

About this Notice

At midnight, 27 August 2022 the statutory House Sales Scheme for Grove Community Housing tenants will permanently and completely close. This scheme enables eligible tenants to purchase their social home supported by a discount (if applicable). **The closure of the House Sales Scheme on 27 August 2022 reflects legislation passed by the Northern Ireland Assembly on 30 June 2020 and given Royal Assent on 28 August 2020.** This guide is for you if you are thinking about buying your home from the Grove Community Housing Association. It aims to give you an idea of whether you might be able to exercise a right to buy. It gives information about what the end of the House Sales Scheme may mean for you and what you should do if you are thinking about buying your home. The guide does not give legal advice. It is for general information only.

Eligibility

If you live in sheltered accommodation, bungalows with two bedrooms or less or other specialist Grove Community Housing Accommodation then you are not eligible to purchase as these property types are all exempt from the House Sales Policy. To be eligible to purchase applicant(s) must have been tenants of Grove Community Housing or with any other public authority landlord for at least FIVE years before you can apply to buy your home. In addition, if you hold an Introductory Tenancy you cannot apply to purchase until such time as you move onto a Secure Tenancy. Time spent as an Introductory Tenant will count towards the discount entitlement.

Closure of Statutory House Sales Scheme

The Statutory House Sales Scheme which Grove Community Housing operates will close to new applications at midnight on the 27th August 2022 ("End Date"). This reflects the Housing (Amendment) Act (Northern Ireland) 2020 passed by the Northern Ireland Assembly on 30 June 2020 and given Royal Assent on 28 August 2020. Where a valid application is received prior to the End Date such application will be processed in the normal manner. Where an incomplete or invalid application is received before the End Date a further application may be submitted by the applicant provided that such application is received prior to the End Date. The appropriate fee with any application must be paid before the End Date. In the event any payment by cheque is not honoured such application will be considered invalid. A further application and appropriate fee may be submitted by the applicant provided that such application is received prior to the End Date. No new, amended or renewed applications will be accepted after the End Date. Offers of sale from Grove Community Housing must be accepted within the 6-week period stated in the offer. Failure to accept the offer within the time period will result the application being discontinued. If the End Date has passed no further applications will be accepted. Following acceptance of an offer of sale the sale must complete within 6 months from the date of valuation of the property. If completion does not take place within 6 months from the date of valuation of the property and the End Date has passed Grove Community Housing may withdraw the offer of sale and no further application will be accepted.

Next Steps

If you are considering acquiring a house through the Statutory House Sales Scheme plan ahead and do not get caught out by the End Date. If you are applying close to the End Date, you may wish to send your application by recorded or tracked delivery to Grove Community Housing office. The payment required for valuation (£150) should be paid by contact your Housing Officer and preferably made via the or by cheque. Applications will be deemed incomplete and invalid if the required payment is not received before the End Date or if received before the End Date the

payment is rejected by our bank after the notice period. All emailed applications should have an email transaction date stamped prior to midnight 27 August 2022 and applicants should ensure receipt of any posted applications in advance of midnight Saturday 27 August 2022. It would therefore be prudent for applicants to consider a recorded or tracked delivery to our offices by 4.30pm on Friday 26 August 2022 to ensure timely receipt. It would make sense not to leave your application to the End Date so that there is time to resolve any problems that may arise. Where an application is incomplete or invalid and the End Date has expired the application will be rejected and you will not have the right to make a further application. If you are in arrears, the application can proceed to completion stage. However, no sale will be completed until all arrears, whether rent or any other payment due has been paid. If there is anything you don't understand about the application form or you are not sure what information you have to provide, your Housing Officer can assist you.

Closure Notice

Financial and Legal Advice

Buying a home is a big commitment and if you have the right to buy, and are thinking about buying your home, you should bear in mind that home ownership has costs as well as benefits. Apart from the price you must pay for the home and any mortgage payments, there would be ongoing costs for things that are included in your rent just now, like repairs, maintenance, service charge and buildings insurance (if applicable). As an owner you would have to pay for these and if you choose to buy you will need to be sure that you can meet the cost. Remember, too, that mortgage interest rates could go up in future. If you are thinking about taking up a right to buy it is important to get trusted, professional financial advice to make sure you can get a mortgage and afford the repayments. You should also consider taking legal advice or discuss the matter with your local Citizens Advice Bureau, to make sure that your interests are fully protected. After right to buy ends after midnight, 27 August 2022, although your right to buy will have ended, you will continue to have a social housing tenancy with security of tenure.

Further information

If you want general information about the right to buy, please contact your Housing Officer.

A member of our team will be able to give you

1. A right to buy application form,
2. Our notes to assist application,
3. Leaflet 9, House Sales Information Leaflet

If you would like hard copies of either of these, please contact 02890 773330 or email housing@groveha.org.uk