

## **Right to Buy (RTB)**

### **Frequently Asked Questions**



### **Is my property purchasable?**

There are some properties which cannot be bought. These exceptions are listed in the RTB booklet. We encourage people to apply and we will check if your property is eligible. If it isn't eligible we will write you to you to explain why.

### **How do I go about buying my property?**

You can either download and print an application form or apply online. The forms and details of where to send completed forms are on our RTB webpage.

### **When will you let me know whether I am eligible?**

Once we have received your form we will contact you to confirm whether you are eligible. You should hear from us within four weeks (if you have always been a tenant of Solihull Council) or eight weeks (if you had tenancies with other landlords).

### **Do I have to pay a service charge?**

If you are purchasing a flat, then you will need to pay a service charge. If you are purchasing a house you may not have to pay a service charge.

### **Am I eligible to buy my property?**

If you became a secure tenant after 18 January 2005 and have been a public sector tenant for three years your property is available under RTB.

Previous public tenancies would be taken into account. You cannot buy your home if it has a possession order, if you have defaulted on a suspended possession order or you are an undischarged bankrupt.

Please note: introductory tenants are not eligible to apply for RTB.

### **Could a family member fund the purchase?**

We do not get involved in how the purchase is funded. If a third party is funding the purchase their details will not appear on the RTB paperwork or on the deeds.

### **Can I make a joint application?**

You may be able to make a joint application with members of your family who have lived with you for the past 12 months or someone who has a joint tenancy with you. You will be asked to provide proof that they live with you.

### **How much could I buy my property for?**

To get the most up to date discount please visit;

<https://www.gov.uk/right-to-buy-buying-your-council-home/discounts>

To find out how much discount you could receive you must submit an application. There are some things that we need to take into account before we calculate this. Your discount depends on whether you are eligible and the valuation of your property.

### **Can I resell my RTB property?**

You can sell your RTB property at any time but you may have to repay some or all of the discount. The repayment is based on the resale value of the property not the value at the time of the RTB.

If you purchased the property prior to 18 January 2005 and sell within:

- 1 year – you repay all the discount
- 2 years – you repay two thirds
- 3 years – you repay one third

If you purchased the property after 18 January 2005 and sell within:

- 1 year – you repay all the discount
- 2 years – you repay four fifths
- 3 years – you repay three fifths
- 4 years – you repay two fifths
- 5 years – you repay one fifth

**Should you decide to sell your property, you must give us first refusal to purchase before you put it on the open market.**

**This is applicable to all RTB should you wish to sell within 10 years.** To find out more, please contact us.

**Can I use the RTB scheme more than once?**

There is no limit to the amount of times you can submit an application to express interest in the RTB scheme. However, if you have purchased through RTB before the amount of discount you receive will be deducted from your discount when you apply again.

**What if I have made home improvements?**

Any internal improvements that you have made will not be taken into account when the property is valued.

**Who arranges surveys on the property?**

We will do the initial survey of the property. Once we have submitted an offer any surveys after that are your responsibility.

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