

10 Dos and Don'ts of Voluntary Right to Buy

Last week saw the Voluntary Right to Buy Pilot introduced across the Midlands. You will now be aware Nehemiah is taking part in the pilot, which offers discounts from 35% for houses for customers who qualify.

Last week we updated our website and referred you to the Government website <https://righttobuy.gov.uk/>, for further information and a details of how to make an application.

We want to ensure our customers are aware of some of the do's and don'ts that we already know to help you to make a successful application:

1. **DON'T** delay registering. There is a limited amount of government funding available for this pilot and it is for the whole of the Midlands region. As soon as possible register at <https://righttobuy.gov.uk/>
2. **DON'T** assume that you will definitely be able to take part in the pilot. Not all Nehemiah homes are included (see point 5) and there is limited funding which will mean that not all applications will be successful. Nehemiah does not have any influence in this selection process.
3. **DON'T** send in your application unless you have received a unique reference number (URN) from the Government website. Nehemiah cannot accept an application without it.
4. **DO** pay any arrears owed to Nehemiah before you apply. If you have any arrears your application will be refused.
5. **DO** be aware that some properties cannot be bought.
These include:
 - Affordable Homes section106 agreements
 - Shared Ownership
 - Properties partly funded by Recycled Capital Grant
 - Leasehold properties
 - Supported Housing Stock **(because supported housing is not included in the pilot)**
 - Housing for Older People-sheltered, bungalows **(because supported housing is not included in the pilot)**
 - Properties with Restrictive Covenants
 - Properties held for Loan Security
 - Managed properties owned by other HA's
 - Properties owned but Managed by other HA's
 - Properties subject to Planning Restrictions

6. **DO** expect to pay an administration fee of £250.00 to Nehemiah. This will be deducted from the sale price if the sale completes or if your home does not qualify for any reason. You will lose the fee if you cancel the application or do not comply with the strict timescales which apply to the scheme.
7. **DO** make sure that you make the application in the names of only the household members who will be included in the final sale. Once the application has been agreed and verified by Nehemiah you will not be able to add or remove applicants without cancelling the application.
8. **DO** make sure that if your application includes additional family members, they can prove that they have lived at the property for at least 12 months.
9. **DO** make sure that you claim the entire discount that you are entitled to. We will only be able to verify any addresses that you have had with Nehemiah but if you would like to include years spent with other Housing Associations or Councils you will need to provide proof - either a tenancy agreement, letter from the landlord or Council Tax bills or copies of the electoral register for the relevant years.
10. **DO** pay attention to time scales. The key ones are:
 - The URN is valid for 4 weeks – you must make your application to Nehemiah before it runs out.
 - When your application is accepted you have 10 days to make an appointment to provide your documents (it may be worth getting these organised before you apply).
 - If you qualify you will receive an offer within 12 weeks.
 - When you receive your offer you have 4 weeks to decide whether to accept and provide solicitor details.
 - When the matter is referred to solicitors, completion should be within 12 weeks (please make your solicitor aware of this when you appoint them).