

Right to acquire

Right to Acquire allows housing association tenants to buy their home at a discount. You can apply to buy your home if you've been a tenant of a public sector landlord for a qualifying period of three complete years.

In order to apply, your home must have been:

- Built or bought by us after 31 March 1997 (and funded through a social housing grant provided by the Housing Corporation or local council)
- Transferred from a local council to us after 31 March 1997

If your home is located within a 'designated rural area' it won't be eligible for Right to Acquire. A full list of these areas can be found on the [government's website](#)

The home you want to buy must also be:

- A self-contained property (i.e. not a house share, but a house in which the kitchen and bathroom are used only by your household)
- Your only or main home

You can make a joint application with:

- Someone who shares your tenancy
- Up to three family members who've lived with you for the past 12 months (even if they don't share your tenancy)

You can't use Right to Acquire if:

- You are being made bankrupt
- A court has ordered you to leave your home
- You are a council tenant (you may be able to use Right to Buy instead)
- You have 'Preserved Right to Buy'

Discounts

You can get a discount of between £9,000 and £16,000 on the price of your property. We'll tell you what discount you get when you apply for your home. The amount of discount you'll get depends on where you live in the UK.

Your discount might be reduced if you've used Right to Acquire or Right to Buy in the past.

The Offer

If you're eligible to buy, we will make an offer to buy your house. This offer will tell you:

The price we think you should pay for your home and how we worked it out

- Your discount and how it was worked out
- A description of the property and any land included in the price
- Estimates of any service charges for the first five years
- Any known problems with the property's structure

You'll then need to decide if you still want to buy your house:

- You'll have 12 weeks after you get your offer to tell us if you still want to buy
- We'll send you a reminder if we haven't heard from you. You'll have 28 days to reply to the reminder, or we could withdraw your application
- You can pull out of the sale and continue to rent at any time

If you disagree with the offer:

- You must contact us and tell us why
- If you think we've set your home's value too high, you must write to us and ask for an independent valuation within three months of getting the offer. A district valuer from HM Revenue and Customs will then visit your home and decide how much its worth. You then have 12 weeks to accept their valuation or pull out of the sale