# Buying a home

Homes Plus

If you would like a buy a home there are a number of government schemes, that you may be eligible for, which could help you.

## Preserved Right to Buy

If you were a secure council tenant and were living in your home when it was transferred from your council to another landlord, like a housing association, then you may have a Preserved Right to Buy.

As of 21 November 2024 the maximum Preserved Right to Buy discount limit across England is £26,000.

There are a number of exceptions to you exercising your right to buy your home, which include:

- If your home is designed or has been adapted for the elderly or disabled.
- If you live in sheltered housing where services are provided.
- Your home is provided as part of your job.
- If you have legal problems with debt.
- The courts have made a possession order for you to leave your home.
- Your home is to be demolished.

You can find out more about Preserved Right to Buy by visiting **www.ownyourhome.gov.uk/scheme/right-to-buy/preserved-right-to-buy/**

If you wish to apply to buy your home under Preserved Right to Buy please call the customer services team on **0800 007 4567** for further information.

### South Staffordshire customers

If your home used to be owned by South Staffordshire Council, transferred to South Staffordshire Housing Association (SSHA) while you were living in it (on 10 March 1997) and you have remained a tenant of SSHA and Homes Plus without any breaks, you may qualify for the preserved right to buy

### Staffordshire customers

If your home used to be owned by Stafford Borough Council, transferred to Stafford & Rural Homes (SARH) while you were living in it (on 6 February 2006) and you have remained a tenant of SARH and Homes Plus without any breaks, you may qualify for the preserved right to buy.

### Shropshire customers

If your home used to be owned by Shrewsbury & Atcham Borough Council, transferred to Severnside Housing while you were living in it (on 1 October 2001) and you have remained a tenant of Severnside and Homes Plus without any breaks, you may qualify for the preserved right to buy



## Right to Acquire

If you don't have a Preserved Right to Buy, you may still be able to purchase your property, at a smaller discount, under another scheme called Right to Acquire. Discounts vary, depending on where you live.

You **can** apply to buy your housing association home if you've had a public sector landlord for three years. These landlords include:

- Housing associations
- Councils
- Armed services
- NHS trusts and foundation trusts

You **don't** have the Right to Acquire your home if:

- You have not been a public sector tenant or tenant of Homes Plus for three years.
- You do not live in a property that was acquired by Homes Plus after 1 April 1997, which was built or purchased with public funds.
- Your home is sheltered or has been designed/ adapted for the elderly or disabled.
- Your property is in an exempt area including areas designated as rural by the Government.
- A court has ordered you to leave your home.
- You are being made bankrupt.

You can find out more about Right to Acquire by visiting **www.ownyourhome.gov.uk/scheme/right-to-acquire/.**

If you wish to apply to buy your home under Right to Acquire please call your local customer services team on **0800 007 4567** for further information.

## Voluntary Right to Buy

The Voluntary Right to Buy was a government backed trial scheme which ran from 2018-2020. It is not currently open to new applications.

## Shared ownership

Shared ownership can offer you the opportunity to step onto the housing ladder as it's an easier, more affordable way to own your own home.

Aimed at first time buyers shared ownership can help people, who are unable to afford to buy a home at full market value. It is also known as 'part-buy, part-rent'.

To find out more about shared ownership and view properties for sale, please visit **www.severnhomes.co.uk.** Severn Homes is a member of the Housing Plus Group, who sell and manage our shared ownership homes. They also sell homes on the open market.

