

## 10 Dos and Don'ts of Voluntary Right to Buy

The long awaited Voluntary Right to Buy Pilot has now been introduced across the Midlands. whg are taking part in the pilot which offers discounts from 35% for houses and 50% for flats for customers who qualify.

You can find information on the Government website <https://righttobuy.gov.uk/> but please be aware of some of the do's and don'ts that will help you to make a successful application:

- 1. DON'T** delay registering. There is a limited amount of government funding available for this pilot and it is for the whole of the Midlands region. The portal is operational from 16 August 2018, for one month only. You can register at <https://righttobuy.gov.uk/> The Government will randomly select applications by ballot to proceed and if yours is one of them you will receive a Unique Reference Number (URN).
- 2. DON'T** assume that you will definitely be able to take part in the pilot. Not all whg homes are included (see point 5) and there is limited funding which will mean that not all applications will be successful. whg does not have any influence in this selection process.
- 3. DON'T** send in your application unless you have received a unique reference number (URN) from the Government website. whg cannot accept an application without it.
- 4. DO** pay any arrears owed to whg before you apply. If you have any arrears your application will be refused.
- 5. DO** be aware that some properties cannot be bought.  
These include:
  - **Properties contained in a wellbeing or older persons scheme (because supported housing is not included in the pilot)**
  - **\*Bungalows**
  - **\*Properties with four or more bedrooms where the household is under occupying by two or more bedrooms**
  - **\*Adapted properties where the household no longer needs the adaptations**
  - **\*Properties which are built subject to Section 106 or other planning restrictions**

In cases where the properties are marked \* you may be able to move to another property which is available to buy.

6. **DO** expect to pay an administration fee of £250.00 to whg. This will be deducted from the sale price if the sale completes or if your home does not qualify for any reason. You will lose the fee if you cancel the application or do not comply with the strict timescales which apply to the scheme.
7. **DO** make sure that you make the application in the names of only the household members who will be included in the final sale. Once the application has been agreed and verified by whg you will not be able to add or remove applicants without cancelling the application.
8. **DO** make sure that if your application includes additional family members, they can prove that they have lived at the property for at least 12 months.
9. **DO** make sure that you claim all of the discount that you are entitled to. We will only be able to verify any addresses that you have had with whg but if you would like to include years spent with other Housing Associations or Councils you will need to provide proof - either a tenancy agreement, letter from the landlord or Council Tax or copies of the electoral register for the relevant years.
10. **DO** pay attention to time scales. The key ones are;
  - The URN is valid for 4 weeks – you must make your application to whg before it runs out.
  - When your application is accepted you have 10 days to make an appointment to provide your documents (it may be worth getting these organised before you apply)
  - If you qualify you will receive an offer within 12 weeks
  - When you receive your offer you have 4 weeks to decide whether to accept and provide solicitor details
  - When the matter is referred to solicitors, completion should be within 12 weeks (please make your solicitor aware of this when you appoint them)