**Request permission to make structural alterations to your home**

**Please read the below before you start your application:**

This form will start your request for permission to make structural alterations to your home (changes which alter its layout).

**You will also need to pay an administration fee.** Check how much you need to pay, and how to pay on [www.gov.uk/manage-equity-loan](http://www.gov.uk/manage-equity-loan)

If we agree to these alterations, the increase in value relating to the alterations will not be included in the valuation used to work out the repayment amount for the equity loan.

**You do not need permission for:**

* internal redecoration and maintenance
* painting
* carpeting
* installing built-in furniture
* refitting an existing kitchen or bathroom
* landscaping of your garden or surrounding land

**You do need permission for:**

We generally only need to give permission for structural alterations to your home if they are made for medical reason.

We need to agree to anything that:

* needs planning permission
* changes your home’s layout, like converting two rooms into an open plan living space
* involves converting a loft or basement
* involves installing specially adapted kitchen units and worktops
* is adding an extension or conservatory
* is changing access, for example creating a ramp or widening doorways

**Information:**

* **If you do not get permission** and go ahead with work, any increase in the property value created by the alterations will be included in the valuation used to work out the repayment amount for the equity loan.
* **If you get a grant** to fund the alterations, any increase in the property value created by the alterations will be included in the valuation used to work out the repayment amount for the equity loan.
* **Where you need to re-mortgage or borrow more** to carry out the planned alterations, you will need to pay the higher administration fee.

**What you need to provide:**

We will need a copy of any supporting documents to progress your application. This are detailed further down the form.

**What to do next:**

Please complete this form, and along with your supporting documents, return it all to us so we can process your request.

1. **Please provide your Help to Buy: Equity Loan details so we can locate your account:**

**Fields marked with a \* are mandatory**

|  |  |
| --- | --- |
| \*Your equity loan account number |  |
| \*Homeowner name(s) |  |
| \*Property address that the equity loan is on |  |
| Your correspondence address  (if different from the property address) |  |
| \*Telephone number |  |
| Your email address (if you have one) |  |

1. **About the structural alterations:**

|  |  |
| --- | --- |
| \*Have the structural alterations already been completed on your home? | YES/ NO |
| If no, please give as much detail as possible of the work being planned to your property? |  |
| If yes, please give as much detail as possible of the work that has been completed on your property. |  |
| If yes, please give us the expected date for the work to be completed |  |

1. **Supporting evidence, we need for your application**

|  |  |
| --- | --- |
|  | **Can you provide this evidence?** |
| 1. A letter from your GP or other medical professional to explain why you need to make the structural alterations | YES/ NO |
| 1. Evidence of how you will fund the alterations | YES/NO |
| If yes to the above, please give details of where you will source the funds from, for example a medical grant |  |
| 1. A quotation for the structural alterations that you are planning to make | YES/ NO |
| 1. Is your property leasehold? | YES/ NO  If yes, answer question e below |
| 1. If yes to question d, please provide a document to show that your management company / freeholders consents to these changes being made (you only need to provide this if your property is leasehold) | YES/NO |
| If you are unable to provide any of this evidence, please use this space to tell us why |  |

1. **Are you borrowing more to pay for the alterations?**

This means that you intend to borrow more from your current mortgage lender or remortgage with a new lender

|  |  |
| --- | --- |
| I am borrowing more from my current lender to fund the structural alterations | YES/ NO |
| I am remortgaging with a new lender to fund my structural alterations | YES/NO |
| If yes, please provide your conveyancer details below |  |
| Conveyancer’s company name |  |
| Conveyancer’s address |  |
| Telephone number |  |
| Email address |  |
| Conveyancer’s contact name |  |

**Please note that joint borrowers must both sign this form. All signatures must be in wet ink. Electronic signatures will not be accepted. Please print this form and sign below:**

|  |  |
| --- | --- |
| Signed: | Signed: |
| Name: | Name: |
| Date: | Date: |

**Next steps:**

**Please email or post this form to our Customer Service team along with supporting documents, using the details below.**

**Contact details and further help:**

**Website:** [**https://www.gov.uk/manage-equity-loan**](https://www.gov.uk/manage-equity-loan)

**Email Customer Service team:** [customerservices@myhelptobuyloan.co.uk](mailto:customerservices@myhelptobuyloan.co.uk)

**Phone Customer Service team:** 0300 123 4123

**Post:** Help to Buy customer services,PO Box 5262, LANCING, BN99 9HE

**Our phone lines are open 8am to 8pm from Monday to Friday and 9am to 1pm on Saturday (excluding UK public holidays)**