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HOMEOWNERSHIP SERVICE RIGHT TO BUY 2026–2029

Introduction

Right to Buy allows eligible secure tenants to buy their council home at a discount under the Housing Act 1985.

We must process applications where tenants qualify.

Who Can Apply?

You must:

- Be a secure tenant
- Have 3+ years of public sector tenancy (this can include time with another social landlord)
- Live in the property as your main home
- Not be facing possession action

Some homes cannot be sold (for example sheltered housing or homes due for demolition).

Before You Apply

Right to Buy is more than a discount, you become fully responsible for your home.

If you buy a house

you pay for all repairs and maintenance to your home, internally and externally, including:

- Roof and structure
- Boiler, electrics and plumbing
- Damp or structural issues
- Appliance servicing
- General internal maintenance and repairs
- External repairs and upkeep
- Buildings insurance

You are fully responsible for the ongoing condition and safety of the property.

If you buy a flat

you become a leaseholder and are legally required to contribute towards the cost of:

- Major roof or structural works
- Lift replacement
- Fire safety or cladding works
- Planned improvements
- Estate improvements
- Responsive block repairs
- Communal services (cleaning, lighting, utilities, maintenance etc.)
- Management and administration fees

These costs can be significant and are payable under the terms of your lease.

If your building falls under the Building Safety Act 2022, exceptions may apply.

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You should also consider:

- Can you afford mortgage payments if interest rates rise?
- Legal fees and survey costs
- Stamp Duty (if applicable)
- Service charges (for flats)
- Loss of lifetime security as a tenant

We strongly recommend independent advice from a mortgage adviser, solicitor or Citizens Advice.

Your Right to Buy Journey

1. **Apply - Submit an RTB1 form**.
2. **Admitting or Denying an Application (RTB2)**

   Once we have processed your application, we will confirm whether your application is admitted or denied.

We carry out the following checks on all applicants:

- Eligibility checks
- Identity checks
- Residency checks
- Fraud prevention checks
- Tenancy history verification
- Proof of funds

3. **Valuation - An independent valuer sets the market value.**
4. **Offer Notice (Section 125)**

- You receive:
  - Market value
  - Discount
  - Final price
  - Service charges (if flat)
  - 5-year repair and major works estimate (if flat)

5. **You Decide - You have 12 weeks to accept, decline or request a redetermination.**
6. **Legal Process - You arrange a solicitor and mortgage (if required).**
7. **Completion - You become the legal owner.**

Discounts

Discount depends on how long you've been a tenant.

Houses:

- 35% after 3 years + 1% per extra year (maximum 70%)

Flats:

- 50% after 3 years + 2% per extra year (maximum 70%)

A national discount cap applies. Cost Floor rules may reduce the discount if we have recently invested significantly in your home.

Your Responsibilities

As an Applicant

- Provide accurate information
- Show proof of funding
- Respond promptly
- Pay Rent and Service Charges until completion

Providing false information may result in refusal or legal action.

As the Council, we will:

- Process your application fairly
- Meet legal deadlines
- Carry out checks to prevent fraud
- Provide clear written information

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If Things Go Wrong

If we miss legal deadlines, you can serve a Notice of Delay.

If you disagree with the valuation, you can request a District Valuer review.

Complaints are handled under our Housing Complaints Policy and the Housing Ombudsman Complaint Handling Code.

After You Buy

If you sell within 5 years, you must repay some or all of the discount.

If you sell within 10 years, you must offer the property back to the Council first.

Leaseholders must pay service charges and comply with lease conditions.

Protecting Public Funds

We carry out identity, financial and anti-fraud checks. Applications will be refused if eligibility rules are not met.

Need Advice or Ready to Apply?

homeownership@winchester.gov.uk

01962 848 400

Request an RTB1 form or download it from our website

www.winchester.gov.uk/housing/right-to-buy