will probably be purchasing the freehold of the property. This means that the maintenance of the property will become your responsibility.

**Selling your property in the future**

If you purchase under the Right to Buy and you sell the property within five years of the purchase date you will be liable to repay a percentage of the discount based on the change in the value of the property and the number of years of ownership. There is a legal obligation to tell the Council about the sale.

**A note of caution**

Remember that a house or flat will probably be the most expensive thing that you will ever buy, and that the costs involved will carry on over a long period. If you borrow the money through a mortgage to help you to buy it, you have to pay the money back every month until the loan is paid off, usually for 25 years. Interest rates can go up or down, depending on decisions made by the Bank of England and the mortgage lender, so, unless you have a long term fixed rate mortgage, there is no guarantee of your monthly repayment amounts remaining constant. You are liable for payments every month, even if you are ill or out of work. If you fail to maintain your repayments, your mortgage lender may seek to repossess your home, leaving you homeless.

You should also consider that as a homeowner, you will need to insure your property against damage or fire. If you take out a mortgage, your lender will insist that this cover is in place. You should also consider insurance to protect the mortgage payments in the event of your death, illness or redundancy.

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**Contact us for further information**

If you live in the Arun area you can get further advice, an application form ‘RTB1’ and a copy of the booklet ‘Your Right to Buy Your Home’ by calling the Right to Buy Officer at Arun District Council on 01903 737724.

The forms and leaflets are also available on the website [www.arun.gov.uk/housing](http://www.arun.gov.uk/housing) or from Arun District Council’s Church Street Offices in Littlehampton.

**Website:** www.arun.gov.uk/housing

**By e-mail:** theresa.gurney@arun.gov.uk

**By telephone:** Monday – Thursday from 8.45am to 5.15pm and Friday from 8.45am to 4.45pm on 01903 737724

**In writing:** Right to Buy Officer, Arun Housing Services, Civic Centre, Malthavers Road, Littlehampton, West Sussex BN17 5LF

**In person:** Arun Housing Services, Arun Civic Centre, Malthavers Road, Littlehampton BN17 5LF

Monday from 8.45am to 5.15pm
Tuesday – Thursday from 8.45am to 5.15pm
and Friday from 8.45am to 4.45pm

or

Bognor Regis Town Hall, Clarence Road, Bognor Regis

Monday – Tuesday from 8.45am to 5.15pm
Wednesday from 9.30am to 5.15pm
Thursday from 8.45am to 5.15pm and Friday from 8.45am to 4.45pm

**Get Advice**

CAB (Citizens Advice Bureau)
Bognor Regis and Littlehampton 0844 477 1171

**Neighbourhood Housing Officers**

Tenancy and neighbourhood issues 01903 737500

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This leaflet is available in large print, on request.

Designed and printed by Print Plus, Arun District Council.
Right to Buy

If you are a secure tenant, or you have a flexible tenancy, and have had one for at least five years, you probably have the Right to Buy.

How to apply

An application form for the Right to Buy 'RTB1', and the booklet 'Your Right to Buy Your Home' can be found on www.arun.gov.uk/housing or by contacting us (details on the back of this Housing leaflet).

Qualifying period

This is the time you have spent, in total, as a public sector tenant or in accommodation provided by the armed forces. You may include time spent with different landlords at various addresses and the dates do not have to follow one another. If you took on a tenancy from your parents, you can include the years lived there from as early as your sixteenth birthday.

Flexible tenancies (fixed term tenancies) were introduced by the Localism Act 2011. The Council expects to introduce fixed term tenancies in 2012. Fix term tenancies will normal be offered for a minimum period of five years, following any introductory period, or for 10 years in the case of a Housing applicant with a child under the age of 5 years. Fixed term tenancies for applicants who have not been a tenant of a local authority or private Registered Provider before, will be for a 6 year period, consisting of a 1 year introductory tenancy, to be followed by a 5 year fixed term tenancy.

If you are buying jointly with someone else who has a longer qualifying period than you, you will get their higher qualifying discount.

If you live in a house your discount will be between 35% and 60%. If you live in a flat your discount will be between 50% and 70%.

Completing the application form

Please take care when filling in your application form as it is a legal document and all information must be correct and entered into the correct section. Make sure that you fill in all of the necessary information as this could affect the amount of discount you receive.

Valuations and discounts

Properties are valued at the current market rate. The Council will pay for this valuation. Some improvements which you may have carried out to the property will be disregarded for the purposes of the valuation.

You will receive a discount on this value. The amount will be dependent on your qualifying period.

Please note that the maximum cash limit on discount for any property in the South East is £75,000.

Once your property has been valued

You will then be sent an Offer Notice. The Offer Notice includes a description of the property and any land included, the price at which you are entitled to buy, the valuation at the relevant time, the improvements which have been disregarded and the discount to which you are entitled. For a leasehold property the Offer Notice will also come with an estimate of the service charge and the cost of repairs and improvements for the next five years.

Once the Offer Notice is sent to you, you need to read all of the information and decide whether to withdraw from the Right to Buy or to continue with your purchase.

If you decide to withdraw there is no penalty for doing so and you are free to re-apply in the future if you so wish. If you decide to continue with the purchase you need to let us know by responding to the Offer Notice within 12 weeks of receipt.

Costs

You will probably need to arrange a mortgage for the purchase, and we recommend you instruct a solicitor. The solicitor will carry out the purchase on your behalf, and will charge fees which are payable at the time of purchase. Sales between £125,000 and £250,000 are liable for Stamp Duty Land Tax, which is currently levied at the rate of 1% and is also payable at the time of purchase. Sales below £125,000 are currently exempt. You will also be liable for your lender's survey fees, which will depend on what level of survey you have. These range from a basic valuation survey to a full structural survey.

A leasehold property is usually a flat or maisonette. You are buying the lease for approximately 125 years. As a leaseholder you will be subject to annual ground rent, service charges and maintenance charges. Failure to pay these charges could result in the Council, as freeholder, approaching your mortgage lender for the money or ultimately repossessing the property through a forfeiture order.

Repairs and Maintenance

When you purchase the property under the Right to Buy, the Council is no longer responsible for any repairs or maintenance. Whilst your application is being processed, the Council will only be responsible for essential repairs.

If you are buying a house or a bungalow, you