

Leaflet No. TA07



Right To Acquire

Am I Eligible?



Reader Group approved

If you would like this leaflet in any other format please contact the Customer Service Team on **01484 435715**

Being a housing association tenant does not automatically give you the Right to Acquire. You must have been a tenant for a total of at least:

- ◆ Two years if your tenancy started before 18 January 2005
- ◆ Five years if your tenancy started on or after 18 January 2005

Even if this is the case, you may be excluded if:



- ◆ The property isn't your only or main home
- ◆ Your home isn't self-contained
- ◆ You live in sheltered housing where services are provided
- ◆ Your home has been designed or adapted for people with special needs
- ◆ Your home is provided as part of your job (for example, if you are a caretaker).

Furthermore, only some housing association properties can be bought under the Right to Acquire. Your home must have been:

- ◆ Built or bought by the housing association after 1 April 1997, and paid for through a particular type of grant (a 'social housing grant').

Sadeh Lok can tell you if your home is eligible for sale under the right to acquire scheme – contact our Customer Service Team on 01484 435715, menu option 1.



How do I apply?

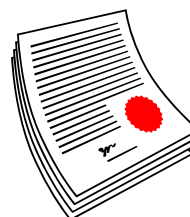
To apply for the Right to Acquire you will need to contact us and ask for the Right to Acquire claim form (RTA1). Complete and return the form and keep a copy for your records. Once we receive your completed RTA1 form we will then write back to confirm whether you are eligible within four to eight weeks.



If you have the Right to Acquire, we will then send you a formal written notice, which describes the property and explains:

- ◆ The terms and conditions of the sale
- ◆ The market value of the property*
- ◆ The discount you will get and how it is calculated
- ◆ Estimates of any service charges you will have to pay details of any structural problems that Sadeh Lok is aware of

*Subject to Sadeh Lok receiving from you 'proof of funds' that will allow you to proceed with the purchase should you decide to go forward. The Proof of funds that is acceptable is a letter from either a Building Society or Bank or other mortgage lender confirming that you have or are likely to have a mortgage offer made to you



Or alternatively;

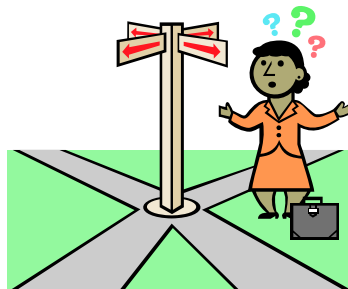
Provide a cheque to cover the cost of the valuation; this sum will be refunded to you on completion of the sale of the property to you; the cost will be confirmed to you when we write to tell if you are eligible to purchase



Sadeh Lok has the right to offer you a choice between your existing home and other properties it has available; we don't have to do this and you don't have to accept something else if your current home also qualifies.

If we say you don't have the Right to Acquire we will tell you why. If you think the decision is wrong, you may be able to appeal. Contact your local advice centre for further guidance.

Before applying you should consider whether buying your home is the right option for you; Sadeh Lok cannot offer advice on this.



We strongly urge all residents thinking of buying their own home to contact a suitable adviser; it may be difficult to keep up with the ongoing expenses of being a homeowner and whatever type



of scheme you want to buy through, you will need a reasonable



income to get a mortgage. Many schemes have a minimum and maximum income level which you will have to meet to be eligible (most will not accept people on means-tested benefits or people who can afford to buy on the open market).

Remember also that if you currently pay a service charge as part of your rent you are likely to remain responsible for continuing to pay that service charge even if you do buy your home under the RTA scheme.

How much is the discount?

Right to Acquire discounts are fixed in each area by the government. They normally vary from £9,000 to £16,000, depending on where you live; currently for Kirklees, Wakefield and Rotherham the maximum discount is £9,000.



What if I want to sell it later?

If you decide to sell your home within the first three years or it is repossessed by your mortgage lender during that time you will have to re-pay some or all of the discount. How much you have to pay back depends on how soon after you buy this happens:

- ◆ If it happens within one year, you have to pay it all back
- ◆ If it happens within two years, you have to pay back two thirds
- ◆ If it happens within three years, you have to pay back one third

Sadeh Lok also retains a right of first refusal; should you come to re-sell the property you must first ask Sadeh Lok if it wants to buy back the property.



To protect its rights in this area Sadeh Lok will place a legal charge on the property as part of the sales process; this will mean that you cannot sell the property at a later date without Sadeh Lok's consent.



Where can I get more information?

Contact Sadeh Lok's Customer Service Team on **01484 453715**, where you can check if you are eligible to buy your home under the right to acquire scheme and if you are, request the application form to start things moving.



You might also want to contact a local advice centre as Sadeh Lok cannot offer any advice on funding the purchase of your home.



You can also download the Governments Guide to The Right To Acquire at the following website:

[http://www.direct.gov.uk/en/HomeAndCommunity/
BuyingAndSellingYourHome/HomeBuyingSchemes/DG_066460](http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_066460)

You can make a complaint, comment or compliment about the services provided by Sadeh Lok by speaking to a member of staff either face to face or over the telephone, by sending a letter, e-mail or fax or by completing a customer feedback form.

Sadeh Lok Housing
Trafford House
11 Halifax Road
Huddersfield, HD3 3AN
Tel: 01484 435715
Fax: 01484 432645
E-Mail: customerservices@sadehlok.co.uk
www.sadehlok.co.uk
Office Opening Hours:
Monday to Friday 9.00 a.m. to 5.00 p.m.

Sadeh Lok offices at Trafford House may not be accessible to you if you have mobility difficulties.

If you do have mobility difficulties and you would like to speak to a member of our staff in person, please contact Sadeh Lok's Customer Service Team on **01484 435715** who will be happy to arrange either a home visit or an appointment to meet you at another suitable location

If you would like this information explaining in your language or in large print, Braille, or audio formats, please contact our office on 01484 435 715 where a member of staff can help. **(English)**

تہ گہر ژوارہ ژووت کرد له وه ی که ته م ژانباریانہ روون بکریته وه به زمانتی خوت یا به پییتی چاپکراوی گه وره، به نویسنی برابیل (بوکویره کان) بیان به توماری ده نگ له سه رکاسیت، به یارمه تیت په یوه ندی بکه په فه زمانگه که ی ټیمه وه به هوی ته م ژماره ته له فونه وه 01484 435 715 ته وکاته په کیک له ته ندامانی کارگیری ته توانیت یارمه تیت بدات. **(Kurdish)**

اگر آچکوان معلومات کی وضاحت اچنی زبان میں درکار ہو یا آپ سے بڑی لکھائی یا بریل میں یا آڈیو ٹیپ پر چاہتے ہوں تو برہمیریانی ہمارے دفتر سے ٹیلی فون نمبر: 01484 435 715 پر رابطہ کریں۔ وہاں پر موجود ہمارے عملے کا کوئی ممبر آپ کی مدد کرے گا۔ **(Urdu)**

Ako zelite ove informacije objasnjene (prevedene) na vasem jeziku ili stampano Velikim slovima, brailleovim pismom (za slijepe osobe), ili audio (kasetama) formatu, molimo vas da nazovete nas ured na br.01484 435 715 gdje nasi clanovi su na usluzi. **(Bosnian)**

આ માહિતી તમને તમારી ભાષામાં સમજાવવામાં આવે અથવા મોટી છપાઈમાં, બ્રેઈલમાં અથવા ઓડિઓ સ્વરૂપોમાં મળી રહે એવું જો તમે ઇચ્છતા હોય તો, મહેરબાની કરી અમારી ઓફિસનો 01484 435 715 નંબર પર સંપર્ક કરો જ્યાં અમારા સ્ટાફનો કોઈ સભ્ય તમને મદદ કરી શકે છે. **(Gujarati)**

ਜੇਕਰ ਤੁਸੀਂ ਇਹ ਜਾਣਕਾਰੀ ਪੰਜਾਬੀ ਵਿਚ ਜਾਂ ਵੱਡੇ ਅੱਖਰਾਂ, ਬ੍ਰੇਲ, ਜਾਂ ਆਡੀਓ ਰੂਪ ਵਿਚ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਦਫਤਰ ਨਾਲ 01484 435 715 'ਤੇ ਸੰਪਰਕ ਕਰੋ ਜਿੱਥੇ ਸਟਾਫ ਮੈਂਬਰ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦੇ ਹਨ। **(Punjabi)**