

Step by step guide to buying your home under Right to Buy

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Check eligibility, work out the costs and get advice

Once you've checked your eligibility it's a good idea to look into the costs of home ownership as early as possible, so you have an idea of what it might cost and what you can afford before you get too far into the process.

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Fill in an application form

Ask your landlord for an application form (RTB1) or download one from our website at:

www.communities.gov.uk/righttobuy.

Fill it in and send it to your landlord.

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Confirm eligibility

Your landlord has up to 4 weeks to reply confirming whether you have the Right to Buy.

(or 8 weeks if you have been with your current landlord for less than 5 years).

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Receive an offer

Your landlord then has up to 8 weeks to send you an offer notice for a house or up to 12 weeks for a flat. This offer notice, which is known as a S125 notice, sets out:

- their valuation of your property*, your discount, the price you'll pay.
- any structural problems they know about.
- any terms and conditions.

For leasehold properties only, the S125 offer notice will also include an estimate of the service charges that you will need to pay over the next 5 years.

* If you're not happy with the valuation you can appeal.

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Over to you – mortgage, survey... and get advice

You have up to 12 weeks to accept your landlord's offer. It's during this time that you'll need to arrange a mortgage or loan, get a survey and hire a solicitor.

Get independent financial and legal advice (if you haven't already) and check you understand all the costs before you sign anything.

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Complete the purchase

Once you're happy with your landlord's terms and have arranged how you will pay for your home, carry on and complete your purchase.

It's usually during this time that you pay your stamp duty etc. finalise the paperwork and sign the contract.

You are now a homeowner!