

Voluntary Right to Buy Pilot

Frequently Asked Questions

Am I eligible?

You may be eligible for the scheme if:

- You currently rent a general needs home with Bromford. Customers living in supported housing cannot apply.
- You have at least 3 years public sector tenancy and you have been a tenant of the property that you want to purchase for at least one year.
- You and anyone jointly applying with you have the right to live in the UK and can demonstrate that you meet immigration status checks.
- You have a clear rent account at the time of applying to purchase. If you have any arrears your application will be refused.
- You are over 18 years of age.

You can apply with up to 3 family members over the age of 18 if they have been living in the property with you as the tenant for the last 12 months.

You will not be eligible if:

- You have the preserved right to buy or statutory right to buy.
- You already own a property.
- You have an open Right to Buy or Right to Acquire application.
- You are subject to bankruptcy proceedings.
- You are subject to an anti-social behaviour order or possession order for breach of tenancy.

Which areas are covered by the scheme?

Birmingham City Council
Bromsgrove District Council
Cannock Chase District Council
Coventry City Council
Daventry District Council
Dudley Metropolitan Borough Council
East Staffordshire Borough Council
Erewash Borough Council
Herefordshire Council

Lichfield District Council
Malvern Hills District Council
Newcastle Under Lyme District Council
North Warwickshire Borough Council
Nuneaton and Bedworth Borough Council
Redditch Borough Council
Rugby Borough Council
Sandwell Metropolitan Borough Council
Shropshire Council
Solihull Metropolitan Borough Council
South Northamptonshire Council
South Staffordshire Council
Stafford Borough Council
Staffordshire Moorlands District Council
Stoke on Trent City Council
Stratford on Avon District Council
Tamworth Borough Council
Telford and Wrekin Council
Walsall Council
Warwick District Council
Wolverhampton City Council
Worcester City Council
Wychavon District Council
Wyre Forest District Council

These areas are not covered by the scheme

If you live in a home owned by Bromford and do not live in a local authority area within the pilot we are unable to accept an application from you. The areas to be included within the pilot have been set by the government.

Aylesbury Vale District Council
Cheltenham Borough Council
Cherwell District Council
Chiltern District Council
Cotswold District Council
Forest of Dean District Council
Gloucester City Council
Oxford City Council
South Bucks District Council
South Gloucestershire Council

South Oxfordshire District Council
Stroud District Council
Swindon Borough Council
Tewkesbury Borough Council
Wiltshire Council

Are all properties available for purchase?

There are some properties within the pilot area, which we will not sell. These include: Properties on sheltered or supported housing schemes which are not included within the government pilot. We cannot accept an application from you if you live in a sheltered or supported housing property.

There are some properties which we have decided not to sell. These are:

1. Properties in rural areas where the population is under 3,000. These properties are typically very difficult or costly to replace
2. Properties where Bromford does not own the freehold of the property and we do not have sufficient legal interest to grant a lease for 50 years for a flat.
3. Houses where Bromford does not own the freehold.
4. Properties where there is a planning condition in place from when the scheme was developed requiring the properties to remain as affordable housing

For full details please refer to our [Voluntary Right to Buy Policy](#).

If you live in a general needs property in the pilot area which we cannot sell to you, we will offer you another property to purchase. This is called **Portability**.

How much discount am I entitled to?

The amount of discount you may be entitled to will be linked to the number of years of public sector tenancy which you have held. There is a cap on the maximum discount available of £80,900. Check [what discount you could get here](#). A calculator can be found [here](#).

If you would like to include years spent with other housing associations or councils, you will need to provide proof, e.g. a tenancy agreement or letter from the landlord.

The discounts start at 35% or 50% for three years of tenancy.

Houses

You receive a 35% discount for 3 years tenancy. After 5 years tenancy the discount increases by 1% for every extra year you've been a tenant to a maximum of 70% or £80,900, whichever is the lower.

Flats

You receive a 50% discount for 3 years tenancy. After 5 years tenancy the discount increases by 2% for every extra year you've been a tenant to a maximum of 70% or £80,900, whichever is the lower.

Note: Before applying it may be helpful for you to get an idea of how much your home is worth by visiting websites such as Right Move or Zoopla.

We recommend that you speak to an independent financial advisor if you need a mortgage. Some lenders will accept the discount as a deposit.

How do I apply?

You must register through the [government portal](#) and obtain a unique reference number (This number is only valid for 4 weeks. After this time the number will expire and you will no longer be able to apply). We cannot accept your application unless you have a valid number. There is a limited number of unique reference numbers and not everyone will receive one.

PLEASE NOTE: There is a limited amount of Government funding for this pilot and it is for the whole of the Midlands. This means not all applications will be successful.

You will need to complete a voluntary Right to Buy Application form. This form will be available on the [Bromford website](#) soon, so please check back regularly. You must complete this within 4 weeks of receiving your unique reference number.

Send a signed and dated copy of your application form to cpt@bromford.co.uk or by post to

Commercial Property Team, Bromford, Exchange Court, Wolverhampton, WV10 6AU with the following information:

1. Evidence of any public sector tenancy held with another landlord.

2. Evidence of residency of any non-tenant family member who is joining in the application.

Once your application has been approved, you cannot add or remove any applicants without cancelling the application.

What happens when you receive my application?

We will acknowledge receipt of your application. We will carry out some basic eligibility and property checks then write to you within 4 weeks to confirm whether you are eligible for the scheme. Not all properties within the pilot area are available to purchase. Full details can be found in our policy.

If you are eligible to purchase the home you live in we will then ask you pay an administration fee. The fee is £250.00. On receipt of the fee more detailed checks will be carried out.

Once your application has been approved, you cannot add or remove any applicants without cancelling the application.

If you apply and the property is not general needs housing or in the pilot area we will let you know and will not be able to take your application further.

If you apply and your property is within the pilot area – but not available for purchase we will let you know and you will then have the opportunity to enter into our portability scheme – where you may be able to use any discount entitlement to purchase another property.

Applicant checks

On receipt of your application we will undertake identity checks.

We will also arrange a home visit at which point we will need to see each applicant joining in the application in person together with photo ID.

If your application includes other family members, they will need to prove that they have lived with you in the property for at least 12 months.

We will ask you how you intend to fund the purchase and require a copy of your mortgage offer. The mortgage offer must be in the name of the applicants purchasing the property.

How do I pay the administration fee?

When we write to you to let you know if you are eligible we will provide details of how to pay the fee. You do not need to pay the fee at the time you complete your application form. We will let you know when this needs to be paid.

The fee will be refunded if the sale completes.

The fee is non-refundable if you cancel your application.

How much will it cost?

If you are eligible to purchase your home or another home in the pilot area we will ask you to pay an upfront administration fee of £250 before we instruct a valuation on the property. If you complete the purchase this amount will be deducted from the purchase price. This fee is non-refundable if you do not complete a purchase.

We will each be responsible for our own solicitor's costs.

Bromford will meet the cost of 1 independent market valuation carried out by a member of the Royal Institute of Chartered Surveyors. You will be able to select this valuer from a panel of independent valuers.

Costs to consider

You will have to pay the following costs:

Your solicitor's costs

£250 application fee

A Mortgage broker or advisor may charge a fee if you take out a mortgage.

Land registry fees

Stamp duty (if applicable)

Removal costs (if you post your discount to another property)

Once you are a homeowner you will be responsible for:

All maintenance and repair costs

Home insurance (buildings and contents)

If you live in a flat:

Repairs and improvements to the block.

You may also have to pay service charges.

How long will it take?

If you are eligible to purchase your property we will write to you within 4 weeks of receiving your application to let you know if the basic eligibility and property checks are met. If you have previous tenancies with other public sector landlords we will ask you to provide evidence of those tenancies. When this happens it can take up to 8 weeks to confirm eligibility.

If we are able to proceed a valuation will be instructed. A valuer will need to arrange an appointment with you to visit you in your home. A neighbourhood coach will also arrange to visit you in your home at this time.

On receipt of the valuation we will then calculate any discount entitlement and ask Homes England for permission to proceed.

We will then write to you with the offer price for the property and any discount entitlement. This will be within 12 weeks.

You will then have 4 weeks to let us know if you want to go ahead and to instruct a solicitor. If we do not hear from you within this time, your application will be cancelled.

Once a solicitor is instructed, you must complete the purchase within 12 weeks.

Timeline

Obtain unique reference number

4 weeks

Submit application to Bromford

4 weeks

Application accepted

Pay £250 fee
You choose a valuer
Valuation instructed by Bromford
Home visit carried out
Offer sent to you

12 weeks (after acceptance of application)

You now have 4 weeks to accept this offer and instruct a solicitor.

Completion of sale

12 weeks

What is Portability?

If you live in a general needs property within the pilot area where we are offering the Voluntary Right to Buy and we are unable to sell you the property you live in we may offer you another one of our properties for purchase. This could be in a different area and may be a different size property to the one you live in now. The size of the property offered will be based on household need.

If you chose to accept that offer a valuation will be carried out on the property where an offer is made and a new purchase offer will be made to you confirming discount entitlement.

This cannot be a property on the open market and must be another housing association property. You may find a property with another housing association also in the pilot that you wish to move to - e.g. through a mutual exchange.

If we make you an offer of an alternative property you will have 7 days in which to decide whether you wish to accept the offer. You may be asked to move into the property and rent this from us for a short period of time whilst the sale is going through.

Can I sell or sub-let my home after I have bought it?

If you sell or sub-let your home within 5 years of owning it, you will have to pay back some or all of the discount.

Can I appeal your decision not to sell my home to me?

You cannot appeal against the policy we have set up about exclusions and portability. However, you can follow our complaints process and complain to the Housing Ombudsman if you believe we haven't followed our policy. More information about the Housing Ombudsman can be found at www.housing-ombudsman.org.uk.

Further information, help and advice

You can find more information about the scheme and register to obtain a unique reference number for the scheme www.midlands.righttobuy.gov.uk.

[Right to Buy agents](#) can advise on the purchase process, issues such as affordability, costs of home ownership and fraud. We recommend you speak to the Right to Buy Agents in the first instance. You can phone them on 0330 123 0913.

In considering an application to purchase under the VRTB you may find the following websites helpful:

- The Governments Right to Buy website – www.righttobuy.gov.uk and helpline 0330 123 0913
- Money Advice Service- for budgeting and financial advice – <https://www.moneyadviceservice.org.uk/en> – 0330 500 5000
- Citizen's Advice
- Our [Voluntary Right to Buy and portability policy](#).

