ADDITIONAL INFORMATION

RIGHT TO BUY APPLICATIONS

Please **read before you complete** your Right to Buy application.

What will **we check?**

Eligibility

We will check that you and anyone included in your application are eligible to apply. We will check the length of your tenancy, tenancy type and the type of property.

Supporting Information

You will need to provide photo ID, proof of address, three months' bank statements for all accounts, and evidence of how you will fund the purchase. Any family members included in the application must provide the same information and evidence that they have lived with you for at least 12 months. You must declare any previous Right to Buy discount received by you or anyone in the application.

Enhanced checks

Applications are reviewed by our Investigations Team, who will verify the information provided. This will include credit checks. We ensure all funding sources comply with Anti-Money Laundering regulations and review your tenancy history to confirm your original housing application and allocation were correct.

Legal Information

Providing false or misleading information to obtain the Right to Buy is a criminal offence. This includes falsely claiming the property as your only or main home or for another person to fund your purchase in return for an interest in the property. If your tenancy was obtained due to a false statement, we may seek possession through the courts.

Winchester City Council

IMPORTANT INFORMATION

FINANCIAL INFORMATION REQUIRED

What **you need to do:**

Mortgage

If you are using a mortgage to fund all or part of your purchase, you will need to provide an Agreement in Principle based on a reasonable estimate of the property's value, which can usually be found online. Once the property's value has been confirmed, you will need to provide a formal mortgage offer.

Savings

Please confirm the amount of savings you plan to use towards the purchase and provide documents showing how these savings have been built up. This may include statements from one or more accounts covering several years.

Gifts from Friends or Family

Your eligibility form should provide full details of the person(s) gifting you the money. They will need to provide photo ID, proof of their address, evidence of how their savings have built up and a signed letter confirming that the gift is not a loan and that they will have no legal interest in the property. If they do not want to or cannot provide this information, then they cannot support your purchase.

Money Coming from Abroad

If any of your funds are coming from abroad, the same requirements apply as above. Depending on where the funds are coming from, we may ask for additional information.

Changes to Funding

You must advise our Team of any changes to funding during the process. Further checks will then need to be made and will delay your application.