Archie Homes

Bereavement Policy

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Policy checklist	
Policy owner	Archie Homes
Accountable lead	Housing Operations (Sales & Marketing team for any resale or staircasing)
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Archie Homes will provide this policy, on request at no cost, in large print, in Braille, in audio or other non-written format, and in a variety of languages.

Part A is the policy our team works to. Part B is the information sheet we send to families and publish on our website.

Part A: Policy

1.0 Summary

When a shared owner dies, we give the family one named contact, clear written information and time. The home passes under the will or the intestacy rules. The estate stays responsible for rent, service and estate charges and other costs until the home is transferred, sold or fully bought. We publish these costs on our website, as the Capital Funding Guide requires (CFG 1.3.10).

2.0 Scope

All Archie Homes shared ownership leases, whether the shared owner owned the home alone or jointly. Where a lease or Section 106 agreement says something different, the lease or agreement applies.

3.0 Our commitments

- **One named contact** for the family from first contact to completion.
- **A written response within 5 working days** of being told: condolences, the information sheet (Part B), what we need and what happens next.
- **Breathing space.** For the first 8 weeks we will not chase payment or take recovery action. Rent and charges still build up and remain payable by the estate.
- **No pressure.** We explain the options; we never steer the family towards selling, or towards selling through us.
- **Vulnerability.** We ask whether anyone in the household needs extra support and record any reasonable adjustments.
- **One message to all teams.** We update our records the same day, stop marketing contact in the shared owner's name, and tell income, repairs and insurance colleagues.

4.0 What we ask for

Situation	Documents
Joint owners, home owned as joint tenants	Death certificate
Joint owners, home owned as tenants in common	Death certificate; grant of probate or letters of administration; name of the person inheriting the share
Sole owner	Death certificate; grant of probate or letters of administration; contact details for the executor or administrator

Until probate is granted we deal with the person who told us, and we share account information only with someone who shows they are the executor, administrator or acting on the estate's behalf.

5.0 Joint owners

- **Joint tenants:** the surviving owner owns the deceased's interest automatically. We update our records and the surviving owner takes on all payments. If they are worried about affording the home alone, we offer a free affordability conversation and explain their options. There is no nomination process and no resale fee.
- **Tenants in common:** the deceased's share passes under their will or intestacy. The surviving owner and the beneficiary own the lease together until they agree what to do.

6.0 Sole owners: the beneficiaries' options

Our leases let the home pass under a will or intestacy without our nomination process and without the full-value payment that applies to other sales (lease clause 3.20.3). The beneficiaries can:

1. **Keep the home and live in it.** The executor transfers the lease to them. They take on the lease, including rent, service charge and all other obligations, and pay our notice of assignment fee (Fees & Charges Schedule). If there is a mortgage, the lender will usually need it repaid or replaced; a new mortgage in the beneficiary's name needs our consent.
2. **Sell the home as a shared ownership resale.** The normal resale process and nomination period apply (Staircasing & Resales Policy, section 5).
3. **Buy the remaining share and sell on the open market**, at the same time if they wish (Staircasing & Resales Policy, section 4.5).
4. **Let the home.** This needs our written consent and must meet Homes England's rules on subletting (lease clause 3.19.2; Staircasing & Resales Policy, section 6.1). We normally agree it only for a limited period while the estate is settled.

7.0 Costs while the estate is settled

Cost	Position
Rent, service or estate charge, insurance contribution, management charge	Continue to be due and are paid by the estate
Late-payment interest (lease clause 3.2)	Applies as set out in the lease
Arrears at the date of death	Paid by the estate, at the latest from the sale or transfer proceeds
Council Tax	Usually exempt while the home is empty, until probate is granted and for up to 6 months after (Class F). The family applies to the council
Our fees	As published in the Fees & Charges Schedule. No fee for the first conversation, the information sheet or updating our records

8.0 Empty homes

We ask the executor to keep the home secure, heated or drained down in winter, and to tell us if it will be empty for more than 30 days so we can tell our insurer. With the executor's agreement we may visit an empty home every 3 months.

9.0 If things stall

- **At 6 months** we contact the executor to agree a plan and timescale.

- **At 12 months**, if there is no plan and payments have stopped, we write explaining what will happen next and offer a meeting.
- **Legal action** is a last resort, needs approval from the Housing Operations lead, and is never started within 6 months of the death.

10.0 Records

The case is recorded on our CRM with the date we were told, key dates and decisions.

11.0 Complaints

Through our complaints procedure, then the Housing Ombudsman.

Part B: Information sheet for families

Support after a shared owner's death: what happens to the home

We're very sorry for your loss. This sheet explains what happens to a shared ownership home and what you need to do. Your named contact at Archie Homes, and their details, are in the letter that came with this sheet. Please get in touch whenever you're ready; there is no rush to make decisions.

What should I do first?

Tell us as soon as you can. We need a copy of the death certificate. If the home was owned by one person, we will later need the grant of probate or letters of administration and the details of the executor. You can also use the government's Tell Us Once service to tell other organisations.

Who owns the home now?

- **If the home was owned jointly as joint tenants**, the surviving owner owns it automatically.
- **If it was owned jointly as tenants in common, or by one person**, the deceased's share passes to the people named in their will, or under the intestacy rules if there is no will.

A solicitor can tell you which applies; it is shown on the Land Registry title.

What has to be paid in the meantime?

Rent, service or estate charges and the insurance contribution keep being due until the home is transferred, sold or fully bought. They are paid from the estate. We won't chase payment for the first 8 weeks. Late-payment interest applies as set out in the lease. The home is usually exempt from Council Tax while empty until probate and for up to 6 months after; contact your council.

What are the options?

- **Keep the home.** The person inheriting can move in and take over the lease. If there is a mortgage, they may need a new mortgage in their own name.
- **Sell it.** We first try to find a shared ownership buyer during the period set in the lease. If we don't, you can sell through any estate agent.
- **Buy the remaining share and sell**, at the same time if you wish.
- **Let it out for a while.** This needs our written permission first.

What will it cost?

Our fees are on our website in the Fees & Charges Schedule. There is no charge for talking to us or for updating our records.

If the home is empty

Please keep it secure, turn off the water or keep the heating on low in cold weather, and tell us if it will be empty for more than 30 days.

Where to get support

- GOV.UK: What to do when someone dies, including Tell Us Once
- Cruse Bereavement Support: 0808 808 1677
- Citizens Advice, for help with the estate and money
- MoneyHelper, for free guidance on mortgages and debts

We recommend getting legal advice on the estate. This sheet is general information and does not replace your lease, which sets out the legal position.