

Housing & Public Protection Directorate Paul Koster, Head of Housing Services

Please ask for: Right to Buy Direct Line: (01322) 343832

(01322) 343619 E-mail: righttobuy@dartford.gov.uk

DX: 142726 DARTFORD 7

Date:

Direct Fax:

Dear

Right to Buy Application

Further to your recent request for an application form for the right to buy your property, I enclose the following forms which will require completion in full, along with an explanatory booklet for your further information.

- Form RTB1 Notice Claiming the Right to Buy
- Right to Buy Additional Information form
- Property & Area Questionnaire
- Insolvency Declaration Statement
- Data Processing Declaration Form 2018
- Map
- Privacy Notice for Housing Services (Landlord & Tenant)

Please note you must provide an up to date Credit Report for each tenant and family member sharing the right to buy with your application.

When completing the forms, I would remind you that you are required to disclose all relevant facts relating to this application, your occupation of the property, family members sharing the right to buy and any other information to be taken into account for discount purposes. Please include full names, including any middle and/or previous names, for all applicants.

You should pay careful attention to the questions in respect of any previous right to buy discounts you (or a family member sharing the right to buy) may have received. If a tenant (or family member sharing the right to buy) has been or is currently a bankrupt, this must also be declared in writing at this stage.

If you submit any information to the Council which is fraudulent or misleading, then the Council may:

a) Deny your Right to Buy application;



- b) Serve a Notice of Seeking Possession on your property;
- c) Prosecute you, if appropriate.

The Council will undertake comprehensive and thorough checks through various external agencies to ensure that a secure tenancy exists and that the property is your (and any family member(s) sharing the right to buy) <u>principal and main residence</u>.

Following your application, you and every family member sharing the right to buy will be required to attend the Civic offices, by appointment only, to provide proof of residence and ID. At a later stage in your application, the Senior Housing Officer will also visit you at home to verify the residency and ID of each applicant sharing the right to buy. These visits are unannounced.

We are a **local housing authority** managing and maintaining all council owned properties in the borough of Dartford. We need to collect your personal information to administer our housing (landlord & tenant) services.

Most of the personal information we hold about you is provided by you. The information collected and held will vary and depend on the nature of the service. If you choose not to provide us with the information we ask for, in many cases, we will not be able to provide you with the service.

Please read the enclosed **Privacy Notice for Housing Services (Landlord & Tenant)** for further information about the way in which your data will be processed.

It is in your own interests to complete these forms very carefully. No questions should be left blank as if the forms are not fully completed, they will be returned to you and this will delay your application. Please be advised that by signing the Right to Buy Form RTB1 and the Right to Buy Additional Information Form, you are confirming that you agree to these conditions and that the information you have provided is correct.

It has been brought to our attention in the past that some financial organisations are offering to act as Agents for right to buy applications, upon payment of a fee. Please note that there is no need for you to appoint any third party representative and the right to buy application process is completely free. Please also note that the Council will only deal directly with you, the applicant, and not any third party acting on your behalf even if you have given them the authority to do so.

If you want to borrow more money than the sale price quoted on your S125 Offer Notice, you will first need to obtain a Deed of Postponement from the Council. In simple terms, the Deed of Postponement gives precedence to your mortgage company's investment in the property over the Council's discount amount in the event that you default on your mortgage payments. The Council will only provide a Deed of Postponement on the basis that the extra mortgage funds are for home improvements or another approved purpose stipulated in 4A of s156 Housing Act 1985.

You will appreciate that the Council has a duty to ensure that public funds are not put at risk. Should you wish to apply for extra mortgage funds to use for home improvements, in accordance with the above mentioned legislation the Council can only provide a Deed of Postponement where the additional funds requested are for a reasonable amount and for an approved purpose. Please note that:

a) You would be required to provide firm quotes for any proposed improvements



- b) The Council reserves the right to inspect the works on completion, and
- c) Works should be completed within a reasonable period of time following the Right to Buy

If you are in doubt about any aspect of the right to buy process, or you have any queries about these forms or any other issues relating to the right to buy, email us at righttobuy@dartford.gov.uk when we will be pleased to assist.

Yours sincerely

Right to Buy Dartford Housing Services

Enc.