

Right to Buy FAQ:

1. When can I apply to buy my home

You can apply to buy your home if you are a **secure, protected or fair rent tenant** and the property is your only home.

If your tenancy started before the **18 January 2005** you must have spent **2 years** as a tenant in the public sector to have the right to buy.

If your tenancy started after **18 January 2005** you must have spent **5 years** as a tenant in the public sector to have the right to buy.

2. Can the Association refuse my Right to Buy application?

Yes, in some situations:-

If a court has made a possession order which says that you must leave your home. This means that you have been taken to court because of a breach of your tenancy and the court order is still valid

If you are an undischarged bankrupt, have a bankruptcy petition pending against you, or have made arrangements with creditors (people you owe money to) and you still owe them money.

3. Are all Housing Association properties available to purchase?

Some properties are exempt from The Right to Buy. These include properties occupied in connection with a tenant's employment and housing specially provided for older people and (in certain cases) people with disabilities, plus many homes in rural areas.

What else do I need to know?

- Discount from Right to Buy is limited to £22,000 in the North East
- The Association is not allowed to sell your home to you for less than they have spent on building, repairing or maintaining it - this is called Cost Floor Rule
- If the Association do not send you a decision regarding your Right to Buy application (RTB 2) or the Offer Notice (Section 125) within the required timescales you may be allowed a reduction in the purchase price
- If you buy your home and then decide to sell within 5 years after the purchase date, you will be required to repay some of the discount you received
- If you buy your home and then decide to sell within ten years you must offer your home back to the Association.