

Right to Buy FAQ's

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, we will send out a valuer to evaluate the property within a 12 week (16 weeks for flats) period from the date you submit 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 (CCJ's), Individual Voluntary Agreements (IVA's) 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 CCJ's/IVA's? 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will be required to see evidence from the company in question to confirm that payments are cleared and the accounts are no longer active.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, 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 regards to this matter prior to applying.

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 accepted.

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/Universal Credit.

Can I purchase a new build property within the Right to Buy scheme? Yes, however, the cost of construction for homes built 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 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 someone living with 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 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? Yes, a family member, friend or an interpreter can act on your behalf throughout the Right to Buy process. The person acting on your behalf will be required to attend the Right to Buy appointment and will need to provide I.D. You will need to complete a proxy authorisation form.

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.

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 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 for details of how we use your data.

<https://www.stlegerhomes.co.uk/about/data-protection-your-privacy-matters/>