

VOLUNTARY RIGHT TO BUY PILOT | CUSTOMER FAQS

When does the pilot start and how long will it last?

The government announced the start of the two-year Midlands pilot on Thursday, 16 August.

Funding for the pilot will be provided by the government, which will manage the process and may close the scheme early depending on the funding available. For more information visit <https://midlands.righttobuy.gov.uk>.

Who can apply?

The Voluntary Right to Buy is being trialled for customers who do not already have the preserved right to buy, visit the government's voluntary right to buy webpage for basic eligibility criteria.

In taking part in the trial we have worked to ensure that our own policy is fair for our existing customers, but also protects the rights of future customers to have a home with us. This means that, as with other right to buy-style schemes, some of our properties cannot be bought during the pilot. You can check out the full policy on the Futures Housing Group website.

How do I apply?

Before applying to us, you need to register for a Unique Reference Number (URN) from the government, visit <https://midlands.righttobuy.gov.uk>. **Only customers who have been given a URN can apply to us.**

If you are given a URN please contact us for an application form – we will not provide application forms to customers without a URN.

Once you have received your application form we ask that you return it to us within four weeks. After we have completed a short assessment to ensure you are eligible we will contact you to discuss the scheme and to take a £250 application fee.

Please note, even if you have received a URN, there is no guarantee you will be able to buy your home.

Why do I have to pay an application fee?

To ensure the process of applying for the voluntary right to buy is fair for all of our customers, we will complete a number of checks to make sure applicants are fully eligible. We will also pay for the valuation of your home and so ask customers to pay a fee of £250 towards these costs.

If during the application process we find that you are not entitled to the voluntary right to buy we will refund the fee to you. The fee will also be returned to you when you have brought your home from us.

If you choose to withdraw from the process we are unable to refund the application fee.

Why haven't I been given a URN?

We are not involved in issuing Unique Reference Numbers. Visit <https://midlands.righttobuy.gov.uk> for more information on expected timescales and eligibility criteria.

Why has my application to Futures been refused?

Customers who already have the preserved right to buy cannot apply to the government's pilot scheme.

If you meet the government's eligibility criteria, there may still be reasons why your application to us is unsuccessful.

Customers who have rent arrears or are the subject of anti-social behaviour proceedings are ineligible.

In some circumstances you may not be able to buy your current home, but you may be able to move your discount from your existing home to another housing association property. If this is the case we will tell you and try to offer you another of our properties, or we will work with other Midlands-based associations to help find you an alternative.

Why can't I buy my home?

Some customers who receive a URN may still not be able to buy their home.

In taking part in the trial we have worked to ensure that our own policy is fair for our existing customers, but also protects the rights of future customers to have a home with us. This means that, as with other right to buy-style schemes, some of our properties cannot be bought during the pilot. Check out our full policy or see our eligibility factsheet on our website.

Across the East Midlands there is high demand for four-bedroom homes and flats, so to ensure we don't reduce the availability of these we will not sell these under the pilot. We can however offer you an alternative property that you can move your discount to.

What is the value of my property?

As part of the application process we will pay for a qualified RICS (Royal Institute of Chartered Surveyors) valuation of your home.

The discount you are entitled to will be taken from this valuation to determine how much you can pay for your home

How is my discount calculated?

Visit <https://midlands.righttobuy.gov.uk> for full details.

The maximum discount available is 70% of the purchase price, or £80,900 (whichever is lower).

If you have received a Right to Buy or Right to Acquire discount before, the amount you can claim from the pilot will be affected.

What documents do I need to provide to go with my application?

If you have a Unique Reference Number and have received an application from us we will need:

- Original copies of current and previous tenancy agreements
- Photographic ID
- Original proof of immigration status
- Original marriage certificates or certified copies
- Council tax/ utility bills to confirm residency
- Full birth certificates for each applicant

Please note this is not a full list and we may ask for additional information or documents.

What is a portable discount?

If you have a Unique Reference Number but your home is excluded from the scheme, we will try to offer you a different property to buy. For example, if you want to buy your four-bedroom house but only need three bedrooms, we may be able to offer you an available three-bedroom one instead.

This option is not available if you are able to buy your current home.

If we cannot offer you one of our existing homes, we will work with other housing associations to try to find one that better meets your needs.

If you do take your discount to another home, this will be used against the value of the alternative home, rather than your existing one. If an alternative property is not available your application will be cancelled after three months.

How do you decide which property to 'port' my discount to?

We want you to be happy where you live, so if you can't buy your current home there are a number of things we will look at when trying to find you a new property:

- Can you afford to buy and maintain it?
- Are there enough bedrooms to meet your needs?
- Is it located near to where you work or your children go to school?

We will also discuss your needs before offering you a new property, as we want to make sure we are offering you somewhere that you want to live. If properties aren't available immediately, we will look at what is likely to be available over the next three months. If after three months an alternative property is not offered we will cancel your application.

I don't agree with the valuation of my property. What do I do?

We do not value your property, so if you disagree with the valuation you need to let us know why. If this happens you need to organise for your own second RICS valuation. You must tell us who is completing the valuation so we can make sure they are qualified to offer an appropriate valuation.

I don't agree with the alternative home you have offered. What do I do?

If you're unhappy with the alternative property we offer you please let us know and we can investigate this through our appeals and complaints procedure. If the alternative home isn't for you your application will be cancelled.