



Blenheim Gardens RMO Guidance Leaflet

The Right to Buy process explained

in partnership with



What is the Right to Buy?

The Right to Buy refers to your right to buy the council property you are living in. The Right to Buy was first introduced in 1980 and is aimed at secure tenants of local authorities (councils) and those assured tenants of registered social landlord or housing associations, who previously held secure tenancies with local authorities. It is open to virtually any secure tenant who can afford to buy.

How long do I have to live in a property until I have the right to buy?

Residents must have at least two years' tenancy with a public sector body (or five years in the case of new public sector tenants who took up their tenancies after 18 January 2005). Tenancies held at former addresses may also count towards your right to buy; please contact the estate office for details

Is there any discount available for buying my home under the Right to Buy?

The amount of discount depends on how long you have been a tenant. For example, if you have lived in a house for five years the discount is 35% of the market value of your house. If you have lived in a house for 20 years the discount is 50%. However, the discount is limited to the maximum amount available for your area. The maximum discount in Lambeth is £16,000 for both flats and houses. The discount may be more in other boroughs. If you sell the property within five years of buying it, you may have to pay back the discount.

The Right to Buy Process

There are several stages to go through when you buy your home. This charter explains each of those stages and will tell you what you need to do at each stage and how long you can expect it to take.

Stage 1 – The Application

Firstly you must fill in and return the application form 'Notice Claiming the Right to Buy' which is known as the RTB1. You will see this abbreviation on other papers you will receive from us. RTB1 forms are available from Lambeth's Home Ownership Section on 020 7926 6700 or the estate office

Stage 2 – Eligibility Checks

When your application has been received, it will be acknowledged and your eligibility to purchase the property will be checked.

When the results are known you will be sent a RTB2 Notice confirming if you can buy or not. If your application is not accepted, you will be given reason why. This notice will be sent within four weeks of the application being received.

You should keep the RTB2 notice in a safe place as you may need to give it to your bank or building society if you are obtaining a mortgage.

As soon as your Right to Buy application is received any improvements or repairs that are due to be done will be cancelled (except for work required by law to keep the property weather-tight). This is because when the property is valued the valuation is based on the date your RTB application was made. Any improvements or repairs after that date would affect the valuation of the property.

Please turn over...

Stage 3 Valuation / Survey

A letter will be sent with the RTB2 Notice providing a phone number for you to telephone and to arrange for the property to be valued. You must ring the valuer within ten days to arrange a convenient time to come and value your home.

You should always get an independent survey from a surveyor or structural engineer to confirm there are no faults with the property. The survey your bank or building society provided will only be for the purpose of the valuation and may not tell you about structural faults in the property.

If you think our valuation of your home is wrong you can ask the district valuer to give an independent valuation. You must make your appeal within 12 weeks from date of the S125 notice. The district valuer's decision is final, whether it is higher or lower than our valuation.

Stage 4 – Price Notice

After the property has been valued you will be sent the 'Landlord's Offer Notice', also known as the Section 125 Notice. The Section 125 Notice is one of the most important documents you will receive and you should read it carefully. This will advise you of the value of the property, the purchase price to you after discount, any terms and conditions relating to the purchase of the property and any structural defects noted by the valuer. It will also explain what you need to do next. The Section 125 Notice will be sent to you within eight and 12 weeks of the RTB2 Notice.

Once you have received the section 125 notice and you decide to go ahead you should:

- Begin to make arrangements for your mortgage
- Have a structural survey carried out (your mortgage lender may be able to arrange this for you).
- Choose a solicitor to act for you in the legal process

Stage 5 – Your Response

You must notify Home Ownership Services what you are going to do next. You will have to decide if you want to:

- Buy your home outright under the Right to Buy
- Consider appealing against the Landlord's valuation
- Discontinue with the application

You must reply within 12 weeks of receiving your Section 125 Notice, stating your intentions. There is a 'Notice of Intention' form with the price notice for you to complete and return. If you don't make contact within 8 weeks you will get a reminder. If you still don't write within another 8 weeks, your application will be withdrawn.

Stage 6 – Completing the Sale

If you decide to continue with the purchase of your home and you have still not chosen a solicitor or arranged your mortgage you should do this now. Your solicitor will be able to clear up any doubts you have about the terms of the sale or the lease (if it is a leasehold sale). Once you have informed Home Ownership Services of your intentions, the council's solicitors will write to your solicitor. Your solicitor will contact you to discuss the details of the sale and arrange a completion date.

Getting a solicitor

If you want to buy the property you will need a solicitor to tell you about the legal details and the terms of the sale. If you don't know a solicitor then ask your building society or bank to recommend one. Please remember to ask for an estimate of their charges before you decide on a solicitor.

If everything is straightforward and there are no problems, the sale will normally complete within 3 months of you notifying the Home Ownership Services of your intentions to proceed with the purchase.

Please turn over...

Who Doesn't Have the Right to Buy?

You cannot buy the property if:

- You live in Sheltered Housing for the elderly or people with disabilities
- You live in a property that is particularly suitable for the elderly and was let to be lived in by someone aged 60 or more.
- You work for Lambeth and your home is part of your conditions of service (this only applies in some cases)
- You are an introductory tenant
- You have breached a Court Order and have not had your tenancy reinstated by the court
- You have been declared bankrupt and have not been discharged
- The property is subject to a Postponed Possession Order and a date for possession has been set by the court

Useful contacts

United Residents Housing

c/o Philip Mahon
Leasehold Management Officer
105 Angell Road
London SW9 7PD

Phone: 020 7733 7964

Fax: 020 7733 2781

Website: www.urh.org.uk

Lambeth's Home Ownership Services

PO Box 52002
London SW2 1YY

Phone: 020 7926 6000

Fax: 020 7926 1394

Email: homeownership@lambeth.gov.uk

Website: www.lambeth.gov.uk

Communities and Local Government (CLG)

Phone: 020 7944 4400
Email: contactus@communities.gov.uk
Website: www.communities.gov.uk

Land Registry

Phone: 020 7917 8888
Fax: 020 7955 0110
DX: 1098 London / Chancery Lane
Website: www.landregistry.gov.uk

Direct.Gov

Easy access to the public services you use and the information you need, delivered by the UK government

Website: www.direct.gov.uk

Her Majesty's Courts Service Headquarters

Customer Service Unit
5th Floor
Clive House
Petty France
London SW1H 9EX

Website: www.hmcourts-service.gov.uk

County Legal Services

Rutland House
23-25 Friar Lane
Leicester LE1 5QQ

Phone: 0116 253 3332
Fax: 0116 253 7811
DX: DX 13677 Leicester 4
Email: info@CountyLegalServices.co.uk
Website: www.countylegalservices.co.uk

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For details in service charges, please refer to our leaflet, "Home ownership for leaseholders and freeholders."

If you are having difficulty paying your mortgage, please refer to our leaflet "Mortgage arrears or payment difficulties" or contact the estate office.

Ways to contact us:

Blenheim Gardens RMO
24 Prague Place
London SW2 5ED

Phone: 020 7926 0158
Website: www.bgrmo.org.uk
Email: blenheimgardens@lambeth.gov.uk

If you would like this information in large print, Braille, or in another format or language, please contact us on 020 7926 0158.

Español: *Si desea esta información en otro idioma, rogamos nos llame al 020 7926 0158.*

Français: *Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au 020 7926 0158.*

Português: *Se desejar esta informação noutro idioma é favor telefonar para 020 7926 0158.*

Twi: *Se wope saa nkaeboy yi wo kasa foforo mu a fre 020 7926 0158.*

Yoruba: *Tí ẹ ba fẹ imoràn yíí, ní èdè Òmíràn, ẹjọ, ẹ kàn wà l'ágogo 020 7926 0158.*

