



Staircasing Policy

The processes, eligibility and
conditions of staircasing

September 2025

Staircasing policy

This policy outlines the staircasing process for shared owners who want to buy more shares in their home, or sell their home through back-to-back staircasing (also known as a simultaneous sale). It applies to all shared owners with SNG (Sovereign Network Group).

This policy aims to:

- Establish a fair and non-discriminatory staircasing process.
- Ensure staircasing is affordable and sustainable for shared owners.
- Comply with lease restrictions, and any planning agreements.
- Comply with rural restrictions or DPAs (Designated Protected Area) where applicable.

Staircasing provides shared owners with the opportunity to purchase additional shares in their property. Shared owners can request to staircase by:

- Visiting SNG's online portal, or
- Calling or emailing SNG's Staircasing team

Interim staircasing

The minimum additional share that can be purchased is typically 10%, and then in increases of 5% (e.g. 15%, 20%, 25%). Please note, SNG will be guided by the terms of individual lease agreements when it comes to any staircasing restrictions or variations that might be in place.

When a shared owner wishes to staircase they need to obtain an independent RICS (Royal Institution of Chartered Surveyors) valuation that's in line with SNG's valuation guidance.

Staircasing transactions must be completed while the valuation report is valid (usually three months from the date of inspection), otherwise the shared owner will be required to extend their valuation, or obtain a new one.

The cost of the share being purchased will be based on the property's current full market value, as set out by the most recent valuation report. For example, a 10% share of a home currently valued at £200,000 would cost £20,000.

If a shared owner has made significant structural improvements to their home, the value added by those improvements will be subtracted from the property's full market value when calculating the cost of the share being purchased.

The value of the improvements, not the cost of the improvements, will be subtracted from the value of the property. Only improvements made with prior approval from SNG will be considered.

When a shared owner purchases an additional share in their property the amount of rent they are required to pay will be reduced. SNG will confirm the new rent and service charge values when notifying the shared owner of the cost to purchase the additional shares.

Exceptions when staircasing

For homes located in protected areas, staircasing past 80% ownership is usually restricted unless a DPA (Designated Protected Area) waiver was agreed when the home was first built. DPAs are put in place by the government/local authorities and SNG will always follow the restrictions set out by a DPA.

Final staircasing

In many cases, shared owners will be able to staircase to 100% ownership, at which point they would no longer be required to pay rent to SNG. However, there may still be ground rent, service charges and/or estate charges to pay.

When a shared owner takes full ownership of their home they will either remain a leaseholder or become the freeholder. If you're unsure about any aspects of your lease agreement, please check with SNG.

Leaseholders

If SNG owns the building, the managing agent (responsible for managing repairs and maintenance to the building and communal spaces) will remain unchanged.

If another organisation owns the building, SNG will provide both the leaseholder and the building owner with the details required to set-up their relationship.

Freeholders

SNG will transfer the freehold to the owner when the relevant notice is served.

Back-to-back staircasing

In some cases shared owners will be able to sell their home through back-to-back staircasing (also known as a simultaneous sale). This is where an open market buyer purchases the shared owners share in the property, and the housing associations share in the property, at the same time.

The outgoing seller will staircase to 100% ownership (funded by the incoming buyers purchase) and transfer their interest in the property to the buyer at the same time.

For these transactions the process for purchasing the final share is the same as set out above. However, the value of the final share will be based on the independent RICS valuation or the sale price achieved, depending on which is highest.

1% staircasing

Some shared owners are able to buy an additional 1% share of their home each year, for the first 15 years after their home was built. To be eligible the following criteria must be met:

- The shared owner is on a new Shared Ownership model lease.
- The property was built using Homes England 2021-2026 grant funding.

If you're unsure if you're eligible for 1% staircasing, please check with SNG.

The process for 1% staircasing is set out in the lease agreement signed at purchase. SNG will follow the guidance in the [Homes England capital funding guide](#) with regards to 1% staircasing.

Please note, shared owners who are eligible for 1% staircasing are also able to complete interim and final staircasing transactions as outlined above.

Legal and financial responsibilities

- All legal costs, including conveyancing and valuation, are the responsibility of the shared owner.
- A £180 administration fee for staircasing is charged by SNG.

Equality and diversity

SNG is committed to ensuring that all applicants and shared owners are treated fairly and without discrimination in accordance with the Equality Act 2010. This policy will be applied consistently to all, regardless of background or protected characteristics.

Compliance

SNG will:

- Comply with any staircasing restrictions as detailed in individual lease agreements or contained within Section 106 Agreements.
- Review and update this policy periodically to reflect changes in legislation or regulatory guidance.
- Maintain accurate records of all staircasing activity for auditing and reporting purposes.

Contact us

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The images used in this policy are for illustration purposes only.

Information correct at time of print – September 2025.

Sovereign Network Group is charitable.