



# Buying your Home

## I am a council tenant – can I buy my home?



If you have been a secure tenant of ours for at least five years, you can apply to buy your home (the freehold if you have a house, or the leasehold if you have a flat or maisonette) under the [Government's Right to Buy scheme](#)

- If you are a demoted tenant, you cannot buy your home under the Right to Buy scheme.
- The only properties that you cannot buy are those that are particularly suitable for older or disabled tenants, properties that are currently vacant, or properties that are let to you as part of your employment.
- You would not be allowed to buy your home if we have started legal action to end your tenancy because of your rent arrears or you breaking your tenancy agreement.

## What discount would I get?

The discount you receive depends on the length of your tenancy and there is a limit on the discount you can get. The cost of us building new homes may restrict the amount of discount you receive if your home has been recently modernised.

If you want to apply to buy your home, call us on **01442 228000** and ask for **Right to Buy** for more details of what you need to do.

## How do I apply to buy my home?

If you live in a Council house, you can apply by filling in a Right to Buy application form which you can get from any of our **Customer Service Centres**.

When we receive your completed application form, we will check that you are eligible and work out the discount that you would be entitled to. We will then send you a form confirming whether or not you have the right to buy your home.

If you wish to proceed, we will arrange a valuation of your home (you do not have to pay for this). We will then send you a notice, which tells you the price you must pay and the terms and conditions of the sale.

You will become responsible for maintaining and repairing your home, so you may want to arrange a survey of your home to find out about the condition of the building and any major faults (your bank or building society would arrange a survey before they give you a mortgage, but this is just to confirm the value of the property).

If you want to go ahead, you then arrange a mortgage. Most tenants go to a bank or building society for this. You should get a solicitor to handle the legal side of the purchase for you.

### If you live in a flat or maisonette

You should apply in the same way as for a house. When you buy the leasehold of a property, you have to pay service charges to us for your share of the regular maintenance of communal parts of the building, as well as a proportion of any large-scale replacement or repair work.

Before you take on your lease, we will tell you about the charges you could be asked to pay for this work. We cannot charge you more than these estimates in the first five years.

### Please note:

If you (or anybody who inherited the property after your death) want to sell your home within ten years of you buying it, you or they will have to give us the opportunity to buy the property back at full market value. You and we must agree the market value. If we cannot agree on the market value, the District Valuer will decide.

If we do not accept your offer within eight weeks, you can sell the property on the open market.

### Citizens Advice



For help with buying a property, Citizens Advice has created a comprehensive information page covering all the aspects of buying, we suggest you look at this by following this link:

<https://www.citizensadvice.org.uk/housing/moving-and-improving-your-home/buying-a-home/>

### HM Government



The Government is also committed to supporting people to own their own homes in the UK, even if they do not live in a Council home. You can visit the Government's website for more information about buying your own home using the 'Help to Buy' scheme: <https://www.helptobuy.gov.uk/>

**To arrange a mortgage you will need to seek independent financial advice. You should do this at the earliest stage possible, so that you have a clear idea of whether it will be affordable for you to purchase a property.**