



**London Borough  
of Hounslow**

**Right to Buy  
Information for  
Council Tenants**

## London Borough of Hounslow

### Right to Buy Information for Council Tenants

Under the terms of Sections 121AA and 121B of the Housing Act 2004 the council is required to provide tenants with information in connection with the Right to Buy.

The information required under these Sections is set out below. If you need any more information concerning your Right to Buy, please contact the Home Ownership Team on the contact details given at the end of this information leaflet.

#### 1(a) The circumstances in which the Right to Buy can and cannot be exercised

If you are a secure tenant of Hounslow Council and satisfy the qualifying tenancy you will probably have the Right to Buy your home. You have the Right to Buy if you have spent **at least 3 years as a public sector tenant**.

You will only be able to purchase under the Right to Buy scheme if your house or flat is your only home and is self-contained. You cannot buy your home if a court makes a possession order, which says that you must leave your home. Neither can you buy your home if you are an undischarged bankrupt, have a bankruptcy petition pending against you, or you have made an arrangement with creditors (people you owe money to) and you still owe them money.

You may be able to exercise the Right to Buy jointly with members of your family who have lived with you for the past 12 months, or with someone who is a joint tenant with you. A family member cannot exercise the Right to Buy without the tenant.

Any land let together with your home (for example, gardens and garages) will usually be treated as part of your home and be included in the sale.

#### 1(b) The exceptions to the Right to Buy set out in Schedule 5 to the Act

##### Homes suitable for occupation by the elderly

We may refuse to let you buy on the grounds that your home is particularly suitable for occupation by elderly people (under paragraph 11 of Schedule 5 to the Housing Act 1985).

##### What the law says

You do not have the Right to Buy if your home:

- is particularly suitable for occupation by elderly persons, taking into account its location, size, design, heating system and other features;
- was let to you or the previous tenant for occupation by a person aged 60 or over, whether they were the tenant or not; and
- was first let (to you or someone else) before 1 January 1990.

When considering if your home is 'particularly suitable', we must ignore features that you have provided (for example, a central heating system).

##### Homes due to be demolished

If we intend to demolish your home, we may serve on you an initial demolition notice, valid for up to 7 years. Such a notice suspends our obligation to complete a Right to Buy purchase. If you have already applied for the Right to Buy, you can still complete if demolition does not in fact take place. You can

also make a new application while an initial demolition notice is in force, but we do not have to complete the sale under those circumstances.

However, if we serve a final demolition notice, then any existing Right to Buy claims are ended and no new applications can be made. We can only serve such a notice if all other premises which are to be demolished within the relevant area have been acquired or are subject to binding agreements to acquire. This is to prevent tenants from being disadvantaged by unresolved compulsory purchase issues.

A final demolition notice will be valid for 2 years and can be extended on application to the Secretary of State. If you have established a valid claim to exercise the Right to Buy before either an initial demolition notice or a final demolition notice is served, you have 3 months in which to claim compensation for expenditure connected with the conveyancing process, such as legal or survey fees. If we subsequently decide not to demolish the property, we must serve a revocation notice on you as soon as is reasonably practicable. If it appears to the Secretary of State that we have no intention of demolishing properties he may serve a notice revoking the initial or final demolition notice on you.

## Other exceptions to the Right to Buy

- a) Sheltered housing for the elderly, the physically disabled, the mentally ill or the mentally disabled. Special rules must be met in these cases. 'Sheltered housing' normally means that the property is one of a group of such dwellings, that a warden service is provided, and that there is a common room nearby. Housing for the disabled means a property that is one of a group and has features that are substantially different from those of ordinary dwellings and with special facilities that are provided nearby.
- b) Houses and flats on land which has been bought for development, and which is being used as temporary housing before the land is developed.
- c) The tenancies of employees who have to live in homes owned by their employers so that they can be near their work.
- d) The tenancies of employees whose home is inside the boundaries of a school, a social service home, another type of operational building or a cemetery.
- e) Certain tenancies held by members of a police force.
- f) The tenancies of fire authority employees who have to live near to the station they work in and whose homes have been provided by the employer.
- g) Temporary lettings (of up to 3 years) of homes usually let to the employees mentioned above\*.
- h) Some homes which are let as part of business or agricultural premises (for example public houses, farms, shops).
- i) Homes which we have leased from someone else and which have to be given up empty when the owner wants them.
- j) Alms-houses.

- k) Homes which are let by a charitable registered social landlord, a charitable housing trust or association, by certain co-operative housing associations, or by a housing association or other registered social landlord which has not received grants from public funds.
- l) Tenancies given to students, so they can follow certain full-time courses at a university or college. This rule does not apply if the tenancy continues for more than 6 months after the tenant stops attending the course\*.
- m) The tenancies of people moving into the area from another district to take up a job and given a home temporarily while they look for a permanent home. This rule does not apply if tenants are still living there after one year\*.

**For exclusions (g), (l) and (m) to count, the tenant must be notified before the start of the tenancy.**

- n) Tenancies for homeless people secured under section 193 of the Housing Act 1996.
- o) The tenancies of people who used to be squatters but have now been given a licence to occupy a home.
- p) Long fixed-term leases (of over 21 years).
- q) Temporary lettings to people who were not secure tenants in their previous homes which are being improved or repaired.

## 1(c) The procedure for claiming to exercise the Right to Buy

**The procedure for claiming to exercise the Right to Buy is outlined below in steps 1 to 10:**

### **Step 1 - Applying to buy**

Download a copy of the form from our website at [www.Hounslow.gov.uk/homeownership](http://www.Hounslow.gov.uk/homeownership) or contact us at the Home Ownership Team (contact details are given at the end of this document) to obtain a free copy of the Right to Buy claim form (**Form RTB1**). Fill the form in carefully, it is used to decide:

- if you have the Right to Buy; and
- how much discount you will receive.

If you need any help to complete the form, please contact the team and someone will be available to help you. When you have filled in the form, return it to the Home Ownership Team. The form is an important legal document, it is therefore a good idea to use recorded delivery. You may also choose to send the form to us by post or deliver it by hand. We will acknowledge your application within 3 weeks of us receiving it, therefore, if you do not hear from us within this time, please get in touch with us on the details provided at the end of this form. Otherwise, you may later be unable to prove that we have received the form. You should keep a copy of the completed form for yourself.

### **Step 2 - Your landlord's Response Notice**

Having received your claim form we must send you a notice (**Form RTB2**) telling you whether or not you have the Right to Buy. You should get this within 4 weeks from the date on which we received your RTB1 form (or within 8 weeks if you have been our tenant for less than 2 years). If we say that you do not have the Right to Buy your home, we must explain why. If you don't agree with his explanation, you can get advice from a Citizens Advice Bureau or from a solicitor. If you are still not satisfied, you can write to the Ministry of Housing Communities and Local Government at the address given in this booklet.

### **Step 3 - Your landlord's Section 125 Notice**

If we agree to sell your home to you, we will arrange for our valuer to inspect your home and undertake a valuation and provide an Energy Performance Certificate with your offer notice. We must send you a separate offer notice (known as the Section 125 Notice) which tells you the price you have to pay and the terms and conditions of the sale. We must send this within a further 8 weeks after you have received your RTB2 form if your home is a house and you are buying a freehold, or within 12 weeks if your home is a flat or maisonette. If you are buying a house on leasehold terms, the time limit is also 12 weeks.

The Section 125 Notice is an important document and you should read it very carefully. It will tell you 5 main things:

- It will describe the property which you have the Right to Buy.
- It will tell you the price the landlord thinks you should pay for it. To calculate this, your landlord must first work out how much your home was worth at the date which you submitted your application form, and then take off your discount. If you have made improvements, these are not allowed to put the price up. If your discount is reduced by the discount limit or the cost floor, the notice must say so.
- It will give estimates of the service charges or improvement costs you will have to pay during the first 5 years after you buy your home, if it is a flat or leasehold house.
- It will describe any structural defects that the landlord knows about. It will contain the terms and conditions that your landlord thinks should be attached to the sale. These may be set out either in the form of a draft of the legal document for you to sign, or as part of the notice, or on a separate sheet.

### **Step 4 - Appealing to the District Valuer**

When you receive your Section 125 notice, you may feel that what we think is the full market value of your home is too high. If so, you have a right to obtain an independent valuation from the District Valuer. Before doing so, you have to tell us in writing, within 3 months of receiving the Section 125 notice, that you want a 'determination of value' under Section 128 of the Housing Act 1985. You then have 4 weeks to put your case to the District Valuer.

The District Valuer will also need to inspect your home. The District Valuer's valuation will be the one that counts. Even if it is higher than our valuation, you will still have to accept it or withdraw your application to buy your home (unless you or your landlord meet the criteria to request a review of the District Valuer's determination. A review can only be requested if there has been a significant factual error in the determination or the District Valuer did not take into account representations made by the tenant or the landlord in relation to the determination).

### **Step 5 - Resolving other questions about the Section 125 Notice**

If you want to question anything else in the Section 125 notice (the size of your discount, the effect of the cost floor, service charges, conditions of sale, your home's boundaries etc), you should contact the Home Ownership Team. If we disagree about something, you have the right to go to the county court for a ruling. But this can be expensive, and you should get legal advice first.

### **Step 6 - Enquiring about a mortgage**

If you need a mortgage, you should talk to an independent mortgage adviser or a mortgage lender such as a bank or building society. It's also a good time to get independent financial advice on the costs of buying and maintaining your home.

### **Step 7 - Getting a survey**

Before you finally decide to buy, you should get an independent survey from a qualified surveyor. When you apply for a mortgage, the bank or building society will have a survey done, but this is only to value your home. It may not uncover any structural problems that may exist.

### **Step 8 - Getting legal advice**

Before deciding whether to buy, you should get legal advice, particularly if you have worries about the terms of the sale. If you do not know a solicitor or a licensed conveyancer, you might ask your bank or building society to suggest one. Your local reference library should also have a list of the solicitors in your area, and details about the type of work they do. You should always ask how much it will cost before you employ a solicitor or licensed conveyancer.

### **Step 9 - Telling your landlord what you want to do next**

You will now have to decide if you want to:

- buy your home outright for the full Right to Buy price, less any discount for which you are eligible;
- forget about buying, withdraw your application, and carry on paying rent.

When you have decided, you must tell us in writing within 12 weeks of receiving your Section 125 notice. If you have asked to have your house valued by the District Valuer, you must tell us what you want to do within 12 weeks of getting the District Valuer's valuation. Alternatively, if you meet the criteria to request a review of the district valuer's determination this must be done within 28 days of getting the determination. If you do not let us know what you intend to do in time, we will send you a reminder. If you do not reply within 28 days, we will think you do not want to buy, and we will withdraw your application.

### **Step 10 - Completing your purchase**

If you are happy with our terms for selling your home to you, and you have arranged to raise the money, you are ready to go ahead and buy. You should tell us that you are ready and ask your solicitor for advice on the legal documents and making your payment. It may take a couple of months before you become the owner of your home. If we do not hear from you for a long time, you may get a warning notice. This will ask you either to complete the purchase within 8 weeks or to write and tell us that you disagree with the terms of the sale. If you do not, we may send you a second notice asking you to complete your purchase. If you then do not complete, we will withdraw your application. We cannot send you a warning notice until at least 3 months after your Section 125 notice. It will help things to go smoothly if, throughout the process, you or your solicitor keep us informed on your circumstances, such as how you are progressing with raising the money or on any other issues that may delay the purchase.

## **1(d) The price payable for the dwelling-house by a tenant exercising the Right to Buy**

### **Purchase Price**

We calculate the purchase price as the value of the dwelling house at the date we received the Right to Buy application less the discount. The price is the value the property would sell for if it were sold on the open market by a willing vendor taking into account the following assumptions:

- Our valuer will assume that we are selling the freehold or lease with vacant possession and that neither you nor a member of your family residing with you wanted to buy or take the freehold or lease.
- Our valuer will assume that, in the case of a lease, the ground rent will not exceed £10 per annum.
- In calculating the price, the value of any improvements, you have made to the property or any failure by you to keep the property in good repair are disregarded.

- It is assumed that any service charges, repair charges or improvement contributions payable by you after purchase will not be less than those stated in the offer notice.

The Right to Buy scheme gives tenants a discount on the market value of their homes. The longer you have been a tenant, the more discount you get, up to a maximum limit. The current maximum discount available can be found out from the link [www.gov.uk/right-to-buy-buying-your-council-home/discounts](http://www.gov.uk/right-to-buy-buying-your-council-home/discounts)

### **Discount**

Subject to the maximum discount limit the amount of discount for which you are eligible depends on the time you have spent as a public sector tenant, with:

- your present landlord;
- another 'Right to Buy landlord'
- any of the other eligible public bodies

You must have been a public sector tenant for at least 3 years in order to qualify for the Right to Buy. If you live in a house, you can get a discount of 35% after 3 years tenancy. You also get 35% after 4 and 5 years tenancy. For each extra year after that, you get another 1% for each year of tenancy up to a maximum of 70%. If you live in a flat, you can get a discount of 50% after 3 years as a tenant. You also get 50% after 4 and 5 years tenancy. For each extra year after that, you get another 2% for each year of tenancy, up to a maximum of 70%.

The qualifying period for discount can include time spent in different homes and with different landlords. This does not have to be continuous, so long as it was a public sector tenancy. You may also be able to count a period when husband or wife was a public sector tenant or lived in housing provided by the armed forces. If you lived with your parents after the age of 16 and you later became the tenant of the same house or flat, you may be able to count that time too. If you are buying jointly with someone who has a qualifying period longer than yours, you will get their higher rate of discount.

### **Reduction of discount to take account of the cost of work carried out by your landlord on your home ("cost floor")**

Your discount may be reduced by a special rule called the cost floor. This may apply if we have recently purchased or built your home or we have spent money on repairing or maintaining it. Under the cost floor rules, the discount you receive must not reduce the price you pay below what has been spent on building, buying, repairing or maintaining your property. Hence if the cost of works carried out over the 10-year period is greater than the market value of your home, you will not receive any discount. This period is 15 years if your home was built or acquired by Hounslow Council after 2 April 2012.

### **If you have purchased before and received discount?**

If you have previously purchased under the Right to Buy or another home ownership scheme and received a discount, then the amount of discount you got before will usually be deducted from your discount when you buy again.

### **Right of first refusal**

If you purchase your home under the Right to Buy scheme and you wish to resell or dispose of it within 10 years, you will have to offer it to either your former landlord or to another social landlord in your area at full market value. The market value must be agreed between the parties or, if they are unable to agree, will be determined by the District Valuer (the government will pay the costs of employing a District Valuer). If your offer has not been accepted within 8 weeks, you will be free to sell the property on the open market.

## 1(e) The delay notice procedures for landlords and tenants set out in Section 140, 141, 153A and 153B of the Act

Most sales go through quickly, but sometimes there are problems or delays. If we do not send you Form RTB2 (the notice telling you if you have the Right to Buy) or the Section 125 notice (offer notice) within the specified times or if you think we are otherwise delaying the sale, you may be allowed a reduction in the purchase price.

To get this reduction, you first need to fill in an initial notice of delay (Form RTB6) and send it to us. You must give us at least one month to take the next step in the sales process. We may send you a counter notice if we have already served you with a Response Notice or a Section 125 Notice, or if there is no action that can be taken by us to speed up the sale. If we do not send you a counter notice within the time allowed, you can send us an operative notice of delay (Form RTB8). The rent you pay while the delay goes on will then be taken off the price you have to pay for your home. If we delay the sale again, you can repeat this procedure. You can get the delay forms from [www.gov.uk/right-to-buy-buying-your-council-home/delays](http://www.gov.uk/right-to-buy-buying-your-council-home/delays), or from your landlord or from the Department for Communities and Local Government

## 2 (1) The fact that initial costs are likely to be incurred by a secure tenant exercising the Right to Buy

There are some initial costs that you are likely to incur when you exercise your Right to Buy in respect of items such as stamp duty, legal and survey fees and to arrange the mortgage.

### 2 (1) (a) stamp duty land tax (SDLT)

You may have to pay Stamp Duty, which is a tax that people pay when they become homeowners. Stamp Duty is worked out as a percentage of the price you pay for a property. Information on Stamp Duty can be obtained from: [www.gov.uk/stamp-duty-land-tax](http://www.gov.uk/stamp-duty-land-tax)

### 2 (1) (b) Legal and Survey fees

#### **Legal Fees**

You should employ a solicitor or a licensed conveyancer to look after the legal side of buying your home. The Citizens Advice Bureau can advise on local firms, and your local public library should have a list of the solicitors in your area and the type of work they do. The Law Society also have a webpage which you can use to look up local solicitors at [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

Before employing anyone, always ask how much his or her advice will cost.

When a sale is completed, you must pay the Land Registry to register you as the new owner.

#### **Survey Fees**

You should have a survey of your home done. These can cost between £250 and £600, or more if your home has any special problems. You should consider one of these:

- **An RICS Home Buyers' Survey and Valuation.** This is a report and valuation in a standardised format, to tell the buyer of all significant defects, but not minor ones. It is likely to be adequate for most properties and provides a guide to value. It is likely to cost around £250-£600.



- **A Building Survey.** This involves a detailed examination of all the visible parts of the property. It is a good idea to have such a survey done if the property is old, or obviously in need of repair, or if you are considering making alterations. The cost of this may start at about £400, but it could be considerably more, and may not be available if your home is a flat.
- You can get more information about both of these from the RICS (Royal Institution of Chartered Surveyors) at [www.rics.org](http://www.rics.org). Your lender may be able to arrange for its valuer to carry out the survey, which could save you paying for a separate valuation.

You should get a survey done after you receive your section 125 notice (the notice that has to be sent to you by your landlord if you apply to buy your home, which is described later in this booklet). You should ask how much it will cost before you ask anyone to go ahead with the survey. Some types of house have been officially designated as 'defective' under Part 16 of the Housing Act 1985.

## 2 (1) (c) The valuation fees and costs associated with taking out a mortgage

If you take out a mortgage loan, you may have to pay for the cost of arranging it. You will also have to pay a valuation fee (average cost £200-£500). Your lender may be able to arrange for its valuer to carry out the survey, which could save you paying for a separate valuation. Some information on issues you need to consider when taking out a mortgage can be found at:

[www.moneyadvice.service.org.uk/en/categories/homes-and-mortgages](http://www.moneyadvice.service.org.uk/en/categories/homes-and-mortgages)

## 3 (1) The fact that a secure tenant will be likely to have to make regular payments as an owner of a dwelling-house

When you become the owner of a dwelling-house you will have to make regular payments in respect of items such as the mortgage, insurance, council tax and utilities.

## 3 (2) The reference in paragraph 3 (1) to regular payments includes payments in respect of:

An explanation of the types of regular payments such as the mortgage, insurance, council tax and utility charges are given below:

### 3 (2) (a) any mortgage or charge on the dwelling house

Unless you are going to buy your home with cash, you will need a mortgage (i.e. a particular kind of loan). There are various kinds of mortgage, which your bank or building society can tell you about. An independent adviser may also be able to help. See the free Financial Conduct Authority (FCA) guide to mortgages for information on the different types of mortgage available – call the FCA Consumer Helpline on 0800 111 6768 or the Money Advice Service on 0800 138 7777 or at [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

You will have to repay the mortgage, plus interest, by instalments (usually, monthly ones). Normally, mortgages have to be repaid over a period of 25 years, but the period can be shorter. Flexible mortgages are available which allow you to vary your payments (subject to rules set by the lender). The lender may not be prepared to lend you the full amount that you need to purchase your home. If so, you will have to pay the rest from your savings. If you sell your home later, you can use the money from the sale to pay off the rest of your mortgage.

### 3 (2) (b) building insurance, life assurance, and mortgage payment protection insurance

You will need to consider taking out insurance cover for your home and mortgage.

They are as follows:

- **Buildings insurance**

This is essential. It is needed to cover the full cost of rebuilding your home if it were to be destroyed by fire or some other incident. In the case of flats, we arrange this insurance for the whole block and we will expect you to contribute towards the cost of the insurance in your service charges. If you need a mortgage to help buy your home, the lender will insist that you have buildings insurance.

- **Life assurance**

This is needed to pay off your mortgage if you die before the end of the mortgage period. It means that your family is not left with the heavy burden of mortgage debt.

- **Mortgage payment protection insurance**

You need to think seriously about how you would meet your mortgage repayments if you lost your income, say through unemployment or ill-health. In many cases, mortgage payment protection insurance will give you the security that you need. There are various insurance policies which offer cover against these risks. The terms, level of cover, and costs vary.

### 3 (2) (c) Council Tax

In Hounslow, Council Tax is paid direct to the Council. When you complete on your purchase you will need to continue to pay this charge.

### 3 (2) (d) water, sewerage, gas, electricity, or other utility services

You currently pay water & sewerage charges to us as part of your rent. If you buy your home, you will have to pay this charge separately, direct to the water services company. If your dwelling-house has a communal heating and hot water system which you are paying with your rent the council will continue to charge you for your share of this service after the sale completes. Gas, electricity and other utility services will have to be paid direct to the supplier.

## 4. The risk of repossession of the dwelling-house if regular mortgage payments are not made

If you can't keep up the repayments on your mortgage, the lender may go to court and ask to take over your home. We do not have to give you another tenancy if you lose your home in this way. If you lost your income through unemployment, you may be entitled to Support for Mortgage Interest (SMI). The SMI would be paid direct to the lender, will only be for the mortgage interest payments, and may not cover the full amount due per month. More information on SMI can be found at <https://www.gov.uk/support-for-mortgage-interest>

## 5. The fact that in order to keep the property maintained and in good repair an owner of a dwelling-house will be likely to have to incur expenditure which may include payment of service charges in respect of major works

If you buy the freehold of the dwelling-house, you will become responsible for all the repairs that need to be done to the property. Some estate based freehold properties are also subject to the payment of

service charges for the routine repair and maintenance of the communal areas on the estate. If you are liable for service charges they will have been outlined in your sale agreement.

Leasehold properties are sold on the basis of a lease agreement. Under your lease:

- We will be responsible for repairing the structure and outside of your flat and the rest of the building. This includes routine repairs and maintenance, and major maintenance and refurbishment works (for example, repairing the roof or replacing a lift), which can be very expensive.
- We will usually provide services like communal lighting, and cleaning staircases and passageways, and perhaps supplying hot water to your flat.
- You will have to pay a reasonable share of the costs for these works and services. Your share is determined by the number of flats or maisonettes in the block.
- You will also usually have to pay a charge towards our costs in managing the block – often calculated as a percentage of the charges for services and maintenance.
- You will also be responsible for keeping the inside of your flat in good repair.

### **Service Charges**

Your share of our costs is known as a service charge. These vary considerably.

There are two kinds of service charges: annual charges for day-to-day maintenance and ‘major works’ service charges when a lot of repair or refurbishment work is needed. If you decide you want to buy, we must tell you how much the property will cost, and we must also give you an estimate of any service charge you will have to pay during the first 5 years of your lease. If the lease says you must pay some of the costs of improvement, the estimate must cover these too. Once we have given you an estimate, we are not allowed to charge you more than that figure during the first 5 years of your lease, except to take account of inflation. There is no special limit on charges for repairs carried out after the first 5 years. You need to remember that you may have to pay ‘major works’ service charges whenever your block is repaired.

### **Other points on service charges**

- The estimate of service charges before you buy will also cover charges for building services such as care-taking or the provision of hot water. But charges of this kind can change, even during the first 5 years of a lease.
- You will also be told about any known structural defects affecting the building. If we want you to pay for work to put them right during the first 5 years, the estimate of service charges for repairs must cover this. But you may also have to pay for some of the costs of work done after the first 5 years.
- You may have the right to a loan from us to help pay a service charge for repairs during the first 10 years of your lease. The service charge bill will say if a loan is available.
- The law protects you from service charges that can be shown to be unreasonable. Your rights are described in a booklet (Long Leaseholders) that is available free from the MHCLG (Ministry of Housing Communities and Local Government).

Free copies of the current version of this document, Information for council tenants', can be obtained from the Home Ownership Team at the address below or can be downloaded from the council's website. If you need any further help or advice concerning the Right to Buy or the other affordable sales schemes available, please contact the Home Ownership Team on:

Email: [Home.Ownership@hounslow.gov.uk](mailto:Home.Ownership@hounslow.gov.uk)

Phone: 020 8583 3721

**The Homeownership Team**

Hounslow House

7 Bath Road

Hounslow, TW3 3EB

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**Other Useful Contacts:**

**Ministry of Housing Communities and Local Government**

2 Marsham Street

London, SW1P 4DF

United Kingdom

Website: [www.gov.uk/right-to-buy-buying-your-council-home](http://www.gov.uk/right-to-buy-buying-your-council-home)

Telephone: 030 3444 0000

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**HM Government**

**Right to Buy Agent Service**

Website: [righttobuy.gov.uk](http://righttobuy.gov.uk)

Email: [enquiry@righttobuyagent.org.uk](mailto:enquiry@righttobuyagent.org.uk)

Telephone: 0300 123 0913

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**The Money Advice Service**

For free, impartial advice about money:

Website: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)

Telephone: 0800 138 7777

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**The Law Society**

Website: [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

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For information on mortgage lenders contact:

**The Financial Conduct Authority (FCA)**

25 The North Colonnade

Canary Wharf

London

E14 5HS

Website: [www.fca.org.uk](http://www.fca.org.uk)

Telephone: 0800 111 6768

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**The Leasehold Advisory Service (LEASE)**

For free, impartial advice on buying a flat and any associated service charges:

Fleetbank House

2-6 Salisbury Square

London, EC4Y 8JX

Website: [www.lease-advice.org](http://www.lease-advice.org)

Email: [info@lease-advice.org](mailto:info@lease-advice.org)

telephone: 020 7832 2500

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**Public Service Information**

Website: [www.gov.uk](http://www.gov.uk)

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**Royal Institution of Chartered Surveyors**

Website: [www.rics.org](http://www.rics.org)

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If you want to know about your rights, you can ask a Citizens Advice Bureau or a solicitor.

If you disagree with your landlord about buying your home, you can contact the Ministry for Housing Communities and Local Government.