

Right to Buy - Frequently Asked Questions (FAQs)

Will I need to make an appointment with SLHD? Yes, the tenant and family members sharing the Right to Buy need to meet with the Right to Buy Team to check your application form before submissions. You will be asked to bring an in-date valid passport or driving licence and National Insurance number for each applicant. Further evidence may be required depending on circumstances.

How much can I buy my home for? We cannot provide an offer price figure until a Right to Buy application has been submitted. If we accept the application, a desktop valuation will be carried out by a RICS qualified surveyor, employed by an external company. This will be completed within an 8 week (12 weeks for flats) period from the date we accept your application. However, if you would like an estimate then you can visit online property valuation websites to obtain how much your home may be worth. These websites have sales information of properties in the area you live in.

How much discount can I be awarded? The discount entitlement is provided within 'Your right to buy your home' booklet. For a house purchase, if you have been a tenant for up to 5 years, you will receive 35% discount, and this will increase 1% for each year thereafter. For flats, a tenancy for up to 5 years is 50% and then increases 2% for each year thereafter. You can use the Right to Buy calculator to work out a rough estimate of the discount. You will need to have an idea of the market value in order to do this (see previous FAQ). Note we will require evidence to prove any discount claimed.

How long can the process take? The timescales are set out in the How do I Apply section of the 'Your right to buy your home' booklet.

Can I purchase the property if I have current County Court Judgements (CCJs), Individual Voluntary Agreements (IVAs) or any bankruptcy against me? No. You cannot buy your home if a court has made a possession order which says that you must leave your home. Neither can you buy your home if you are an undischarged bankrupt, have a bankruptcy petition pending against you, or have made an arrangement with creditors (people you owe money to) and you still owe them money.

Can I purchase the property if I am discharged bankrupt and have paid off my CCJs/IVAs? Yes, however, we will be required to see evidence from the company in question to confirm that payments are cleared, and the accounts are no longer active.

Can I purchase the property with members of my family? Yes, you can share the Right to buy with up to 3 members of your family even if they are not a tenant. However, they need to have lived with you for over 12 months to share the Right to Buy. The tenant(s) of the property will have to be named on the application form.

Can I apply if I am in rent/Council Tax arrears? Yes, if you have been issued a notice seeking possession for your rent account then you cannot apply. If you have a liability order with your Council Tax account, then this will prevent you from applying for Right to Buy. However, if this is not the case all arrears must be cleared before you are able to complete the purchase.

Will I be charged for the Right to Buy Service? No, St Leger Homes of Doncaster do not charge for the Right to Buy service.

Do St Leger Homes or Doncaster Council provide mortgages? No, we do not provide mortgages.

How do I fund the purchase of the property? You will be required to fund the purchase of the property (i.e. cash or mortgage). If you are paying in cash, you will be required to provide evidence of where the cash has come from under Money Laundering regulations. If anyone gifts you the cash, they will be required to attend the Right to Buy appointment with you. We also ask to see a mortgage promise to show you are eligible for a mortgage and how much the lender will advance you. You will also require a solicitor to complete the sale and you will be responsible for the solicitor's fees.

Can anyone be named on the mortgage? This depends on the mortgage lender. You will have to speak with your mortgage providers in regard to this matter prior to applying. St Leger Homes have no responsibility over who is named on the mortgage, this is solely the discretion of each individual mortgage provider and their terms and conditions.

How to obtain a mortgage promise/decision in principle? A mortgage promise is an agreement in principle to lend based on an assessment of your personal and financial circumstances and those of other applicants if you are applying together.

Can I buy a property with a non-standard (non-traditional) construction type? Yes, however you may experience problems getting a mortgage as some lenders refuse to lend against this type of property. Before applying, ask for the construction type of the property and speak to your preferred lender. If you buy a non-traditional property, please be aware that if you ever come to sell, your prospective buyer may not be able to get a mortgage.

Am I entitled to repairs on my home? Yes, you will be eligible for emergency repairs only up until the sale has completed.

What are emergency repairs?

- Loss of gas, electric and water
- Toilet doesn't work
- Leaking roof
- Blockage of main pipes
- Unsecure external doors
- Loose handrails/bannisters
- Rotting timber/floors
- Kitchen & Bathroom extractor fans not working
- If Planned Maintenance is being carried out in your area, you are not eligible if you have a Right to Buy Application on going.

Please be aware that any non-essential outstanding repairs will be cancelled if your Right to Buy application form is submitted before the repairs are carried out.

Can I carry out improvement works on my property when I have submitted a Right to buy application? No, you will not be able to carry out improvement works on your property whilst you have an active Right to Buy application. Any outstanding improvement works will need to be completed or cancelled before a Right to Buy application can be submitted.

If I have made improvements to my home, will it increase the value of the property? No, you can list the improvements you have made on your application form, and these will be disregarded by the valuer in reaching the valuation. You will be required to provide evidence of any improvements that you have not obtained permission for.

If I have contents insurance with St Leger Homes of Doncaster, will this continue once I have purchased the property? No. You will need to arrange your own contents and buildings insurance.

If I have an active garden account with St Leger Homes of Doncaster, will this continue once I have purchased the property? No. You will need to make your own arrangements to maintain your garden.

If I have an active garage account with St Leger Homes of Doncaster, will this continue once I have purchased the property? Yes, you can still rent the garage from St Leger Homes of Doncaster however; the rate you pay will increase.

Will the Right to Buy include solar panels fitted to the roof of my home by Doncaster Council? No. The solar panels will remain, but they will not be included in the sale. You will be asked to enter into a lease for the area of roof the panels cover. St Leger Homes of Doncaster will continue to repair and maintain the panels for the length of the lease or until they are no longer financially viable.

Some newer homes have roof tiles that are solar panels. These may be included in the Right to Buy.

Will my benefits stop once I have purchased my property? Yes. We are required to report that you have submitted a Right to Buy application to Housing Benefits. If you are in receipt of Universal Credit, we advise you to speak with the Department of Works and Pensions to discuss your change in circumstances once the property has been purchased as this may affect your benefit entitlement.

Can I purchase a bungalow under the Right to Buy scheme? Bungalows can only be purchased in specific circumstances. Government Legislation is in place that means that if certain criteria are met, then the bungalow cannot be purchased. St Leger Homes will carry out extensive checks in order to establish whether your property can be purchased or not.

Can I purchase a new build property within the Right to Buy scheme? Some new build properties cannot be purchased through the Right to Buy scheme. New builds that can be purchased and were constructed in the last ten years (or last 15 years if your home was built or acquired by the landlord after 2nd April 2012) will impact on the level

of discount you receive. Please see the 'Right to Buy Your Home' guide booklet under the cost floor section.

Can I purchase an acquired property within the Right to Buy scheme? An acquired property is a property that St Leger Homes has purchased to include within their stock. Purchasing an acquired property under the Right to Buy scheme will have an impact on the level of discount you receive due to the cost of the purchase and repair works carried out within the property. Please see the 'Right to Buy Your Home' guide booklet under the cost floor section.

What is a 'cost floor'? A cost floor is a minimum amount that the property can be purchased and is calculated based on amounts that have been spent on the property, i.e. building, buying, maintaining, etc.

Why would I not be eligible for the discount entitlement due to cost floor? Your discount may be reduced by a rule called the cost floor. This means we cannot sell the property for anything less than what we have spent on building, buying, repairing or maintaining it.

Can I cancel my Right to Buy application at any time? Yes, you can cancel your application at any stage. The request must be put in writing and signed by all applicants.

Can a family member continue with the Right to Buy if the tenant of the property passes away? No, only the tenant or the spouse of the tenant as a qualifying joint purchaser can exercise the Right to Buy.

Can a family member/tenant be added onto the Right to Buy? Yes, however, this can only be done before the decision to accept the Right to Buy has been made. Please contact the Right to Buy Team.

Can someone else speak on my behalf throughout the Right to Buy? A family member, friend or interpreter can act on your behalf throughout the Right to Buy process. The person acting on your behalf will need your General Power of Attorney (GPA), attend the Right to Buy appointment and provide valid photo ID.

What is General power of attorney? – it gives a nominated person the authority to make decisions or take actions about your finances while you still have mental capacity. A GPA can be set to do one thing, many, or for period of time. It can also be called - Ordinary Power of Attorney (OPA). For more information on GPAs seek advice from your chosen solicitor.

Who is responsible for arranging a structural survey? You are responsible for arranging any structural surveys. If further tests are needed, following a structural survey then it is your responsibility to arrange for these tests to be carried out at your expense.

What happens if any structural issues are identified? St Leger Homes of Doncaster will investigate any structural issues that may arise while the Right to Buy application is

in process. However, if any works are required to be carried out the Right to Buy application will have to be cancelled.

What if I wish to sell my property once it has been purchased? You can sell your property at any time however, you have to offer it back to St Leger Homes of Doncaster within the first 10 years. If you decide to sell the property within the first 5 years (the discount repayment period) you will have to pay all or some of the discount back.

Can I re-mortgage my property to pay for home improvements? Yes, depending on the following requirements are met:

- The name of the lender and confirmation that the lender is an approved lending institution for the purposes of Section 156(4) of the Housing Act 1985.
- The amount that the improvements are required for and confirmation that the additional borrowing is to be used for an approved purpose under the Housing Act 1985. We need a solicitor to confirm the additional borrowing is for home improvements.
- A fee is payable for the letter of postponement.

How is my information/data protected? Your privacy is important to us. Please click the following link [St.Leger Homes | Privacy policy](#) , which details of how we use your data.