements to your home, send us details of the works you are planning. Please include quotes for the cost and plans/planning permission if applicable. We will then write to you giving our approval.

Once the improvements have been completed, you'll need to provide us with receipts or photos so we can ensure our records are up to date

## What costs will there be?

Abri charge £42 (inc VAT) to consent to home improvements. You'll need to pay this when applying for home improvements. If the work is extensive and a surveyor visit is required, a further fee of £65 (inc VAT) is payable.

Please note retrospective permission requests will be £60 (inc VAT).

## Let us know about any home improvements using the contact details below.

**For shared owners,**  
email [hello@abri.co.uk](mailto:hello@abri.co.uk),  
or call 0300 123 1567.

## What else do I need to know?

It's important you ask for Abri's written permission for home improvements. If you don't, we won't be able to take the added value into account when you come to buy more shares, or sell your home.

As long as you have our written permission for any improvements made when you come to repay your loan, you can ask the valuer to give an open market valuation and a valuation without the improvements you've made. For more information on this, please take a look at our 'Paying off your loan' guide.

**For equity loan holders,**  
email [postsales@abri.co.uk](mailto:postsales@abri.co.uk),  
or call 0800 145 6663.



## Get in touch

**0800 145 6663**  
**[abri.co.uk](https://abri.co.uk)**

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