

Buying your Rented Home

Bromford.

Service Standards

You may be eligible to buy your rented home. This service standard explains who is eligible to buy under current legislation, and the service you can expect during the application process.

If you rent your home and have been a tenant for three years or more, you may be able to buy your home at a discounted purchase price.

There are two different routes to buying your home, each with its own criteria:

- right to buy
- right to acquire

Right to buy (RTB)

You might be able to buy your home if:

- you rent your home from us and have a secure tenancy - this is a type of tenancy offered to you before 15 January 1989 or
- you were a council tenant when the management of your home was transferred to us from Cotswold District Council, Lichfield District Council, Tewkesbury Borough Council or South Gloucestershire Council and
- you don't live in sheltered or other housing specifically for elderly or disabled people and
- you don't have any outstanding possession orders against you because you have breached the terms of your tenancy agreement

Discount available

The discount available to you depends on how long you have held your tenancy (public sector tenancy) for. You can check to see how much you are entitled to **on the [gov.uk webpage](#)**.

You can contact the government's Right to Buy Agent Service for advice about eligibility and to get updates on changes that might affect you on **[their website](#)**.



Getting started

We will:

- provide clear information on our website on what you need to get started with your RTB
- make it easy for you to download the RTB pack and application form from our website
- use language, which is easy to understand
- keep you informed of any delays with your application
- carry out a variety of checks to ensure you are entitled to buy your home
- let you know in writing within four weeks for a house or eight weeks for a flat, if you are eligible
- give clear reasons if your application has not been accepted

We ask you to:

- provide all information as accurately as possible to avoid delays in processing your claim

Your offer

We will:

- send you an offer letter within eight weeks of confirming your eligibility if we agree to sell (12 weeks if a flat or maisonette)
- provide a market valuation, discount entitlement and the price at which you can buy
- give a clear description of the property and any land included in the price
- make you aware of your responsibility for paying any service charges and give you an estimate for the first five years
- let you know about the costs towards any known future major works
- tell you if your home is of a non-traditional construction as this may impact on your choice of lender
- confirm that we will continue to carry out day-to-day repairs to your home until completion of sale, but the property will be omitted from any planned improvement works (unless there is a health and safety risk)

Acceptance of offer

We will:

- ask you to confirm in writing within 12 weeks of receiving your offer if you intend to purchase the property
- if you request additional time, you must respond within one month of any delay notice being served

If you wish to pull out of the purchase, you can do so at any time and continue to rent your home.

Appeals

You can:

- contact us and set out the reasons why you disagree with your offer
- ask for an independent valuation (within three months of your offer) if you think the market value has been set too high - a district valuer from HM Revenue and Customs (HMRC) will then visit your home and decide how much it's worth - you have 12 weeks to accept their valuation or pull out of the sale
- you can appeal to a tribunal if you're stopped from buying your home because it's suitable for housing elderly people - you must appeal within 56 days of us turning down your application

Right to acquire (RTA)

You might be able to buy if:

- your home was built or bought by Bromford after 31 March 1997 with some Government subsidy
- the home you live in is not in a rural area (usually where there are fewer than 3000 homes)
- you don't live in sheltered or other housing specifically for elderly or disabled people
- you don't have any outstanding possession orders against you because you have breached the terms of your tenancy agreement

Some properties which we developed after 2011 without government subsidy may also be eligible for Right to Acquire.

Discount available

The discount is a fixed amount depending on the local authority area you live in. The maximum discount is between £9,000 and £16,000 in England and is £8,000 in Wales. The discount is deducted from the open market value of the property.

Getting started

We will:

- provide clear information on our website on what you need to get started with your RTA
- make it easy for you to download the RTA pack and application form from our website
- use language which is easy to understand
- keep to government guidelines when processing your application from the initial RTA1 submission to completion of purchase
- carry out a variety of checks to ensure you are entitled to buy your home
- let you know the outcome of your application in writing within four weeks - this may take up to eight weeks if you have been a Bromford customer for less than three years
- give clear reasons if your application has not been accepted

We ask you to:

- provide all information as accurately as possible to avoid delays in processing your claim

Your offer

We will:

- send you an offer letter within eight weeks of your completed application (12 weeks if a flat or maisonette)
- provide a market valuation, discount entitlement and the price at which you can buy
- give a clear description of the property and any land included in the price
- make you aware of your responsibility for paying any service charges (for a flat or maisonette) and give you an estimate for the first five years
- let you know about the costs towards any known future major works
- inform you of any known problems with the property's structure, such as subsidence
- confirm that we will continue to carry out day-to-day repairs to your home until completion of sale, but the property will be omitted from any planned improvement works (unless there is a health and safety risk)

Acceptance of offer

We will:

- ask you to let us know within 12 weeks of receiving your offer if you intend to purchase the property
- respond to an initial notice of delay within one calendar month if you request one
- if you wish to pull out of the purchase, you can do so at any time and continue to rent your home - we will cancel your application within two days of receiving your written cancellation request

Appeals

You have 12 weeks to accept the offer or you can ask for an independent valuation (within three months of your offer) if you think the market value has been set too high.

Selling your home

If you sell your home within five years of buying it, you'll have to pay back some or all of the discount you received when you purchased your home from us.

If you wish to sell your home within 10 years of buying it through Right to Acquire, you must first offer it to either:

- Bromford
- another social landlord in the area

The property should be sold at the full market price agreed between us both. A district valuer can value your home if we cannot agree the price. You will not have to pay for their valuation.

You can sell your home to anyone if Bromford or another landlord does not agree to buy it within eight weeks.

Consider if you can afford to buy your home:

- you will need to find out the value of your home - you can use Zoopla home values estimator for a guided price
- you may need a mortgage - for financial advice reach out to **The Mortgage People**
- other costs you will need to budget for:
 - solicitors' fees, survey costs, and a mortgage arrangement fee
 - the cost of all repairs to the property
 - service charges for maintaining any communal or shared areas
 - buildings and contents insurance

We strongly recommend you look at property prices in your area and the mortgage amount you are likely to need before applying.

Please note before we can process your right to buy or right to acquire application, you will need a home visit from your **neighbourhood coach**.

How do I apply?

If you believe you are eligible for right to buy, take a look at the **right to buy booklet** and download the **right to buy pack** and **application form** and complete both forms.

If you believe you are eligible for right to acquire, you can find more information about the right to acquire on **our website** and download the **right to acquire pack** and **application form** and complete both forms.

You may have a right to Shared Ownership

The Right to Shared Ownership scheme allows some customers to buy a share of their rented home on shared ownership terms.

You can apply to buy a share of your home if:

- it's eligible for the right to shared ownership scheme
- you've lived in your home for at least one year; and
- you've been a tenant of social or affordable housing for at least three years

Please **see our website for more information**.

How we'll review this standard

We will:

- use feedback from surveys, compliments, complaints and general comments to improve our service
- regularly report how we are doing to our Customer and Communities Influence Network who are our customers and help us to scrutinise our services

We will review this standard

When we:

- update our policies or review our services
- notice that your valued feedback is telling us we need to look at things again

**How to
contact us**



Visit our website for
the latest information
at **bromford.co.uk**



Call us on
0330 1234 034



Contact your neighbourhood coach
bromford.co.uk/neighbourhoodcoach