



Buying a home ssha

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

Voluntary Right to Buy pilot

In August 2018, the government launched a Voluntary Right to Buy (VRTB) regional pilot for Housing Associations in the Midlands. Applications for this pilot scheme are no longer being accepted as the first stage of the pilot has now closed. The government may re-open the pilot for further applications in the future but at the moment there is no further update available. Applications submitted before the closure date are being processed in accordance with our VRTB and portability policies which are available on our website —

www.housingplusgroup.co.uk/buying-a-home

Further information can also be found at

www.midlands.righttobuy.gov.uk

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.

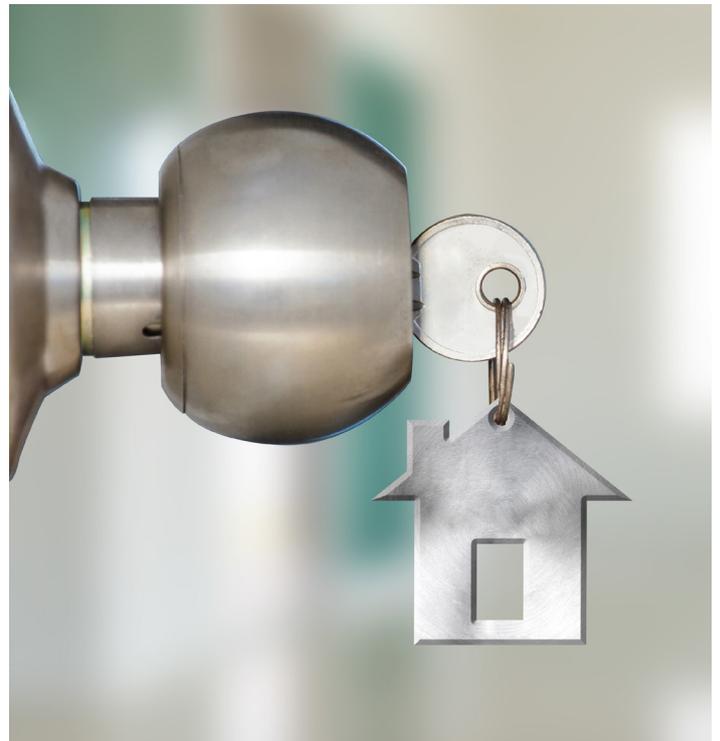
Staffordshire customers

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



Shropshire customers

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



As of 6 April 2019 the maximum Preserved Right to Buy discount limit across England is £82,800. The discount increases every April in line with Consumer Price Index (CPI).

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.gov.uk/right-to-buy-buying-your-council-home

If you wish to apply to buy your home under Preserved Right to Buy please call your local customer services team for further information:

Severnside, Shropshire
SSHA, Staffordshire

0300 300 0059
01785 312000

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 3 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 Severnside or SSHA for 3 consecutive years.
- ◆ You do not live in a property that was acquired by Severnside or SSHA 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.
- ◆ 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.gov.uk/right-to-acquire-buying-housing-association-home.

If you wish to apply to buy your home under Right to Acquire please call your local customer services team for further information:

Severnside, Shropshire
SSHA, Staffordshire

0300 300 0059
01785 312000

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.



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