



www.nshomes.co.uk

NEWARK AND SHERWOOD HOMES

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Can I apply to buy if I have rent arrears?

Yes, but your landlord is not bound to complete the sale. If you have not paid all the rent or any other payment within four weeks from the date you were asked to pay it. Also you may lose your secure tenancy and no longer have the right to buy if your landlord has obtained a suspended possession order against your property as a result of your rent arrears, which you subsequently breach.

Do I have the right to buy if I am in receipt of Housing Benefit?

Yes, this is not affected by housing benefit. However, as an owner occupier, you will not receive any Housing Benefit to help you with your mortgage costs. You may be entitled to Income Support to assist with housing costs, but this is not usually payable for nine months after you first claim it.

Can I resell my home after purchasing it under the Right to Buy?

You may sell your home, purchased under the Right to Buy, whenever you like, but, if you sell it within 5 years of buying it, you will have to repay some, or all of the discount you receive.

If you would like this document in another language or format, or if you require the services of an interpreter, please contact us.



Prosimy skontaktować się z nami, jeśli chciał(a)by Pan(i) uzyskać ten dokument w innym języku lub formacie albo też potrzebuje Pan(i) skorzystać z usług tłumacza ustnego.

(Polish)

本文件可以翻译为另一语文版本, 或制作成另一格式, 如有此需要, 或需要传译员的协助, 请与我们联系。

(Mandarin)

Se gostaria de ter este documento noutra idioma ou formato, ou se necessita de um intérprete, contacte-nos.

(Portuguese)



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Right to Buy



"to deliver excellent Housing Services"

Right to Buy

You may wish to consider buying a home.

If you are a secure tenant then you probably have the right to buy your Council home as set out in the Housing Act 2004.



Who has the Right to Buy (RTB)?

If your tenancy was in existence before 18th January 2005, you must have spent at least 2 years as a public sector tenant. For anyone else you do not have the RTB until you have spent at least 5 years as a public sector tenant.

Is every property available to buy?

No, there are some exceptions, for example, sheltered housing, so please check with us before deciding to make an application. Please contact **0845 258 5550** if you would like a free RTB application pack.

Who values my home if I want to buy it?

Landlords have to do this. If you think your landlord has valued your house too highly, you have the right to an independent valuation from the District Valuer. However you have to accept their valuation even if it is higher than your landlords.

How much discount will I get?

This will depend on how many complete years you have been a secure tenant with either the Council or another qualifying landlord. There are different discounts for flats and houses and it is subject to maximum limits.

How much will I pay?

You can either pay cash or get a mortgage. We can signpost you to independent financial services as required.

What is a leaseholder?

If you buy a house you will usually buy the freehold. This means that you will be the outright owner. If you buy a flat, you will become a leaseholder. Normally this means that you will be responsible for the interior of your home whilst your landlord will be responsible for looking after the structure and the exterior of the block. The landlord will ask you to pay for major repairs and improvements, through service charges.

Will I have to decide immediately?

If you qualify for the RTB scheme you will receive an offer letter. You will then have 3 months to decide whether you want to continue with buying your home.