Sanctuary

Voluntary sales: what you can expect from us

This guide is for secure tenants who may be able to buy their home through our Voluntary Sales Process. It explains who can apply, what happens after you apply, the key deadlines and what you need to know before you buy.

Who this process is for

The Voluntary Sales Process is for some secure tenants who lost their legal Right to Buy when their former housing association merged with Sanctuary. It only applies to eligible homes linked to:

- former Spiral Housing Association, mainly in the Midlands
- former Deansgate Housing Association, mainly in Manchester
- certain Circle 33 homes: Rocky Hill Terrace, Birnum Square, Turnstones Court, Meridian Court and Alpha Road
- Lavender Green, mainly in the Docklands Development

To qualify, your home must be self-contained, be your main home and meet the property rules for this process. We will check your tenancy and home after you apply.

Who can apply with you

Your spouse, civil partner or partner can apply with you if your home is also their only or main home. Up to three other family members can also apply with you if they have lived there for at least 12 months. The 12-month rule does not apply to your spouse.

When you may not be eligible

You cannot use this process if:

- a court order requires you to leave the home
- someone has applied to make you bankrupt, or you are bankrupt and have not yet been discharged
- you have an agreement to repay money you owe and have not yet completed it
- you have a demotion order because of antisocial behaviour

Important
Some types of home and tenancy are excluded. We will confirm whether your home and tenancy qualify when we check your application.

How to apply

You need to complete the standard Right to Buy application form, called RTB1. Everyone joining the application must sign it. We may also ask for:

- proof of your identity and address
- a completed anti-money laundering declaration
- information about how you will pay for the purchase
- evidence of earlier public sector or armed forces tenancies

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What happens after you apply

1. We check your application	We check your tenancy, your home, the number of qualifying years you have and the information you give to us. We will write to you with our decision within four weeks.
2. We tell you our decision	We send a VSP2 notice within four weeks of receiving your application. It confirms whether you qualify. If you do not qualify, it explains why.
3. We value your home	If you qualify, an independent qualified valuer works out your home's open market value based on the date we received your application. Any improvements you have made will not be included in the valuation. We will also arrange an Energy Performance Certificate.
4. We send your offer	We will send you a written offer. We will do this within eight weeks of our decision if your property is a house or 12 weeks for a flat.
5. You decide	You have 12 weeks from the offer to tell us in writing if you want to continue and to provide your solicitor details.
6. The legal sale starts	If you accept the offer, we will instruct our solicitor who will prepare the transfer or lease. Checks will be made before completion, including anti-money laundering checks, confirmation of funds, any debts and reviewing the legal documents. The sale should be completed within three months of you accepting the offer, provided there are no outstanding issues.

What your offer will include

Your offer will explain what is included in the sale. This includes your home and any land, its value, the price, your discount, the years that qualify and any legal rights. It will also explain any known problems with the structure, where relevant.

If service charges apply, we will include estimates. For a flat, we will also estimate your share of significant repairs or improvements planned for the next five years and six months.

Your discount and purchase price

Your purchase price is normally the open market value of your home minus your discount. Your discount depends on the number of qualifying years you have, up to the maximum available in your area.

The cost floor may reduce your discount. It is the minimum price we can sell your home for, based on what Sanctuary has spent on buying, building or improving it. If your discounted price would be lower than the cost floor, you will receive a smaller discount. You may receive no discount if the cost floor is the same as or higher than the market value.

If you previously bought a home through this process or Right to Buy, an earlier discount may reduce your new discount.

If you disagree with the valuation

If you disagree with the valuation, you must write to us within three months of the date on your offer. We will ask the District Valuer to decide the value. We will then send you a revised offer based on that decision.

You or Sanctuary can ask the District Valuer to review the decision within 28 days. A review is only available if the facts used to decide the value were wrong.

If you do not reply or the sale is delayed

If you do not reply to the offer within 12 weeks, we will send a notice giving you another 28 days. If you still do not reply, we will treat your application as withdrawn.

The sale should complete within three months of the offer if we have no outstanding matters to deal with. If the sale does not progress, we may send you two notices to complete. The first notice gives you 56 days to complete, if the purchase hasn't completed, we may send you a second notice giving you another 56 days. If the sale still does not complete, we may cancel your application.

Before completion, you must pay all rent arrears, service charges and other debts. Rent owed for less than four weeks can be paid with the completion funds. We do not have to complete if any amount has been unpaid for four weeks or more.

After you buy your home

If you sell your home within five years, you may need to repay some or all of your discount. The amount is worked out using the value of your home when you sell it, rather than simply paying back the original discount. We will use the same discount percentage and apply it to the value when you sell. The amount you repay goes down by one fifth for each full year after completion. You will not need to repay any discount after five years. We will not include any value added by improvements you have made.

Some transfers are exempt from discount repayment, including certain transfers to family members, a spouse or civil partner, transfers under a will or intestacy, compulsory purchase, and some court-ordered transfers.

You must offer the home back to Sanctuary first if you want to sell within 10 years of buying it.

Service charges may apply to houses and flats. They can cover communal services, repairs, insurance, management, reserve funds and improvements.

If we delay the process

If we delay the process and do not write to explain why, your solicitor may send us a Delay Notice. You can also complain to Sanctuary, the Housing Ombudsman Service, the Ministry of Housing, Communities and Local Government, or Homes England.