

### *Getting proper advice*

We'll do everything we can to give you professional and unbiased advice. However, if you're thinking of buying your house we would strongly urge you to get proper legal advice. Please note that the responsibility for good advice if you're thinking of buying property, ultimately lies with your solicitor – and not with us.

### *Enquiries and further information*

If you'd like to ask us about anything in this leaflet - or about any service we provide - don't hesitate to contact us at:-

**Perthshire Housing Association**  
**5 South St. John's Place**  
**Perth PH1 5SU**

**Tel : 01738 441088**

(+24 hour answer service)

**Fax : 01738 441060**

**Email : [hainfo@perthha.co.uk](mailto:hainfo@perthha.co.uk)**

**Visit : [www.perthshireha.co.uk](http://www.perthshireha.co.uk)**

#### **Office Opening hours:**

Monday - Thursday 9am - 5pm

Friday 9am - 4pm

This leaflet can be made available on tape, in Braille, in large print and in languages other than English. Contact us for information.

Registered with Communities Scotland Reg. No. HEP 224  
and having Charitable Status SCO 13988  
Registered as an Industrial and Provident Society  
Reg. No. 2343 R (S)

# Can I buy my house?

## The 'Right to Buy' explained...



**Perthshire Housing Association Ltd**

***A limited number of Perthshire Housing Association's tenants have a right to buy their house. This leaflet explains whether you are entitled to buy and, if so, how you can exercise this right.***

### ***Am I entitled to buy my house?***

At the moment, you are only entitled to buy your house if:-

You were previously a tenant of Scottish Homes **and**

Your house was transferred into the ownership of Perthshire Housing Association **and**

You have been a tenant of the Association ever since the date of transfer

### ***How do I apply?***

If you think you're entitled to buy, and are interested in doing so, please contact us. We can check whether you are entitled and discuss your interest in buying. On request, we'll send you an application form and further information. Please note you can only apply on the proper form – we can't consider any other type of application, such as a letter.

### ***How will you process my application?***

If we think you're entitled to buy your home, we'll contact you to arrange a valuation of your house. Once we have the valuation, we'll calculate any discount you're entitled to. We'll write to let you know what the selling price will be after discount, together with any conditions we'll put on the offer to sell.

### ***How will you make an offer to sell?***

After you've applied, we have two months to contact you. We are obliged to either make you an offer of sale, or refuse your application if we don't think you're entitled to buy. Any offer we make to sell our house, or refusal of your application, will be made in writing.

### ***What happens after an offer to sell has been made?***

If we make you an offer to sell, you have two months to accept this.

If you don't contact us within this timescale, the offer is automatically cancelled. You won't be penalised in any way, and you'll be quite entitled to make a new application as and when you wish. However, you'll need to start at the beginning again and fill in a new application form.

### ***After I've accepted an offer how quickly can I expect to own my house?***

If you have accepted the offer within the timescale above, our solicitor will then contact your solicitor to put all the legal paperwork in place. Please note that while we are responsible for our own solicitor's costs, you will be responsible for your solicitor's costs.

Unless there have been any unexpected complications or delays, we usually aim to complete the sale, by exchanging contracts, within six months of the date of your application.

### ***Do I keep my right to buy if I move to another PHA property?***

No, in these circumstances your right to buy would no longer apply.

### ***What if I disagree with any of the Association's decisions?***

The Right to Buy legislation entitles you to challenge our decisions and actions at various points in the processing of an application. This includes the reasons where we refuse an application, and how we've calculated any discount you're entitled to. We would be happy to provide further detailed information on your right to challenge decisions.