

Right to Buy



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Introduction

Introduced in October 1980, the Right to Buy (RTB) scheme gives eligible secure tenants of Councils and some other landlords the opportunity to purchase their current home at a price lower than the full market value. To date, more than 10,000 tenants in Hackney have purchased under the RTB scheme.

Who has the Right to Buy?

Firstly, you need to be a “secure” tenant. Most Council tenancies are secure, but some are not – for example there are various insecure tenancies such as introductory tenancies or licence agreements. People with these tenancies do not have the Right to Buy. You can check what type of tenancy you have by contacting your Neighbourhood Housing Office (details on page 39).

If you are a secure tenant, your tenancy in your current or previous home began before 18 January 2005 and has been continuous since that time then you can apply for the Right to Buy now.

If you are a secure tenant but do not fall into the category mentioned above then you do not have the Right to Buy until you have spent a total of at least five years as a public sector tenant. Previous tenancies can count towards the five years required. The five years do not necessarily have to be in one continuous period.

(There are many types of public sector tenancies, including Council housing, housing association and armed forces accommodation. The full list of organisations is shown in the Your Right to Buy Your Home booklet – see page 39.)

The property you are the tenant(s) of must be your only or principal home. This means you must be living there for most or all of the time. If you are joint tenants then only one of you has to meet this requirement.

You cannot claim your Right to Buy if you are an undischarged bankrupt, have a bankruptcy petition pending against you or have made an arrangement with creditors to whom you still owe money.

Your Right to Buy can be suspended or ended if you, your family or visitors to your home carry out anti-social behaviour.

You may also lose the Right to Buy if we obtain a Court Order against you because of rent arrears or other reasons. If you have rent arrears but don't have a Court Order then you may continue with the Right to Buy but you will need to pay all that you owe before you can complete your purchase.

Members of your family may be able to share the Right to Buy, providing they live with you and have already been living at your home for at least a year before you submit your application.

We will ask for proof of this. Family members cannot buy unless at least one tenant also wishes to buy.

A maximum of four purchasers are allowed, all of whom have to be 18 years of age or over.

Exceptions to the Right to Buy

There are certain types of property that cannot be sold under the Right to Buy scheme, even if you are a secure tenant. Some of the common ones are shown here. Other rarer exceptions are shown in the Your Right to Buy Your Home booklet, which is available from any of the places listed on page 39.

- **Sheltered housing** – normally with a warden service - for the elderly, physically disabled, mentally ill or disabled.
- Certain housing, which is particularly **suitable for the elderly** due to its location, size, design, heating and other specific features.
- **Homes due to be demolished.** Homes scheduled for possible demolition will be served with an Initial Demolition Notice which suspends completion of a Right to Buy application for up to 7 years. If demolition is planned within 2 years then a Final Demolition Notice will be served, which ends the Right to Buy. If that happens then you may be entitled to compensation for legal and other expenses you have incurred.
- **Homes on land** which has been **bought for development** and is being used for temporary housing.

- **Tenancies of employees** who have to live near their work in homes supplied by their employer as part of their employment contract.
- **Tenancies of employees** who live “on site” within the boundaries of a school, social services home or similar operational location.
- Tenancies of **homes on which the Council only owns a lease** of 21 years or less if a house or less than 50 years if a flat. The most commonly occurring exceptions in Hackney are Aske House, Langton Lodge and Lever Court (as of late 2009).

How to apply for your Right to Buy

- Obtain an RTB1 application form (see details on page 19 of this booklet).
- Complete and return it to us at Leasehold & Right to Buy Services, 298 Mare Street, London, E8 1HE. The form is an important legal document so we advise you to send it by recorded delivery and/or obtain a receipt from us. Please note that proof of posting is not proof of delivery.
- We will assess your application and tell you if you have the Right to Buy on what is called an RTB2 Notice. In most cases this should happen within 4 weeks. Approximately 85% to 90% of all applicants in Hackney are granted the Right to Buy.
- We will arrange to value your home and calculate the price you have to pay after discount (see “How the price is calculated” below). We take your length of tenancy into account, plus other factors, such as any improvements you’ve made to the property

and the cost of possible future works. The valuation is made according to what property prices were like on the day that you applied for the Right to Buy.

- We will survey your home in order to produce an Energy Performance Certificate. This tells you how energy-efficient your home is. The law requires us to do this so it is important that you grant us access.
- The price, plus all the terms and conditions and other relevant information will be sent to you in a Section 125 Notice (also known as an Offer Notice). We should send this to you within 12 weeks of the RTB2 being issued (or 8 weeks if you are buying a Freehold house).
- The Section 125 will contain details of the likely cost of future service charges and improvement contributions that you will be expected to pay if you become a Leaseholder. Freeholders do not usually have to pay service charges unless their homes are on estates.
- We will also enclose a copy of the Leaseholders' & Freeholders' Handbook with your Section 125.
- If you feel the value of your home is too high, you have the right to appeal to the independent District Valuer (DV). You have to do this within three months of the Section 125 being issued to you. The District Valuer will carry out a new inspection of your home and make a decision on its value. This new value replaces our original value, whether it is higher, lower or the same. We will send you the new value in a Section 128 Notice, which replaces the original Section 125 Offer Notice. Since September 2008 it is possible, in

certain limited circumstances, for the District Valuer to subsequently review his/her valuation.

- When we send your Offer Notice we will invite you to meet with one of our Officers so we can explain the information it contains and tell you what being a Leaseholder or Freeholder will involve. You are not obliged to meet with us but it is in your best interests to do so.
- You have 12 weeks to respond to the Section 125 (or Section 128) Offer. If we do not hear from you within that time then you will normally be given an extra period of 28 days. If you have still not responded after that time we will close your application.
- Before deciding to buy it is a good idea to get your own independent survey carried out. This will tell you if there are any problems with the structure of your home. Your mortgage company can often arrange this for you, for a fee. They may call the survey a “Homebuyer’s Report”.
- You can then decide to accept the Offer, appeal against the price or withdraw from the Right to Buy process. If you decide to withdraw then you can re-apply at a later date, but be aware that the Right to Buy rules may change in the future. Whatever you decide to do, you need to tell us in writing. We’ll send you a simple form that you can use for this purpose.
- Once you have decided that you want to buy your home you will need to obtain a mortgage. It is best to ask a few banks, building societies or other lenders about the mortgages they can offer you. You can also get suggestions about a number of lenders from an Independent Financial Advisor.

- You then need to appoint a solicitor to help you with the final stages of the purchase (known as “conveyancing”). We will send the details of your Right to Buy application to our solicitors and while the conveyancing is taking place a date will be arranged for completion. Sometimes basic legal services can be arranged through your mortgage lender so it is worth asking if this is possible before deciding to pay for a separate solicitor. You should ask your solicitor to explain the lease to you. It is important that you understand what your rights and obligations as a leaseholder will be before you sign it.
- On the day of completion you will stop being a tenant and become a Leaseholder or Freeholder. However, completion will be delayed if you still owe things such as rent or court costs, so you may wish to check with your Neighbourhood Housing Office how much you will need to pay. If you have over-paid your rent when completion takes place then you will be refunded.



Right to Buy companies – a warning

Be wary of private Right to Buy companies who claim they can offer you assistance in the Right to Buy process. They are not linked to Hackney Homes in any way and they cannot process applications, even if “Right to Buy” is part of their company name.

The companies are run for profit, so they may try to persuade you to do something that benefits them rather than you. They may not give you all the information you are entitled to. They could mislead you by saying that the Right to Buy scheme is ending, when it is not. They may also ask you to pay them money for things that we do free of charge and sometimes this can be thousands of pounds. If their fee is added to your mortgage you’ll pay interest on it too. Some tenants have found themselves homeless after dealing with such companies.

Only Hackney Homes can grant you a Right to Buy and process your application. We do this for free. Always contact us for advice and assistance in the first instance on any Right to Buy matters. Do not agree to sign a contract with a company before talking to us.

See the booklet, *Your Right to Buy Your Home*, for the government’s warning about these commercial Right to Buy companies (for where you can get this, see the details on page 19 of this booklet).

How the price is calculated

A Council valuer will visit you to assess the market value of your home. Any improvements you have carried out will be disregarded, as these would tend to inflate the value. Similarly any failure to keep the home in good internal repair would also be disregarded. The valuer takes any anticipated future service charges or improvement contributions into account when calculating the price.

Once the valuation has been made, we will take off the discount amount that you are entitled to find the actual price you can buy your home for. The discount is based upon your previous years as a public sector tenant. In theory, the longer you have been a tenant the more percentage discount you get – up to a maximum of 70% for a flat and 60% for a house.

However, since March 2003 the maximum cash amount of RTB discount available in most London Boroughs, including Hackney, has been restricted to £16,000. This is the most that anyone can have in discount, no matter how long they have been a tenant. Almost every eligible purchaser in Hackney will get the £16,000 maximum.

If you have previously purchased a home under the Right to Buy scheme, then the amount of discount you got at that time will usually be subtracted from your discount this time around.

Delays

Delays in the process by Hackney Homes

Sometimes there may be problems or delays with a Right to Buy application.

If we do not send you the RTB2 Notice or Section 125 Notice within the appropriate time limits (see page 3 for explanations of these), or if you feel that we are delaying your purchase in some other way, you have the right to serve an Initial Notice of Delay (RTB6) on us. This form is for you to tell us about the delay you are experiencing and it allows us at least a month to resolve it.

If we do not put things right within that time you can then send an Operative Notice of Delay (RTB8). Any further delay from this point means that the rent payable while the delay goes on will ultimately be taken off the price you pay for your home.

RTB6 and RTB8 Delay Notices can be obtained from the Right to Buy team or the Department of Communities & Local Government (contact details are shown on page 39 of this booklet).

Delays in the process by the tenant

As mentioned above, you need to respond to the Offer Notice within 12 weeks, or your application could be withdrawn.

Even if you do accept the Offer you need to make progress towards completing your purchase. Three months after the date shown on your Offer Notice we can send you a warning Notice. This is the First Notice to Complete and gives you 8 weeks to either complete your purchase or raise any outstanding queries that are preventing you from completing.

If you do not respond to this Notice then a second and final one may be sent. The second Notice will require you to complete within eight weeks or the application will be withdrawn.

We will need access to your home in order to carry out surveys for the valuation, Energy Performance Certificate and (for prospective leasehold sales) floor plans. If you need to change an appointment that we arrange with you please let us know as your Right to Buy will be delayed if you are not at home when we visit.



Rent payments

While your Right to Buy application is in progress you must continue to pay your rent regularly. You will not be able to complete your purchase if you owe rent or other amounts, such as court costs or Housing Benefit overpayments.



Banks and building societies may ask Hackney Homes for a rent reference before they agree to give you a mortgage. It is therefore in your best interests to keep your rent account up-to-date and make your payments regularly, when they are due.

If you have over-paid your rent on completion then you will be given a refund. If you pay by Direct Debit or Standing Order then remember to cancel the instruction at your bank. If you cancel before you complete your purchase then you may need to make a final manual payment.

Difficulty obtaining a mortgage

It can be hard to get a mortgage on properties in certain types of blocks or estates. If you find yourself in this situation then remember that potential buyers may also have the same problem if you later try to sell your home on the open market. This may make it difficult or even impossible to sell your home. We will not buy back your property if you discover you can't sell it, so it's important that you think carefully before deciding to buy.

If you have a poor credit rating (because you have been bankrupt, have County Court Judgements against you or defaulted on credit card/loan repayments, for instance) then lenders may be reluctant to grant you a mortgage. There are some mortgage lenders who will accept such applicants but these companies usually protect their interests by applying interest rates that are much higher than high street lenders.

It is unlikely that you will be able to obtain a mortgage if you have no income other than benefit payments.

Hackney Council does not offer mortgages and we cannot recommend lenders to you.

The initial costs of buying

- **Legal fees** – You will need a solicitor to look after the legal side of buying your home. They will charge for the work they carry out and pass onto you other costs they may incur on your behalf, such as Land Registry fees or local authority searches. If you do not use the solicitor recommended by your mortgage lender then your library or Citizens' Advice Bureau should have a list of local solicitors and the latter can give advice.
- **Stamp Duty** - This is a Government tax levied on the purchase of property. However, as at the time of writing (March 2009), certain designated areas of the country – including all of Hackney – were exempt from Stamp Duty for properties costing up to £150,000. You should check carefully the position on Stamp Duty with your solicitor before deciding whether to buy, as regulations may change.
- **Survey fees** – As mentioned above, you should have a survey of your home carried out by a qualified structural surveyor. They should be a member of the Royal Institution of Chartered Surveyors (RICS). Typical surveys currently cost between £250 and £600, depending on how much detail you want and the type of property you live in. Survey costs may change in the future. Surveys on older properties or those of non-traditional construction will cost more. You may find that your mortgage lender can arrange for its own valuer to carry out the survey, which may save you money.

- **Mortgage arrangement and valuation fees** - Unless you are going to buy your home with cash, you will need a mortgage. Your bank, building society or independent financial adviser can tell you about the various types of mortgage available to you. If you take out a mortgage loan you may have to pay the lender for the cost of arranging it. You may also have to pay a fee for their valuer (average cost is currently between £200 and £300, but this may change in the future). This is because many lenders will want to make sure your home is worth at least the amount you wish to borrow.
- **Deposit** – Most mortgage lenders will expect you to pay a certain percentage of the property value up front, as a deposit. The more money you can put down as a deposit, the less you will need to borrow and the smaller your monthly repayments will be. Although you can use savings to pay the deposit it is not a good idea to use all of your money, just in case you have an emergency in the future or something unexpected that you need to pay for.



The costs of home ownership and the risk of repossession

Buying your home is probably the biggest financial decision you will ever make. **Take time to consider whether it is the right choice for you.**

If you exercise the Right to Buy you will become responsible for the cost of maintaining your home, which may involve major repairs. If you become a Leaseholder you will have to pay service charges each year and contribute to the cost of major repairs and improvements throughout your block and estate. Freeholders living on an estate will have to pay some service charges too.

As a tenant you may have been able to claim Housing Benefit, but as a homeowner you will not.

If you are elderly and buy your home through the Right to Buy, its value may be taken into account when assessing whether you can have financial help with costs of residential care at a later time.

We do not have an obligation to buy back properties sold under the Right to Buy scheme.

Mortgage costs

You will have to repay the mortgage, plus interest, by instalments (usually monthly).

The value of your home may go down as well as up and you may find you have “negative equity”. This is

where your mortgage is larger than the value of your home.

If you cannot keep up your mortgage repayments the lender may go to court and ask to take over (repossess) your home. If your home is repossessed you may find it more difficult to get a loan or mortgage in the future. If you have trouble paying your mortgage you should talk to your lender as soon as possible.



Service charges

If you buy a flat or maisonette you will usually purchase a long lease and become a Leaseholder. The lease will normally allow you and your successors (family members who inherit your home) to live there for a certain period of time, typically between 100 and 125 years. The block will still be owned by the Council (or other landlord) who will be responsible for the upkeep of the building, as well as communal areas and facilities within your block and estate.

Leaseholders (and some Freeholders) will have to pay ground rent and service charges as a contribution towards the upkeep of the block and the estate their property is situated in. Ground rent is £9 per year and does not change. Service charges, however, can go up or down. They may be several hundred pounds and possibly much more if major works, repairs or improvements are carried out.

If you become a Leaseholder and don't pay your ground rent and/or service charges the Council may seek repossession of your home. This is known as "forfeiture". If forfeiture is granted by the court then you will have to leave your home, you will not receive any financial compensation and you will still have to pay the mortgage. It is very important that you don't let this happen. For more information on service charges see [pages 15 to 18](#) of the Your Right to Buy Your Home booklet.

Council Tax, water charges and other utilities

While you are a tenant you may pay water charges or possibly your Council Tax as part of your rent. If you buy your home this will no longer happen and you will have to make arrangements with the relevant organisations to pay them directly. You will also need to consider how much you'll regularly need to pay for sewerage, gas, electricity and other utility services provided to your home.

Insurance

You will need to take out insurance for your home and mortgage. Always shop around for the best insurance to suit your needs. If you have internet access you may find cost comparison sites useful.

- **Buildings insurance** - This is needed to cover the cost of rebuilding your home if it were to be destroyed by fire or some other incident. If you are buying a Freehold property you will need to arrange this cover yourself. If you are buying a Leasehold property, the insurance will be arranged by the Council and you will have to contribute towards it in your service charges. As a Leaseholder this buildings insurance is compulsory so you should not pay anyone else for buildings insurance.
- **Contents insurance** - You should adequately insure the contents of your home against theft and other risks. When thinking about how much to insure your contents for it's important to consider how much everything would cost to replace if the worst was to happen, ie carpet, bed linen, curtains, crockery etc – not just TVs, sofas and other high-cost items.
- **Life assurance** - You may need to arrange this to pay off your mortgage if you should die before the end of the mortgage period.
- **Mortgage protection insurance** - You need to consider how you would meet your mortgage payments if you lost your income, say through unemployment or ill-health. Mortgage protection insurance can give you some security against these risks.

Repairs and maintenance

If your home is a house you will be responsible for the cost of all repairs and maintenance, regardless of the condition it was in when you bought it.

If you buy a Leasehold property you will be responsible for maintenance and repairs that are needed inside your home. You will have to pay service charges to cover the cost of Hackney Homes maintaining and managing the block and estate.

It is your responsibility to get advice on the condition of your home before you buy it. It is strongly recommended that you get a survey carried out, as described on page 17. It is not our policy to buy back properties that are found to be defective after purchase.



Can you afford to buy?

If you buy your home it is very important that you are able to afford your mortgage payments, bills and essential day-to-day living expenses. You will also need to have enough money up-front to cover the deposit and other one-off costs associated with buying (although sometimes these can be added to your mortgage).

You may find it helpful to work out how much all your costs might be, using the table shown below. By doing this you can tell whether your income will be enough to cover your outgoings over the course of a year.

Annual income	£
Salary (after tax etc)	
Benefits/Tax Credits	
Pension	
Rent	
Other income	
Total income	

One-off costs (due at or before completion)	£
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Mortgage deposit	
Legal fees	
Mortgage arrangement fee	
Valuation fee	
Survey/homebuyer's report	
Land Registry fee	
Stamp Duty	
Other costs	
Total income	

Annual household expenditure	£
Repayments: <ul style="list-style-type: none"> - Mortgage - Personal or car loans - Bank fees/overdraft charges 	
Household costs: <ul style="list-style-type: none"> - Council Tax - TV licence - External repairs/maintenance (Freeholders only) - Internal repairs/maintenance - Service charges 	
Insurance: <ul style="list-style-type: none"> - Buildings insurance (for Freeholders) - Contents insurance - Mortgage protection insurance - Life assurance - Other insurance (pets, electrical appliances, boilers) 	

Family shopping: <ul style="list-style-type: none">- Food- Clothing- Cleaning products- Toiletries	
Utility bills: <ul style="list-style-type: none">- Gas- Electricity- Water/sewerage- Mobile telephone- Landline telephone- TV services (satellite/cable)- Internet	
Travel: <ul style="list-style-type: none">- Car tax- Car insurance- MOT- Servicing/repairs- Petrol/diesel- Public transport fares	
Health: <ul style="list-style-type: none">- Dentist- Optician- Prescriptions- Private health insurance	
Kids' costs: <ul style="list-style-type: none">- School dinners- Uniform- Clubs/activities/school trips- Toys- Childcare/nursery	

Hobbies/entertainment: - Dining out - Theatre/cinema etc - Hobbies/sport - Alcohol - Cigarettes	
Other expenses	
Total household expenditure	

Selling your home

If you sell your home within 5 years of buying it you will have to repay some or all of your discount. Your solicitor will be alerted to this because details are held on the Land Registry. The amount you have to pay is calculated in a way that takes into account any increase in the value of your home since you bought it. Pages 12 of the Your Right to Buy Your Home booklet give you more information on this.

If you agree to sell your home to a private company using a post-dated agreement in order to avoid discount repayment, you will still be liable to repay the discount in the usual way.

If you wish to sell your home within the first 10 years you must offer it back to us first (or in some cases another social landlord, such as a Housing Association). *However at this time Hackney Homes does not have a policy of buying back homes, except where this is necessary for demolition or estate regeneration.*

Completing the RTB1 application form

The Right to Buy application form may look a little daunting to some people. It's important you fill it out correctly, so we have included some tips on what you need to do. If you need any further help you can call us or come and see us. You can find our contact details below.

Declaration

You can only exercise the Right to Buy if you are a secure tenant of the property you are purchasing. It must be your only or principal (main) home and continue to be so until you become the owner. If you sublet or go to live somewhere else while you are still a tenant then you will not be allowed to buy.

If you give false information or withhold relevant information about your circumstances you may be prosecuted and you could lose your home.

You need to sign the declaration form that's attached to the Right to Buy application form and you will be asked to sign further declarations as your application progresses.

If you are unsure what is meant by "secure tenant", "only or principal home" or any other legal term, you should seek legal advice before you sign. In order to protect your interests and ours, we cannot process your Right to Buy application unless you have completed and returned the declaration form.

Tenants

Please ensure that you put the names of all tenants, including joint tenants, on Part B of the RTB1 application form (page 2) and that they all sign the declaration on Part G (page 12). The tenants are normally the people whose names are shown on your rent book or at the top of your tenancy agreement. If a name on your tenancy agreement needs to be changed or removed you need to arrange this with your Neighbourhood Housing Office before you send your application to us.

Nearly half of all applications that are turned down are rejected because the names on the RTB1 application do not match the actual tenant name(s) on the tenancy agreement!

Family members sharing the Right to Buy

On Part C of the form (page 3) you should enter the details of up to three family members living with you who wish to share your Right to Buy. Each person sharing must be aged 18 or over and have been living with you for at least the past 12 months. We may ask for proof of this. Each family member wanting to buy must sign on page 13 of the application form.

It is not our usual policy to accept extra applicants after we have received the application so please think carefully about who you want to share your Right to Buy with. The people who share your Right to Buy will become joint owners with you and their names will be shown on the Deeds to the property.

A maximum of 4 people, including the tenant(s), can claim the Right to Buy.

Address history

Please ensure you enter details of all your previous public sector tenancies on Part D of the form (pages 5 to 9). Failure to do so may affect your eligibility to buy or your discount entitlement. It will also help us to assess your application if you can provide us with copies of the tenancy agreements for your current and any previous tenancy.

We can only count public sector tenancies. We cannot give you discount for any time you've spent in private accommodation, homeless hostels etc. Neither can we consider giving you discount for time spent living with parents unless you succeeded to their tenancy. We may, however, be able to give you discount for time you spent as the husband or wife of a sole tenant, as long as you were living with him/her at the time.

Previous discount

If you have previously bought a property through the Right to Buy scheme you must enter the details in Part E on page 10, even if you bought it jointly with someone else. The application and declaration forms require you to confirm that the information you have provided is true and complete. If you do not declare a former Right to Buy purchase on the application form then you may be prosecuted.

Tenant's improvements

If you have carried out any work to your home that you think may have increased its value please enter the details in Part F (page 11). Tenant's improvements are things like a new kitchen or landscaped garden. They are not painting, decorating or general maintenance. Any work done by Hackney Homes doesn't count. If you have receipts or invoices that prove how much you paid for the improvements then it may be useful to show these to the valuer.

If you don't mention improvements on your application then your home may be valued higher than it should.

Our obligations and policy on repairs

Our obligations to you regarding repairs to your home are different if you submit a Right to Buy application so it is important you read the following information:

The policy applies

- a) between the time that we acknowledge your Right to Buy (by sending you an RTB2) and the time when either the sale is completed or you withdraw your application, and
- b) after the sale has been completed.

Our policy affects flats/maisonettes slightly differently to houses/bungalows.

Flats and maisonettes

a) From the day we acknowledge your Right to Buy we will only carry out repairs that the law says we have to do. This means we will continue to maintain the following parts of your home:

- The structure and outside of your home
- The installation for the supply of water, gas and electricity
- Sanitary installations, ie basins, sinks, baths and toilets
- Space heating (eg central heating) and water heating

While your Right to Buy is proceeding no other repairs will be made to the inside of your home, even if they were previously agreed or programmed, unless you agree (in writing) to pay for them.

b) From the day you become a Leaseholder you will be responsible for all repairs needed inside your home. This includes any pipes or parts of pipe that serve only your property.

We will be responsible for any repairs needed to the structure, wiring or pipes that serve other properties (ie communal wiring or pipes). We will continue to maintain mains services (water, gas, electrics and drainage), but only as far as the entrance of your home. We will make repairs to the outside or structure of the block. You will pay a proportionate contribution towards the cost of all communal repairs and maintenance within your service charges.

Houses and bungalows

a) From the day we acknowledge your Right to Buy we will only carry out the repairs that we are legally obliged to do. These are shown in the “Flats and maisonettes” section above. No other repairs or improvements will be carried out to the inside or outside of the house, even if they had previously been agreed or programmed.

b) From the day you become a Freeholder you will be responsible for all repairs and maintenance needed, both to the inside and outside of your home. We will not be able to do these repairs for you, nor recommend anyone who can.

Our Customer Service Charter

We aim to deliver excellent customer service by putting our customers at the centre of everything we do and having regard to the diverse needs of the community to which they belong.

The Service Standards that follow below explain what you can expect from Hackney Homes.

If you believe that Hackney Homes has not provided a satisfactory service or you simply want to comment about services generally we would like to hear from you.

You can leave a message on: 020 8356 5022

or email us at: housing.complaints@hackneyhomes.org.uk

*or write to: Hackney Homes Limited, Housing Complaints Team
136-142 Lower Clapton Road, London E5 0DG*


Hackney Homes' Service Standards

Working with our residents we have identified our service standards and they are listed below. We are working hard to achieve these standards and will report back to tenants on how we are doing with each of them.

1. We will answer telephone calls within 5 rings.
2. When you visit our reception you will see a receptionist within 5 minutes and be interviewed within 15 minutes.
3. We will reply to all letters, faxes and emails with a written response within 10 working days.
4. We will answer all complaints in full within 15 working days.
5. We will offer you an appointment within 5 days of your request.
6. We will publish information about our performance quarterly and annually in April.
7. We will send tenants and all those who pay service charges a copy of Hackney Homes News every month.

When you visit us

Our approach is to...

- Be welcoming and treat you with fairness and respect.
 - Provide offices that are accessible, clean and tidy.
 - Ensure our staff are wearing name badges, including photo identification. This will also be the case if a staff member visits you at your home.
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- Provide prompt, accurate and honest information.
- Respect your confidentiality and the right to view information, in line with the provisions of the Data Protection Act.
- Make private interview rooms available in all our offices. If you specifically want to talk to a female or male member of staff, we will do our best to assist with this.
- Ensure all our offices are accessible to people with disabilities.
- Provide comment cards in all our offices and use the feedback received to improve services.
- Offer home visits to any resident who is unable to make use of our offices due to age or disability.
- Assist those with hearing difficulties with the use of induction loops and access to Minicom and the BT Typetalk service.
- Offer interpreting and translation services when required.
- Provide a range of information in jargon-free plain English.
- Provide information on our website, www.hackneyhomes.org.uk.
- Provide all information, on request, in a way that helps those with special needs, including large print, Braille, on disk or on audio tape.
- Publish our Service Standards and provide details of how we are doing.
- Consult and involve customers in decision-making.
- Respond to complaints promptly. If we have made a mistake we will apologise and offer a remedy. A complaint can be made by phone, email, fax, letter, in person or through a third party.
- Provide extra help and support to service users who are vulnerable as a result of: ill-health (mental or physical); age (very young or elderly people); disability; mental capacity; domestic violence; hate crime or other special circumstances.

Our opening hours

- Our Neighbourhood Housing Offices and the Leasehold & Right to Buy office are open Monday to Friday between 9am and 5pm. Some offices may offer extended opening times. Full details of extended opening times are shown on our website, www.hackneyhomes.org.uk, and displayed in these offices.
- The Housing Contact Centre is used for reporting repairs. It is open Monday to Friday between 8am and 7pm and on Saturday between 9am and 1pm.
- We offer online services, including rental payments and repairs reporting, 24-hours per day at www.hackneyhomes.org.uk. The website is updated each week and provides comprehensive information about Hackney Homes' services.



The Right to Buy team

The Right to Buy team is here to process your Right to Buy application and answer any questions you may have about the scheme and how it works. The team works alongside other people too, such as surveyors and solicitors. Together we see your application through every stage, right through to completion.

If you wish, we can send you text message updates at key stages of the process.

What we'll do for you

Our approach is to...

- Provide a professional home ownership service through our dedicated Right to Buy team.
- Provide easy access to free Right to Buy application forms, through the Right to Buy team, Neighbourhood Housing Offices or online at Hackney Homes' website.
- Offer help and advice, processing all applications and enquiries quickly. This will include confirming your Right to Buy, arranging a valuation and making a formal offer, giving you the purchase price of your property.

Our Service Standards

- We will send you a Right to Buy information pack within 24 hours of you requesting it. (This pack includes the application form and information booklets.)
- We will tell you within 4 weeks of receiving your application, via the form RTB2, whether or not you have the Right to Buy (or within 8 weeks if you have been a tenant with us for less than two years).
- If you do have the Right to Buy, we will send you an Offer Notice, which tells you the price and the terms of your proposed purchase, within 12 weeks of the date shown on the RTB2 (or 8 weeks if you are buying a freehold house).
- If you disagree with the price shown on your Offer Notice, we will give you the statutory period of 3 months to tell us you want to appeal to the District Valuer.
- If you do not respond to the Offer Notice (either by accepting it, appealing against it or withdrawing your application) within 12 weeks, we will give you an extra 28 days to write to us before we cancel your application.

Get in touch

Further information about the Right to Buy scheme can be obtained in the Government booklets, *Your Right to Buy Your Home* and *Thinking of Buying a Council Flat?* Information packs on the Right to Buy scheme, which include the RTB1 application form, are available from any of the following places:

- Leasehold & Right to Buy Services, 298 Mare Street, London, E8 1HE (opposite Hackney Town Hall, next to Barclays Bank)
Tel: 020 8356 2028, 2232 or 2010

Fax: 020 8356 2262

Email: rtb@hackneyhomes.org.uk

- The Hackney Homes website: www.hackneyhomes.org.uk
- Your local Neighbourhood Housing Office
- Department of Communities & Local Government:
www.communities.gov.uk

Other useful contact numbers

Neighbourhood Housing Offices

There are five Neighbourhood Housing Offices in Hackney.

De Beauvoir & Queensbridge

31 De Beauvoir Road, London, N1 5SJ

Tenancy queries: 020 8356 6600 (Mon-Fri 9am-5pm)

Repairs: 020 8356 3691 (Mon-Fri 8am-7pm, Sat 9am-1pm)

Homerton

92 Well Street, London, E9 7JA

Tenancy queries: 020 8356 7800 (Mon-Fri 9am-5pm)

Repairs: 020 8356 3691 (Mon-Fri 8am-7pm, Sat 9am-1pm)

North East (Stamford Hill)

149 Stamford Hill, London, N16 5LG

Tenancy queries: 020 8356 6500 (Mon-Fri 9am-5pm)

Repairs: 020 8356 3691 (Mon-Fri 8am-7pm, Sat 9am-1pm)

North West (Stoke Newington)

Stoke Newington Municipal Offices,

Stoke Newington Church Street, London N16 0JR

Tenancy queries: 020 8356 6151 (Mon-Fri 9am-5pm)

Repairs: 020 8356 3691 (Mon-Fri 8am-7pm, Sat 9am-1pm)

Shoreditch

1 Cropley Street, London N1 7PT

Tenancy queries: 020 8356 6705

(Mon, Tues, Wed, Fri 9am-5pm, Thurs 8.30am-7.30pm)

Repairs: 020 8356 3691 (Mon-Fri 8am-7pm, Sat 9am-1pm)

Tenant Management Offices

Arden TMO

Tenancy enquiries and repairs 020 7739 7075 (Mon-Fri 8am-4pm)

Clapton Park TMO

Tenancy enquiries and repairs 0808 175 7275

(Mon, Wed-Fri 9am-5pm; Tue 9am-7pm)

Cranston TMO

Tenancy enquiries and repairs 020 7684 6873 (Mon-Fri 8.30am-5pm)

Downs TMO

Tenancy enquiries and repairs 020 7923 9053

(Mon & Fri 10am-12pm & 2pm-4pm; Tue & Thu 10am-12pm;

Wed 10am-12pm & 5.30pm-7.30pm)

Lordship South TMO

Tenancy enquiries and repairs 020 8211 8363 (Mon-Fri 10am-4pm)

Suffolk Estate TMO

Tenancy enquiries and repairs 020 7923 3774 (Mon, Tues, Thu, Fri,

9.30am-12.30pm, 2-4pm; Wed 9.30am-12.30pm)

Tower TMO

Tenancy enquiries and repairs 020 7254 8314

(Mon-Fri 10am-12pm, 2-4pm)

Wenlock Barn TMO

Tenancy enquiries and repairs 020 8356 8499 (Mon-Fri 9am-5pm)

Wick Village TMO

Tenancy enquiries and repairs 020 8533 4311 (Mon-Fri 8am-3.30pm)

Wyke Estate TMO

Tenancy enquiries and repairs 020 8533 6077 (Mon-Fri 9.30am-4pm,
Wed 9.30am-12.30pm)

If you have any queries you can phone the Hackney Homes TMO
Officer on 020 8356 6027

General Contacts

Hackney Council (general enquiries)

020 8356 3000 info@hackney.gov.uk

Housing & Council Tax Benefit

020 8356 3399 benefits.callcentre@hackney.gov.uk

Council Tax

020 8356 3154 council.tax@hackney.gov.uk

Housing Advice and Homelessness - 020 8356 2929

Parking Permits - 020 8356 8877

Highway Repairs - 020 8356 2897

Racial Harassment/Domestic Violence

0800 056 0905 safercommunities@hackney.gov.uk
dvrhadvice@hackney.gov.uk

Anti-Social Behaviour (Estates) - 020 8356 1902

Drugs Hotline - 020 8356 3333

Help the Aged

020 7278 1114 info@helptheaged.org.uk

Age Concern

0800 917 9830 www.ageconcern.org.uk

Citizens' Advice Bureau (236/8 Mare Street, Hackney)

0870 126 4013 marestreet@eastendcab.org.uk

Consumer Advice - 020 8356 4929

Disability Hackney

020 7249 7849

info@disabilityhackney.org

CrimeStoppers

0800 555 111

www.crimestoppers-uk.org

Jobseeker Direct (Dalston) Helpline - 0845 606 0234

Jobseeker Benefit Claims - 0800 055 6688

Debt Counselling - 0870 126 4013

National Debt Line

0808 808 4000

www.nationaldebtline.co.uk

Homebuy – Information on home ownership schemes other than Right to Buy

0845 230 8099 (Metropolitan Home Ownership – Hackney's Homebuy agent)

020 8356 2760 (Hackney Council Housing Association Team advise only, available 9am-3pm).

www.housingoptions.co.uk

This leaflet is informing you about the Right to Buy your council home if you are a secure tenant. Our interpreters can help you over the phone on 020 8356 3691.

যদি আপনি একজন সিকিউর টেন্যান্ট হন তাহলে এই প্রচারপত্রে রাইট টু বাই সম্পর্কে আপনার জন্য তথ্য রয়েছে। 020 8356 3691 নম্বরে আমাদের দোভাষীরা ফোনে আপনাকে সাহায্য করতে পারেন। (Bengali)

Ce feuillet vous donne des informations sur le Droit d'acheter (Right to Buy) votre habitation HLM si vous êtes un locataire sûr. Nos interprètes pourront vous aider au téléphone, appelez le 020 8356 3691. (French)

Este folleto le informa sobre el derecho a comprar (Right to Buy) su vivienda si es usted inquilino seguro. Nuestros intérpretes podrán ayudarle por teléfono si llama al 020 8356 3691. (Spanish)

Niniejsza broszura informuje o prawie do zakupu (Right to Buy) mieszkania komunalnego w przypadku posiadania umowy zagwarantowanego najmu. Nasi tłumacze udzielą pomocy pod numerem telefonu 020 83563691. (Polish)

આ ચોપાનિયું જો તમે સલામત ભાડૂઆત હોવ તો તમને તમારા સમિતિનાં ઘર ખરીદવાનાં હક [Right to Buy] અંગે જાણકારી આપે છે. અમારા દૂભાષિયા તમને 020 8356 3691 પર ફોન ઉપર મદદ કરી શકે છે. (Gujarati)

Warqaddan waxay kugu wargelineysaa waxyaalaha ku saabsan Xuquuqda Gadashada (Right to Buy) gurigaada golaha haddii aad tahay kireyste badbaadsan. Tarjumayaasha yada ayaa kuu caawin karo telefoon ahaan halkan 020 8356 3691. (Somali)

Bu kitapçık, teminatlı bir belediye konutu kiracısıysanız (secure tenant), belediye konutunuzu Satın Alma Hakkınızla ilgili olarak size bilgi vermektedir. Tercümanlarımız 020 8356 3691 numaralı hattan size telefonda yardımcı olabilmektedir. (Turkish)

(Right to Buy) اگر آپ ایک محفوظ کرایہ دار ہیں تو یہ کتابچہ کونسل کا اپنا گھر خریدنے کے حق کے بارے میں آپ کو معلومات فراہم کرتا ہے۔ ہمارے ترجمان 020 8356 3691 پر بذریعہ فون آپ کی مدد کر سکتے ہیں۔ (Urdu)

Tờ rơi này thông báo cho bạn biết về Quyền được Mua (Right to Buy) nhà hội đồng của bạn nếu bạn là người thuê nhà lâu năm. Người phiên dịch của chúng tôi có thể giúp bạn qua số điện thoại 020 8356 3691. (Vietnamese)

