

VOLUNTARY RIGHT TO BUY APPLICATION GUIDE

How to complete your Voluntary Right to Buy Pilot Scheme application form:

This document has been compiled to assist **Castle Vale Community Housing Association tenants** in completing their **Voluntary Right to Buy (VRTB)** Pilot Scheme application form. It is designed to guide tenants through the application ensuring that they provide full and accurate information, therefore enabling the Voluntary Right to Buy team to process submissions within the required timescales.

Please ensure that you read all the supporting articles and documents available on our website and the 'Right to Buy Government website' (www.righttobuy.gov.uk), while completing your application form.

We ask that you complete the form by writing in **CAPITAL LETTERS**, and using a **black ink pen**. Application forms that are incorrectly completed will be returned to you, which will then delay the application process.

If you are not clear on any aspect of your application or what you are agreeing to when you sign your application, please get independent advice or contact us.

COMPLETING THE APPLICATION FORM

The first section of the application from requires you to give us information about your property and tenancies. This will enable us to check to see if we are able to sell the property to you.

- Ensure that you fully complete your current address (the address you wish to buy).
- Enter the date that your tenancy started (this should be on your tenancy agreement).
- Fully complete your previous tenancies. Evidence needs to be provided for this and can be obtained from the relevant public sector landlord(s).
- Indicate which local authority area you live in.



SECTION 1. Property & tenancy details

Please confirm the details of all those listed on your tenancy.

You can get this information from your tenancy agreement. It is important to know that any tenant listed on the tenancy that does not wish to buy the property will have no legal rights to remain in the property after the sale is completed. It is recommended that independent legal advice is sought in this event.

List all occupants of the property.

minimum of 12 months with CVCH.

This can be anybody else who lives at the property, such as children or elderly relatives.

• If you or anybody at the property are related to a current employee or Board Member of CVCH/The Pioneer Group, you must inform us.

This is to ensure that housing is allocated fairly.

• Advise us if you have received a previous discount under any Government homeowner schemes.

For example you may have bought a property under Right to Buy or Right to Acquire previously?

 Provide us with written details of previous tenancies that you have had with housing associations or public sector landlords, such as local authorities.
 You must be able to demonstrate a minimum of three years with a social housing landlord, which does not have to be consecutive, and you need to demonstrate a

• If part of your tenancy term was with another housing association or a public sector landlord, such as a local authority then you will need to supply us with written proof of your tenancy term.

You may need to contact your previous landlord to obtain this.

- You need to tell us how you are going to fund the purchase and provide proof of IDs as appropriate.
- Please note that if you are using savings or receiving money as a gift we will ask you for proof of the source of these funds.

CVCH must comply with UK anti money laundering legislation and you may be asked to provide additional information to support this. Your application will not proceed until this information is provided.



- Indicate what type of property you live in and how many bedrooms you have.
- Let us know if your property has been adapted to suit your housing needs. Some examples of this would be a stair lift, the installation of a wet room or a wheel chair ramp.
- Indicate if you received any direct funding for these works.

 This may have been a grant or a loan from your housing association, local authority or a charity? If you received any form of help to get the works done you will need to tell us.
- Tell us about any garden access that you have or rights to use a garden.

 This should be shown in your tenancy agreement. If nothing is shown in your tenancy but you use a shared garden please let us know so we can check for you.
- Let us know if your property has access to any shared facilities, such as a laundry service or communal guest bedroom for visitors.
 We will need to see how this will affect your purchase and future rights to use these services.
- If you have use of a car parking space please tell us.

 We will then check to see if this is included as part of your tenancy and tell you if this will be transferred as part of the sale.
- Indicate if you have use of any shed or garage.

 This should be detailed in your tenancy agreement. We will then check to see if this is included as part of your tenancy and tell you if this will be transferred as part of the sale.
- List any improvements that you have made to the property.

 You will be asked to provide evidence of the work carried out: Improvements are deemed to be major items of work to the property that you have paid for. These include items such as kitchens and bathrooms and extensions. We will ask you for evidence that you have carried out these works and receipts for the work.
- Please note that we do not consider general redecoration or maintenance as improvements.

The surveyor will decide the value of any improvements, if any, and note such in the survey report.



SECTION 2. Source of funding

The second section of the application from requires you to tell us who will be buying the property and how you will be funding your purchase. This will enable the necessary eligibility checks to be carried out to make sure we can sell the property to those who wish to buy it.

- Provide information about everybody who will be purchasing the property. These will be the names of the owners once the property has completed.
- Complete all the personal information requested as any information missed will result in the application being returned.
- Provide details of your income.

This information is required to assess earnings of buyers. Please be aware if you are in receipt of benefits and are supporting your purchase with a gift from family or friends or an inheritance you will need to make DWP aware. Failure to do so can affect the processing of your sale.

SECTION 3. Your details

This section is to be completed with the personal information of all the purchasers involved in the application, please update CVCH of any changes as soon as possible. If any of the applicants change during the process, your application will become VOID and you will need to start the process again.

- Provide details of any other properties that you own/have an interest in or have done in the past or any other tenancies you are party to.
 Please answer this question carefully. We do carry out checks and any errors may make your application void.
- Confirm that you are a British/EU/EEA citizen and that you have indefinite leave to remain in the UK.

Please provide evidence of this, as we will be doing Immigration Status checks.

 Complete the equality and diversity information and whether you have any disability.

This will allow statistical information to be provided on who is applying for the Voluntary Right to Buy pilot scheme. The equality and diversity information does not affect your application.



SECTION 4. Declarations & Privacy Notice

This section is for all the tenants involved in purchasing the property. Please ensure everyone involved in the purchase, and anyone residing in the property who does not wish to buy read through and sign accordingly.

- Have the person to whom the declaration relates sign and date the declaration.
 - Make sure that you/the person signing understands what you/they are signing. CVCHA will make checks regarding your application with other external organisations in order to confirm the details on your application are correct. CVCHA will seek to prosecute any individuals who try to intentionally buy a property by fraudulent means. This could mean that you will not be able to buy your property and you lose your tenancy.
- You and anyone else completing a declaration, read the general declaration that applies to all applicants carefully.

WHAT SHOULD I DO NEXT?

If you have decided to apply, complete your application and get together the information requested to support your application.

Please make sure that you complete the application form fully, and when returning please ensure all proof of evidence in included. We want to make sure that you have all the required information when you send us your form, or we will have to return it to you. If you have any queries completing you application please contact us for help.

IMPORTANT INFORMATION

- Not all properties can be sold under the Voluntary Right to Buy pilot scheme.
- Only certain areas are being considered Please refer to our Eligibility Table
- No sale can take place unless the relevant legislation and regulations permitting the
 Voluntary Right to Buy (and other legislation all of which relates to the sale) have been



passed and we have the necessary permissions, consents and agreements we need from the Homes and Communities Agency. **This is not guaranteed**.

- Please be aware of the £250 fee that needs to be paid to process through your
 application, we will make you aware of when this is due. This fee is only refunded when
 the purchase is complete or if at any point during the application you or the property
 fails to meet the eligibility tests. The fee in non-refundable if you decide to cancel the
 application process, or if you decide not to complete the purchase of your property once
 an offer is made.
- Please note that this guide is designed to help you complete the application form only.

Please contact us if you require further information on the terms of the scheme.