



Minister for Housing and Construction

John Pinner

Department of the Environment
2 Marsham Street London SW1P 3EB

Telephone 01-212 7601

23 August 1984

The Housing and Building Control Act comes into force on 26 August. Part I makes major changes to the Right to Buy and Tenants' Charter provisions of the Housing Act 1980.

The main changes are:

- an increase in the maximum discount from 50 per cent after 20 years tenancy to 60 per cent after 30 years tenancy;
- a reduction in the qualifying period from 3 to 2 years tenancy with a discount of 32 per cent after only 2 years tenancy;
- the right to buy will arise where the landlord owns a leasehold as well as a freehold;
- tenancies with certain additional public sector bodies will count towards right to buy discount entitlements;
- the extension of the right to buy to certain county council tenants;
- a new right to part-buy and part-rent their homes (shared ownership) for those who cannot afford to buy outright;
- public sector tenants will have the right to exchange their homes. Landlords will not be able to withhold consent except on specified grounds;
- public sector tenants will soon have the right to carry out certain types of repairs and receive payment from their landlord.

These changes are explained in two new booklets of which I am enclosing copies.

Copies are being sent to all local and new town authorities in England and Wales, to Citizens Advice Bureaux and to the Housing Corporation (for tenants of housing associations). Copies are also being sent to all local authority tenants in England and Wales.

I will be launching a campaign to publicise these extensions to the Right to Buy at a press conference in London on 11 September. This will be followed by television and newspaper advertisements. Since April 1979 over 700,000 local authority, new town and housing association dwellings have been sold either under the right to buy or voluntary sales.

I attach the highest importance to our policies for extending the opportunity for home ownership and I hope that you may have the chance, during the coming weeks, to make speeches on this subject in your constituency.

In cc,
I.M.

IAN GOW

*I have sent similar letters to all
Constituency M.P.s.*

?

The background of the entire page is a dark green door with a classic design. It features four rectangular panels, two on the top and two on the bottom, separated by a central vertical line. A mail slot is located in the center of the door, with a piece of paper protruding from it. The paper has the text '1984 EDITION' written on it. The title 'The Tenants' Charter.' is printed in large, white, serif font across the top two panels. Below the title, the subtitle 'Rights for council, new town and housing association tenants.' is printed in a smaller, white, sans-serif font. A small copyright symbol (©) is located at the end of the subtitle. The overall design is simple and functional, with a focus on the text and the door's structure.

The Tenants' Charter.

Rights for council,
new town and housing
association tenants. ©

1984
EDITION

Important note: This booklet does not provide an authoritative interpretation of the law; only the courts can do that. If you are in doubt about your legal rights or obligations you would be well advised to seek information from a Citizens' Advice Bureau or to consult a solicitor. Help with all or part of the cost of legal advice may be available under the Legal Aid Scheme.

In the Housing Act 1980, as amended by the Housing and Building Control Act 1984, the Government has introduced a Tenants' Charter of legal rights for tenants of local authorities, new towns and housing associations. The main rights are:

- The right to buy your home.
- Security of tenure, subject to your landlord being able to regain possession on certain defined grounds.
- The right of a widow, widower or a resident member of the family to succeed to the tenancy on the tenant's death.
- The right to exchange your home.
- The right to take in lodgers.
- The right to sublet part of your home.
- The right to repair your home.
- The right to information about your legal rights and obligations and those of your landlord.
- The right to be consulted about matters affecting your home or your tenancy.
- Certain rights about communal heating charges.

These rights cannot be taken away by any conditions in your tenancy agreement. Your Tenants' Charter rights are outlined in this booklet but if you want to know about them in more detail you should go to your landlord, or to a Citizens' Advice Bureau.

The rights outlined in this booklet are modified in the case of some housing association tenants and those on fixed-term tenancies.

This booklet forms part of a series of Housing Booklets produced jointly by the Department of the Environment and the Welsh Office. They are available free throughout England and Wales, and may be obtained from the housing departments of all district and borough councils, from Housing Aid and Advice Centres, from Rent Officers and most Citizens' Advice Bureaux. Their addresses are listed in local telephone directories.

Q1. Who has these Tenants' Charter rights?

A. All "secure tenants"

Q2. Who is a secure tenant?

A. Any tenant (or licensee), except for those listed on pages 11 and 12, of the following bodies, called "landlords" in this booklet:

- Housing authorities (that is, a district council – which may be called a city or metropolitan borough – a London borough, or the Greater London Council).
- County councils.
- Most housing associations, housing trusts and housing co-operatives.
- New Town Development Corporations.
- The Commission for the New Towns.
- The Development Board for Rural Wales.

They are all secure tenants provided their house or flat, called "home" in this booklet, does not have essential living accommodation which is shared, for example a living room or kitchen, and so long as they occupy it as their only or principal home. (If the house or flat ceases to be your only or principal home you will stop being a secure tenant.)

Q3. Do I have the right to buy my home?

A. Almost certainly, if you are a secure tenant. Another booklet, *Your Right to Buy Your Home*, gives details of this important right, and is obtainable from your landlord.

Q4. What difference does security of tenure make?

A. You now have the right by law to stay in your home. You can only be moved against your will if your landlord gets a court order for possession. To get such an order, your landlord will have to satisfy the court that there is good reason for making you move, by showing that one or more of the "grounds for possession" summarised on pages 13 and 14 of this booklet applies. The reason may be to do with your behaviour as a tenant, such as failure to pay your rent when due, or with your landlord's need to make the best use of his property. If behaviour is the reason, the court must be satisfied that it is reasonable for you to be made to leave your home. If good management is the reason, the court must be satisfied that suitable alternative accommodation will be available to you when you leave your present home. Under some of these management grounds, the court must also be satisfied that it is reasonable to make a possession order. The list on pages 13 and 14 makes clear which tests apply to each ground.

Q5. Who decides whether the alternative accommodation is suitable?

A. The court decides. It must be satisfied that the alternative accommodation will be reasonably suitable for your needs and those of your family. It may take account of such factors as the types of dwellings being let to other people, where you work, where your children's schools are, and an essential need to be near a close relative. You will be given an opportunity to put forward your views.

Q6. Supposing my landlord asks me to move and I don't want to?

A. Your landlord must give you a "Notice of Seeking Possession." This will state the ground or grounds on which possession is being sought and the reasons for doing so. Court proceedings cannot normally begin until at least one month after the notice is given. You will have the opportunity to prepare and present your own case to the court when the application for an order is heard. Legal aid will be available if you qualify for it.

Q7. What happens to my tenancy when I die?

A. If you are a secure tenant, when you die your tenancy will pass to your wife or husband, if living with you in the home, or else to any close relative who has been living with you for at least 12 months. He or she will be your "successor" under the Act, provided you yourself did not succeed to the tenancy after 3 October 1980. If you have a joint tenancy with another person, it will pass to him or her when you die, but there will be no further succession. This succession happens once automatically but your landlord might agree to let a further member of your family take over after that.

Q8. Can I exchange my home?

A. You have the right to exchange your home by transferring your tenancy to another secure tenant anywhere in England and Wales provided you and the other tenant obtain your respective landlords' written consent to the transfers. It is possible to arrange three-way, or more, exchanges provided all tenants are secure. Your landlord cannot refuse consent except on specific grounds listed on page 15. Nor can your landlord attach conditions to a

consent except in connection with any arrears with your rent or some other outstanding obligation you may have towards your landlord. You cannot be charged a fee as a condition of your landlord's consent. If your landlord does not reply within six weeks to your application for consent, he may not be able to refuse it, but you should seek legal advice before proceeding with an exchange without going back to your landlord. If you are refused consent and you consider the reason given is not one of the grounds listed on page 15, you have the right to challenge the refusal in court. If you are a successor (see Q7) before making an exchange, you will continue to be a successor afterwards. If you exchange your home and, as part of the exchange, you accept or give a financial inducement, your landlord will have a ground for getting a court order for possession without him being required to provide alternative accommodation (see Q4). You will be under threat of losing your new home.

Q9. Can I transfer my tenancy to anyone else?

A. If the terms of your tenancy do not prohibit it, you may normally transfer your tenancy but only to your wife or husband, if living with you in your home, or to any close relative who has been living with you for at least the last 12 months. Your tenancy may also be transferred to a former wife or husband under a court order. You cannot normally transfer your tenancy under any other circumstances.

Q10. Can I take in lodgers if I want?

A. Yes. And you do not need your landlord's consent.

You also have the right to sublet part of your home provided you obtain your landlord's written consent. (You have no right to sublet the whole of your home and if you do you will lose your security of tenure.) Your landlord cannot refuse consent to sublet without good reason and cannot attach conditions to the consent. If your landlord does

refuse consent, he must give you reasons in writing. If you are refused consent to sublet and you consider this unreasonable, you have the right to challenge the refusal in court. Your landlord will have to prove his case, not you. The court will look at all the circumstances in deciding whether refusal was unreasonable, paying attention to the possibility that subletting could lead to overcrowding and any plans the landlord may have to make changes to your home which would affect the accommodation you want to sublet.

If you do not know whether any arrangement you are thinking of making would amount to subletting rather than just taking in a lodger, you should consult your landlord, or if necessary take legal advice.

Q11. Can I repair my home myself?

A. Landlords are normally responsible for keeping in repair the structure and exterior of homes which they let, and for keeping in repair and proper working order installations for the supply of water, gas, electricity and sanitation, and for space heating or heating water. Landlords may also accept in their tenancy agreements responsibility for other repairs. Under the 1984 Act tenants are being given the right to carry out certain repairs which are their landlords' responsibility and to receive a payment. The regulations needed to bring the right to repair into force had not been made at the time this booklet was published (August 1984). When it comes into force, another booklet, *The Right to Repair*, will give details. Before you seek to exercise the right to repair you should find out about the detailed rules.

Q12. What about improvements?

A. You have the right to carry out improvements, including decorating the outside, or fixing a TV aerial, provided you obtain your landlord's written consent. He is allowed to impose reasonable conditions. But he cannot refuse consent without good reason and must give you his reasons in writing. If your landlord does not reply within six weeks, you must assume that consent has been refused. If you consider either his refusal or his conditions are unreasonable, you have the right to challenge them in court. Again, he would have to prove his case, not you. The court will look at all the circumstances of the case, including the effect the improvement would have on the safety of your home and of adjoining property, or on its value, and whether the landlord would incur extra costs because of the improvements.

Q13. Can I get the cost of improvements back if I move or if I buy?

A. If you move, your landlord is able (but is not obliged) to repay some or all of the original cost to you of improvements you made after 3 October 1980. If you decide to buy, the price has to exclude the value of your improvements.

Q14. Will my improvements increase my rent?

A. No, provided you paid for them yourself or with the assistance of a Home Improvement Grant (see Q15). However, your rates may be increased. Nor can your successor's (see Q7) rent be increased on account of your improvements.

Q15. Can I get a Home Improvement Grant?

- A. It depends on the kind of work you want to carry out. Tenants can apply for a Home Improvement Grant on the same basis as owner-occupiers.
- Another booklet, *Home Improvement Grants*, tells you about the grants available.

Q16. What information do I get as a tenant?

A. Your landlord must give you a straightforward explanation of the terms of your tenancy together with your Tenants' Charter rights and your landlord's statutory obligations to do repairs. Landlords, except county councils, also have to publish their procedures for allocating accommodation and for giving transfers and exchanges. They must allow people who have applied for housing to check that the information they have given to the landlord has been correctly recorded.

Q17. Supposing my home is on a communal heating system?

A. If your heating is supplied through a communal or district heating system provided by any of the landlords listed in Q2 (apart from county councils, housing associations, housing trusts and housing co-operatives) you will have certain new rights, to be exercised in accordance with regulations to be made in due course. These regulations had not been made at the time this booklet was published (August 1984).

Q18. What do landlords have to consult tenants about?

A. Landlords, except county councils, have to consult their tenants about matters of housing management which substantially affect all tenants, or a category of tenants, or the tenants on a particular estate. Landlords must make arrangements for consulting tenants on matters affecting their homes or their tenancies, for example repair and improvement programmes, the caretaking system and changes in rent collection methods, though not rent levels, and consider their views before reaching a decision. Each landlord works out the best way to consult his tenants and this varies according to local circumstances. The arrangements made must be published.

Q19. What happens if my landlord intends to change my tenancy conditions?

A. Your landlord will give you a notice of the intended change and you will have the opportunity to comment before it is made. However, unless you are a tenant of a registered housing association and your rent is fixed by the Rent Officer (see another booklet, *Housing Association Rents*), you do not have the opportunity to comment when your landlord proposes to alter the rent or any charges.

The following are not secure tenancies and the rights described in this booklet do not therefore apply

Tenancies of the following dwellings are not secure tenancies:

1. Dwellings let as part of business or agricultural premises (for example public houses, farms, shops).
2. Dwellings on land which has been bought for redevelopment and which are only being used temporarily until the redevelopment takes place.
3. Dwellings which the landlord has leased from someone else and which have to be given up empty when the owner wants them.
4. Almshouses.
5. Dwellings which are let on a co-ownership or, in some cases, co-operative basis where the landlord is a registered housing association. Tenancies in management co-operatives are, however, secure.

Tenancies granted to the following tenants are not secure tenancies:

- *6. Students given a tenancy to enable them to follow certain full-time courses at a university or college. The tenancy will become secure if it continues for more than six months after the tenant stops attending such a course.
- *7. People moving into the area from another district to take up a job and given a home temporarily while they seek a permanent home. The tenancy will become secure after one year if the tenant is still living there.

*For these exclusions to apply, the tenant must be told before the start of a tenancy that it will not be a secure tenancy.

8. Homeless people given tenancies while enquiries are made by the local authority about their rights under the Housing (Homeless Persons) Act. The tenancy will become secure one year after the local authority's decision under the Housing (Homeless Persons) Act unless the tenant has already been given a secure tenancy.

9. Employees required to occupy a particular dwelling under their contract of employment for the better performance of their duties (for example caretakers, sheltered housing wardens).

10. Members of a police force whose dwellings are provided for them free of rent and rates.

11. Employees of fire authorities who are required to live very close to their fire stations and whose dwellings are provided by their employers.

12. People who were squatters and have since been given a licence to occupy a dwelling. (Other licensees will be secure tenants.)

The following types of tenancy are not secure tenancies:

13. Long fixed-term leases (of over 21 years).

14. Temporary lettings to people who were not secure tenants in their previous homes which are being improved or repaired.

*15. Temporary lettings (of up to three years) of dwellings normally let to employees on terms described in paragraphs 9, 10 and 11 above.

*For these exclusions to apply, the tenant must be told before the start of a tenancy that it will not be a secure tenancy.

Grounds for regaining possession of secure tenancies

Landlords, as defined under Q2, can regain possession of a secure tenant's home, provided the court finds it reasonable, on the following grounds:

1. Failing to pay rent or breaking some other condition of the tenancy.
2. Behaving in a manner which is a nuisance or annoyance to neighbours, or being convicted of using the premises for immoral or illegal purposes.
3. Damaging the dwelling or common parts used by other tenants (for example staircases in a block of flats).
4. Damaging furniture provided by the landlord.
5. Getting a tenancy by false statements.
6. Getting an assignment to a tenancy (see Q8) through giving or receiving a financial inducement in connection with an exchange.
7. Where a dwelling is within the boundaries of an operational building (such as a school or social service home), behaving in a manner which is not desirable having regard to the use of the building.
8. Refusing to leave a dwelling which had been let to a tenant temporarily while building work was being done on the original home if the tenant had promised to go back when the work was finished.

Landlords can regain possession of a secure tenant's home, provided the court is satisfied that suitable alternative accommodation will be available, on the following grounds:

9. Overcrowding according to rules in the Housing Act 1957.
10. The landlord wants to demolish the dwelling or to do works on it or on land connected with it and cannot do so while the tenant is still living there.
11. The landlord is a registered charity and the tenant's continued occupation would conflict with the purposes of the charity.

Landlords can regain possession of a secure tenant's home, provided the court finds it reasonable to make the order and is satisfied that suitable alternative accommodation will be available, on the following grounds:

12. The tenant is a former employee of the landlord and the dwelling is within the boundaries of an operational building or cemetery and the landlord needs possession in order to let it to a new employee.

13. The tenant is living in a dwelling which has been specially designed or altered to suit the needs of a physically handicapped person, but there is no longer a handicapped person living there and the landlord needs the dwelling for such a person.

14. The landlord is a housing association or housing trust which caters for people with special needs and there is no longer such a person living in the dwelling and the landlord needs the dwelling for someone with special needs.

Alternatively, the present tenant has been offered suitable alternative accommodation by a local authority and the landlord requires the dwelling for another person with special needs.

15. The tenant is living in a dwelling in a group of dwellings let to people with special needs near some special facility for them (for example an old people's club) and there is no longer a person with those needs living in the dwelling and the landlord requires the dwelling for someone with those needs.

16. The tenant has succeeded to a tenancy (see Q7) and the dwelling is larger than he or she reasonably needs. (This can only be used between six and twelve months from the previous tenant's death and cannot be used at all against the widow or widower of the previous tenant. The court must take account of the tenant's age, the length of time of occupation of the dwelling, and any financial or other support given by the tenant to the previous tenant.)

Grounds for refusing consent to an exchange of homes

Landlords may refuse to allow secure tenants to assign their tenancies on the following grounds:

1. Where a court order has been made giving possession of the tenant's dwelling to the landlord (see Q4).

2. Where a notice of seeking possession has been served on either the tenant or the person to whom the tenant proposes assigning his tenancy on any of the grounds 1 to 6 listed on page 13, and the notice is still in force.

3. Where the tenant's dwelling is substantially larger than is reasonably needed by the person to whom the tenant proposes assigning his tenancy.

4. Where the tenant's dwelling would be too small for the needs of the person to whom the tenant proposes assigning his tenancy.

5. Where the dwelling had been let to a tenant who was an employee of the landlord and the dwelling is within the boundaries of an operational building or within a cemetery.

6. Where the landlord is a registered charity and the exchange would result in the new tenant's occupation conflicting with the purposes of the charity.

7. Where the dwelling is designed or adapted to suit the needs of a physically handicapped person and the exchange would result in it being occupied by someone without those needs.

8. Where the landlord is a housing association or housing trust which caters for people with special needs and the exchange would result in the dwelling being occupied by someone without those needs.

9. Where the dwelling is in a group of dwellings let to people with special needs near some special facility (for example an old people's club) and the exchange would result in the dwelling being occupied by someone without those needs.

Prepared by the Department of the Environment, the Welsh Office
and the Central Office of Information.

Printed in the UK for HMSO.
Dd 8832291 ENVI J0044 NE

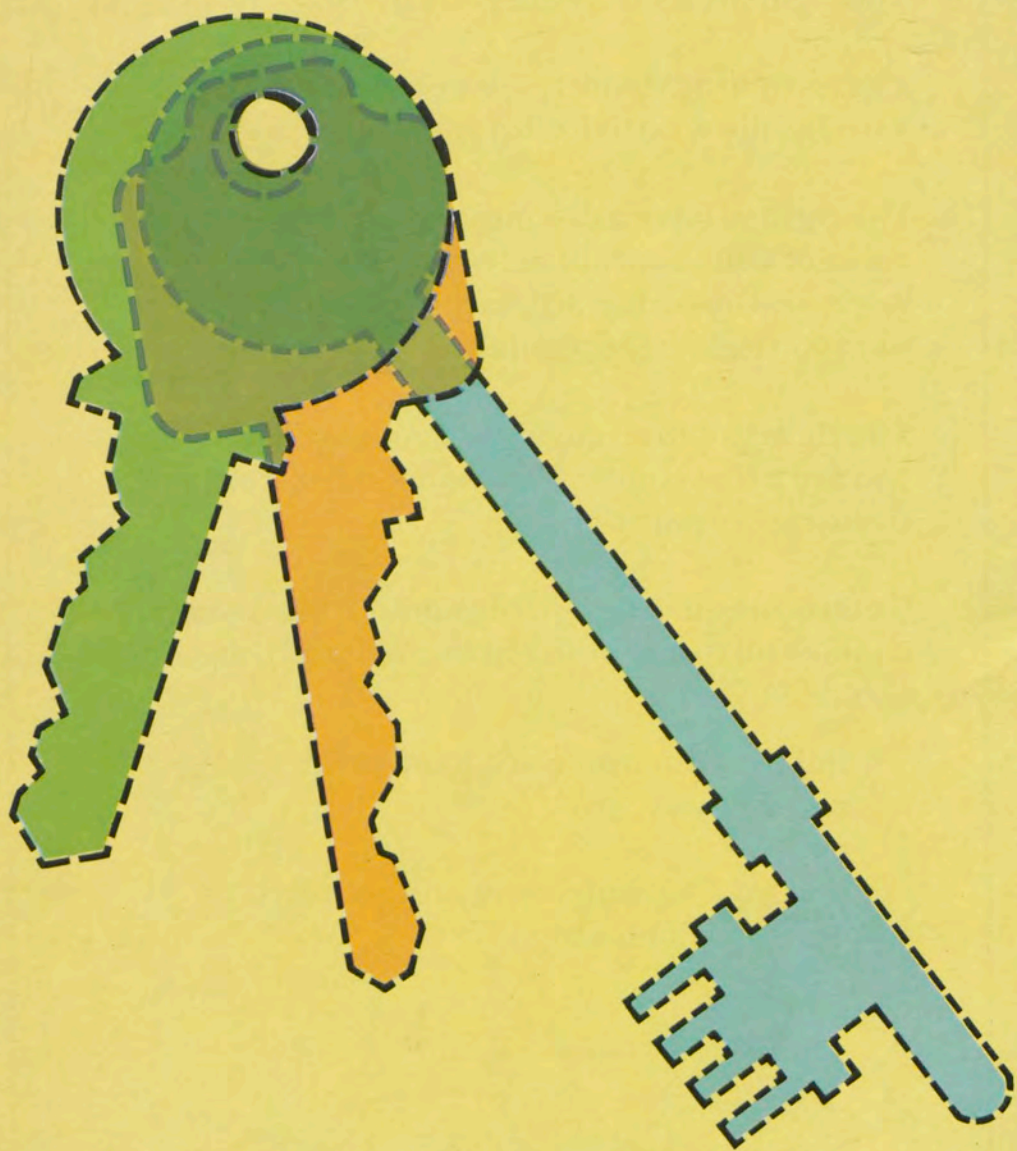
New edition August 1984.

Housing Booklet Number 1.

Department of the Environment
and the Welsh Office.

● Your right to buy your home

A guide for council, new town and housing association tenants



The Housing Act 1980 and Housing and Building Control Act 1984 give most council and new town tenants, and some tenants of housing associations, the legal right to buy their homes.

The main rights are:

The right to buy the home you live in

The right to buy jointly with other members of your family who live with you

The right to have a discount off the open market value of your home of between 32% after two years and 60% after 30 years depending on how long you have been a tenant

The right to a mortgage from your landlord, or, if you are a Housing Association tenant, from the Housing Corporation

If you don't qualify for a big enough mortgage to enable you to buy outright immediately, the choice of

- buying your home at a fixed price within two years
or
- part buying and part renting (called 'Shared Ownership')

This booklet aims to tell you about:

	Pages
● the costs of buying	2-9
● who has the right to buy	10-11
● the discount rules	12-13
● opportunities if you can't afford to buy at once	14-15
● buying a lease and service charges	16-17
● re-selling later on	18
● delays or problems with the terms of sale	19

If you decide to put in an application to buy there is a **step-by-step guide** to the stages of the sales process on pages 20-25.



The costs of buying

Do I need a loan?

Unless you want to buy your home outright using cash or savings, you will need a loan, usually called a mortgage, to enable you to buy. You have to repay the loan plus interest on a regular basis, usually monthly. You would normally have 25 years in which to repay the loan, but mortgages can be for much shorter periods. When you sell your house, you use the money you receive to pay off any of your mortgage loan which remains.

How much would I have to borrow?

The amount you need to borrow depends on:

- the full value of your house;
- the discount off the value to which you are entitled for the years you have been a tenant;
- any savings or cash you can put towards the purchase.



Table 1 below helps you to find the **actual purchase price to you** after taking off the discount. First find in the top line the nearest figure to the full value of your home: in the **column** below is the figure you want. Use the **line** nearest the time you have been a tenant. This also shows the percentage discount you can get.

For example, if the full value of your house is £19,500, use the column headed £20,000. If your tenancy has lasted say, 20 years, you will get a 50% discount and the price to you will be around £10,000.

Table 1: Actual purchase price to you

If you are entitled to a discount of:	Full value of house or flat:			
	£10,000	£15,000	£20,000	£25,000
32% (2 years' tenancy)	£6,800	£10,200	£13,600	£17,000
35% (5 years' tenancy)	£6,500	£9,750	£13,000	£16,250
40% (10 years' tenancy)	£6,000	£9,000	£12,000	£15,000
45% (15 years' tenancy)	£5,500	£8,250	£11,000	£13,750
50% (20 years' tenancy)	£5,000	£7,500	£10,000	£12,500
55% (25 years' tenancy)	£4,500	£6,750	£9,000	£11,250
60% (30 years' tenancy or more)	£4,000	£6,000	£8,000	£10,000

Note: see pages 12-13 for periods you can claim towards your discount and the cost floor rule which could affect it.

Using the price to you from Table 1, take away the amount of cash you can pay. The remainder is the sum you will need to borrow.



How much would mortgage payments be?

Using the sum you need to borrow, find out from Table 2 below how much per week the mortgage repayments will be.

First find in the top line the figure nearest to the loan you will need: the weekly repayment is in the **column** below, on the **line** opposite the number of years to be taken to pay off the loan. For example, if you need to borrow £10,000 over 20 years the weekly repayments will be about £20.90.

Table 2: Mortgage repayments per week

Period of loan	Weekly mortgage repayments where the amount being borrowed is:				
	£6,000	£8,000	£10,000	£12,000	£14,000
10 years	£17.90	£23.85	£29.80	£35.75	£41.70
15 years	£14.20	£18.95	£23.70	£28.45	£33.20
20 years	£12.55	£16.75	£20.90	£25.10	£29.30
25 years	£11.65	£15.55	£19.40	£23.30	£27.20

The figures in this table show how much you will pay each week **after deduction of tax relief** (at the standard rate of 30%). Nearly all borrowers are given this automatically, whether or not they pay tax. The figures are based on a rate of interest of 12¾% which is what some of the larger building societies were charging in August 1984.

Remember that mortgage interest rates **can go up or down**.

For example, on a £10,000 loan for 25 years, if interest rates go up or down by 1% the amount payable would change by about £1 per week.

What other regular costs result from buying?

First you must pay **rates** to the council. But remember you already pay rates as a tenant though they are usually collected with the rent. The same is true of **water rates**. So to compare the weekly costs of buying with renting you must take off from your weekly rent payment any part that is for rates and water rates.

An example may help: say your weekly rent is £21.45 (including rates payment of £5.50 and water rates of £1.20). Then your **net rent** is £14.75 (£21.45 less £5.50 less £1.20). This **net rent** figure is the one to compare with your after-tax-relief mortgage repayment (see Table 2 opposite).

There are other costs which owners must bear. If you have a mortgage you will have to **insure your house** against damage by fire, flood and so on for the full cost of rebuilding it. Even if you buy without a mortgage you ought to have such insurance. At present (1984) costs are about £1.25 to £1.50 for each £1,000 of cover; so, for an amount of £20,000, you would pay £25.00 to £30.00 a year.

Then there is the cost of **repair and maintenance**. How much you need to spend each year will depend on the age of the house, the way it has been built, how it has been maintained in the past and so on. You will want to think about repainting at regular intervals. It would be wise to budget for at least £200 per year (£4 per week) for repair and maintenance and it could be more.

On top of this you may want to spend money on **improvements** of various kinds. This is entirely up to you.



Comparing buying with renting

Here is just **one example** of how all the weekly costs of renting and buying might compare. (There are some costs of buying you only have to pay once. These are explained on pages 8 and 9):

Weekly Costs

	Buying		Renting
Mortgage*	£19.40	Net rent	£14.75
Rates	£5.50	Rates	£5.50
Water rates	£1.20	Water rates	£1.20
Insurance	£0.60		
Repairs & Maintenance	£4.00		
Total	£30.70	Total	£21.45

*For a £10,000 loan over 25 years at a 12¾% interest rate.



Are there special costs for owners of flats and maisonettes?

Yes. If you live in a flat or maisonette you buy a long lease. Under a lease, there are annual payments to be made called 'service charges'. These are explained on page 16.

Service charges vary considerably. To find out how much yours could be, you might be able to ask someone in your block who has bought already. Otherwise, when you put in a claim to buy, then the landlord **must** inform you of the estimated service charge with your section 10 notice (see page 21).

Can I get a mortgage from the council?

Yes, if you are a council tenant you have a right to a mortgage from the council. (If you are a housing association tenant the Housing Corporation must give you a mortgage). But you will sometimes **pay more** if you borrow from the council rather than from a building society. Go to a building society or to a bank to find out the details and whether they can help you.

What is the most I can borrow?

This will depend on your income and that of any others who join in the purchase (see page 10). Your landlord (or the Housing Corporation) normally must lend you 2½ times your income, but less if you are over 60. Building societies and banks have similar rules. They may be ready to go above 2½ times your income but may be less willing to lend if you are retired or approaching retirement.

Can I get a 100% loan?

Depending on your income your landlord or the Housing Corporation must lend you 100% of the purchase price. Building societies and banks can lend you 100% but may prefer you to put in some money of your own, say 5% or 10%.

What happens if I die before the loan is repaid?

It is a very good idea to take out a mortgage protection assurance policy. This means that if the main earner in the family dies before the mortgage is fully repaid, the debt is paid in full. The yearly premium for a £10,000 loan would be about £25, depending on your age.

What happens if I cannot keep up mortgage payments?

If you cannot keep up the payments because of sickness or unemployment, you can ask the building society or the council to help. They may agree to extend the length of the loan period, perhaps for a time, and so enable you to make lower payments. If, after buying, your circumstances change and you have to claim supplementary benefit, the Department of Health and Social Security will meet the interest part of your mortgage repayments (the major part of repayments in the early years of a loan), unless you have substantial savings.



If you cannot keep up the payments over a long period, even with the help mentioned, then, just as with non-payment of rent, the building society or the council is able to get possession of your property, as a result of a court order. In practice, most people are able to keep up their payments.

Remember too that according to your income and family needs (whether you are in work or not) you can get **help with the rates**. This is part of the Housing Benefit Scheme run by the council. It is just as much for owners as for tenants.

What are the once and for all costs of buying?

- When a sale is completed you must pay **Land Registry** fees: if the price you pay for your home is £10,000, these would be less than £25 (1984). **Stamp duty** is only payable if the price you pay is more than £30,000. It affects very few council house sales.

If you take a mortgage loan you will have to pay for the cost of providing it. The **legal costs of a building society mortgage loan** of £10,000 will be about £60 (1984). You will also have to pay them a **valuation fee**, which might be about £40. The council can help you with these costs. If the council or Housing Corporation provides the mortgage, there is a limit to the amount you can be charged, currently £50 (1984). That is the only fee your landlord can pass on.



- You are recommended to use a **solicitor** to handle the **conveyancing** of your house or flat (see page 23). Fees vary but typically might be around £120 if you pay £10,000 for your home.
- A **survey** of your own is advisable (see page 24). **Survey fees** vary also. They start at about £75 but may be higher particularly if special problems need investigation.

Who has the right to buy?

Most tenants of:

- district councils
- London boroughs
- new town development corporations

The tenants of some housing associations

Some county council tenants

The main requirements are:

you must rent your home from one of the bodies listed under the heading 'Right to Buy Landlords' on page 26;

you must have spent a total of **at least two years** as a tenant of your present landlord, or of another Right to Buy Landlord, or of one of the public bodies listed on page 27, or as a member of the regular armed forces occupying service accommodation;

the house or flat you rent must be a separate dwelling and you must occupy it as your only or principal home.

Can members of my family buy with me?

Yes. Anyone who is a **joint tenant** can buy with you. Also up to three members of your family can buy jointly with you as 'sharers' even if they are not joint tenants. Your husband or wife may buy jointly as 'sharers' if the property is their only or principal home. Other family members may do so as 'sharers' if the property is their only or principal home **and** they have lived with you for the last 12 months (your landlord may, however, accept a shorter period).

Are there any exceptions to the right to buy?

Yes. The main exceptions are:

- 'sheltered' housing for the elderly, the physically disabled, the mentally ill and the mentally handicapped;
- dwellings which are particularly suitable for occupation by the elderly, and which when the letting was made were let to be occupied by someone of pensionable age or by a disabled person (the Secretary of State must agree that the dwelling comes into this category; you will have a chance to give your views to the Secretary of State before any decision is made);

● housing for the physically disabled which is purpose-built or which has been very substantially adapted;

- dwellings which are being used as temporary housing accommodation pending redevelopment by the landlord;



- some – but not all – lettings to people who are employees of their landlord.

Full details of **all** the exceptions are given on pages 28 and 29.

I am the tenant of a charitable housing association. Do I have the right to buy?

No. But if your present home was publicly funded, you may be eligible for a discount in cash similar to that available under the right to buy, to help you move by purchasing another house or flat on the open market. You should ask your landlord or the Housing Corporation for full details.

The discount rules

You can get a discount of up to 60% off the market value of your home. You start with a 32% discount after two years. You then add 1% a year for each additional year up to 30 years which you have spent as a tenant of your present landlord, or as a tenant of another **Right to Buy Landlord**, see page 26, or of any of the **public bodies** listed on page 27. You can also count any years spent in service accommodation as a member of the **regular armed forces**.

The total number of years which you can claim don't have to be in the same house or flat, or with the same landlord. Nor need they be continuous.



If you are buying jointly with your husband or wife or someone else, you can claim for discount for whichever one of you has the longest periods of tenancy. If you are widowed or divorced, you will normally be able to count years when you were married to a tenant, even if you weren't the tenant yourself. More details are given in the form RTB1 which you will have to fill in when you apply to buy. You can ask for a copy at any time if you want to find out more.

The cost floor

There is one important rule which may apply if your home was built or has been renovated since 31 March 1974. This rule (which is known as the cost floor) is that your discount cannot reduce the price at which you can buy your home to an amount which is less than the actual costs which your landlord has incurred in building, buying or renovating it, provided those costs amount to more than £5,000. For example, if your home was built three years ago at a cost of £18,000, then the purchase price will not normally be below that figure however much your discount. But the price can never be more than the current market value even if the cost is higher.

Discount cannot be more than £25,000.



Opportunities if you can't afford to buy at once

When you receive your section 10 notice from your landlord (see page 21), you may find that the price is more than you can afford at the moment. You can withdraw your application to buy at this stage, but there are two other options which you can consider.

Deferring completion

First, you may be able to **delay completing the purchase for up to two years** after the date on which you first applied to buy. This is called 'deferring' completion. If you defer completion, the price and terms of sale will not change over the two-year period.

Shared ownership

Second, you may be able to buy a share in your home, so that you **part rent, part buy** it. This is called 'shared ownership' and means paying, say, half the purchase price now and perhaps buying the rest later and paying half the normal rent until then. You can find out more about this scheme from the Department of the Environment booklet *Shared Ownership*, available from your landlord, a Citizens Advice Bureau or one of the addresses on the back cover.



How do I defer completion or buy on shared ownership terms?

You have the right to defer completion or buy on shared ownership terms only if your income is not sufficient to entitle you to a mortgage from your landlord which will enable you to buy outright. So you must first fill in the mortgage application form (RTB 4) – which will have been sent to you with your section 10 notice – and return it to your landlord. He will then tell you the amount of the mortgage to which you are entitled. If this is **less** than the purchase price stated in your section 10 notice, then you have the right to defer completion and buy on shared ownership terms.

To secure these rights, you must then pay a deposit of £100. This must be paid within three months of receiving your landlord's response to your mortgage application. Once you have done that, you can buy outright at any time up to two years after you applied to buy. Or you can apply to your landlord to buy on shared ownership terms.

Your £100 deposit will count towards the purchase price if you later go ahead and buy. Otherwise, it will be returnable in full.

Buying a lease and service charges

I live in a flat/maisonette. What special provisions apply?

If you live in a flat or maisonette, you have a right to buy a **long lease** rather than the freehold. This means that you buy rights over your home for a limited period (called a 'term') rather than for ever. But the term of the lease will normally be for a period of about 120 years; and you and your successors can sell the lease and move elsewhere at any time within that term.

Repairs, maintenance etc and service charges

Blocks of flats and maisonettes have various common parts such as staircases, passage ways, lifts and, perhaps, heating systems, and they share the same roof and foundations. And there are usually services provided – lighting, caretaking etc – which are used in common by all the residents in the block.

Under the terms of your lease, your landlord will normally be responsible for the maintenance, repair and insurance of common parts, and for the provision of services. At the same time, the lease will make you – as the owner of an individual flat – responsible for your fair share of your landlord's costs.

Your contribution to these costs is called the **service charge**. As well as ordinary running costs (such as routine maintenance, caretaking, cleaning etc), a landlord may sometimes spend a larger sum **repairing**, say the roof, the boiler or the lifts. Your share of these costs will be included in the **annual service charge bill**.

However, a lease does not normally allow a landlord to make **improvements** to a block of flats and to charge for them unless the leaseholder agrees.

How much will my service charge be?

Service charges vary considerably, so it is not possible to give a general answer. However, if you decide you want to buy, your landlord is obliged to give you an estimate of your annual service charge bill in your section 10 notice (see page 21).

What if I think the charge is too high?

If you are unhappy about the proposed level of service charges before you buy, you may be able to show that the terms of your lease are unreasonable. In the end the county court can rule on

such disputes. As a flat owner once you have bought, you have certain legal protections against unreasonable charges. These are described in the Department of the Environment booklet *Service Charges in Flats*, available from the addresses on the back cover.

Paying for major structural repairs

There may also be structural defects which affect your flat or the block in which it is situated. You will have to pay a contribution towards the costs of putting these right, provided you have been told of the defects before you buy. Your landlord's section 10 notice must inform you of them and give an estimate of the cost of putting them right. Your landlord is **not** allowed to charge you for any work in putting right structural defects within ten years unless he has informed you of them in the section 10 notice.

Service charges for houses

Occasionally landlords may impose service charges on houses which are sold freehold. This will usually be because there are some facilities such as paths or greens which are of special benefit to the freeholder (as opposed to the general public) and which he is given a right to use in return for a contribution to their upkeep. A requirement to pay for such facilities must be reasonable in the circumstances. It is often not easy to establish what is reasonable. If you are unhappy this is a matter to be sorted out **before you buy** (see page 23). Once you have bought you have a legal right to challenge the reasonableness of a service charge, to get information on the cost of providing the services on which it is based and to inspect the accounts and receipts relating to it. (These rights are set out in Schedule 4 to the Housing and Building Control Act 1984).

I have been offered the lease of a house. Can't I buy the freehold?

If you live in a house, you will normally have the right to buy the freehold, rather than a lease.

But there are exceptions. If your landlord only has a lease of the house, he is not able to sell you the freehold. But if the term of **his** lease has at least 21 years to run, you will have a right to buy a sub-lease from him.

Many of those who buy the lease of a **house** can subsequently go on to buy the freehold. The Department of the Environment booklet *Leasehold Reform* explains how you do this. It is available from any of the addresses on the back cover.

Re-selling later on

You may sell your home whenever you like. But if you re-sell within five years of your purchase you will have to repay some of your discount. This works on a sliding scale so that if you re-sell in the first year after purchase, you repay 100% of your discount; if you re-sell in the second year after purchase you repay 80%; in the third year, 60%; in the fourth year, 40% and in the fifth year, 20%. After five years you can re-sell without any repayment of discount at all.

Generally you can re-sell to anyone you like.

Are there special rules in rural areas?

Yes. If your home is in a special rural area, like a National Park or an officially designated Area of Outstanding Natural Beauty, your landlord may at the time of your purchase impose a condition requiring you to sell only to someone who has been living or working in a specified region. Or he may impose a condition requiring you to offer your house or flat back to him if you want to re-sell within ten years of buying. If this happened, however, your former landlord would have to pay you the full current market value of your home at the time you re-sold (less any discount due to be repaid).



Delays or problems with the terms of sale

Most sales go through quickly.

But sometimes tenants do experience difficulty or delay. You should take up any problem with your landlord and try to get a satisfactory answer.

If that does not work you can ask the Citizens Advice Bureau or a solicitor about your rights.

You can get help from the Department of the Environment in England or the Welsh Office in Wales (addresses and phone numbers on the back cover). The Secretary of State can:

- find out how sales are progressing;
- help with advice or legal cases where difficult issues are in dispute;
- direct the removal of covenants and conditions of sale which don't conform with the law;
- take over sales.

If you can't sort out your problems with your landlord or with local advice, please contact the Department of the Environment or the Welsh Office.

YOUR RIGHT TO BUY IS A LEGAL RIGHT GIVEN TO YOU BY PARLIAMENT.

WHETHER YOU USE YOUR RIGHT IS UP TO YOU.

BUYING YOUR HOME IS A BIG DECISION.

THIS BOOKLET TRIES TO GIVE YOU THE FACTS YOU NEED.

If you want to talk things over you could ask a neighbour who has bought, or a local building society or Citizens Advice Bureau may be able to help.

A step-by-step guide to buying

If you decide to put in an application you may find this part of this booklet useful to refer to as you reach the various stages in the sales process.

Step 1 – Applying to Buy

Your first step is to ask your landlord for the Right to Buy Claim Form (form RTB1) which he is obliged to supply to you. If you have any difficulty in getting hold of a claim form, write to the Department of the Environment or the Welsh Office (addresses on the back cover).

Fill in the form carefully. It is the basis on which your right to buy will be established and your discount calculated. Return it to your landlord. As it is an important legal document, you are advised to use recorded delivery or to deliver it by hand and get a receipt. You should **keep a copy** of the completed form for yourself.



Step 2 – Your Landlord's Response Notice

The next step is for your landlord to send you a notice (form RTB2) telling you whether or not you have the right to buy. You should receive this within four weeks of your application, or within eight weeks if you have not been a tenant of your current landlord for the last two years.

If your landlord denies your right to buy, he must tell you why. You may be one of the exceptions listed on pages 28 and 29. If you have any doubt about why your landlord has denied the right to buy, you should ask for a further explanation. If you do not agree with his explanation, you may want to consult a Citizens Advice



Bureau or a solicitor; or you can write to the Department of the Environment or the Welsh Office (addresses on the back cover).

Step 3 – Your Landlord's Section 10 Notice

If your landlord has admitted your right to buy, his next step is to send you a further notice (the 'section 10' notice) informing you of the price you will have to pay and the terms and conditions attaching to the sale. He must send this within a further eight weeks if your home is a house and you are buying it freehold, or within 12 weeks if your home is a flat or house of which you are buying a lease. This notice is an important document and you should study it very carefully.

It will tell you five main things:

- it will **describe the property** which you are entitled to buy. This will be your house or flat, and will normally include any land (such as a garden or garage) which goes with your home;
- it will tell you the **price** at which, in your landlord's view, you are entitled to buy your home. In calculating the price, your landlord must estimate the market value of your home, and then deduct any discount (see page 12) to which you are entitled. This deduction may be limited by the cost floor (see page 13). If that is so, this notice will also tell you the cost floor;
- it will state any yearly **service charge** which you will have to pay once you have completed your purchase (see page 16). If you live in a house, there may well be no service charge. In any event, this notice must give you an estimate of the charge you are likely to have to pay, and it must tell you how that charge is made up;

- it will contain any other **terms and conditions** which your landlord thinks should be attached to the sale. These may be set out in the form of a draft of the legal document you will have to sign (known as a transfer or conveyance in the case of a house, or as a lease in the case of a flat). Or they may be set out more briefly as part of the notice or on a separate sheet;

- **if you live in a flat**, it may tell you if there are **structural defects** affecting your flat or the block in which it is situated. You will have to contribute to the cost of putting these right after you have bought (see also page 17). This notice will give you an estimate of what you are likely to have to pay.

(Note. If you live in a **house**, you cannot rely on your landlord to tell you about any structural defects although he may be able to do so. It is your responsibility to find out about them (see step 5 on page 24). The condition of your **house** will be your responsibility after you have bought.)

Having studied this notice carefully, it may be that you are not happy with the price or terms and conditions proposed. You should pursue any queries as explained below.

Appeal to District Valuer

If you think that your landlord's view of the value of your home is too high, you have a right to appeal to the District Valuer for an independent valuation. You must do so within three months of receiving the section 10 notice.

If you want to appeal, you should write to your landlord asking for a *determination of value under section 11 of the Housing Act 1980*.

He will then ask the District Valuer for an independent valuation. The District Valuer will wish to inspect your home, and you will have an opportunity to make your views known to him direct. His decision will be final, even if it is higher than the valuation first suggested by your landlord.



Other queries about terms of sale

If you want to query any other matter proposed in the notice (your discount entitlement, the cost floor, the service charge, any conditions of sale, the definition of your boundaries etc), you should approach your landlord to discuss the problem with him. If you and your landlord continue to disagree, you have a right under section 86 of the Housing Act 1980 to go to the county court for a ruling. But this can be expensive, and you should get legal advice before doing so. You may also approach the Department of the Environment or the Welsh Office for advice (see page 19).

Getting legal advice

You will see that there are quite a lot of choices open to you at this stage, and that the information contained in your section 10 notice may not be straightforward. You should seriously consider seeking legal advice at this stage, particularly if you have worries about the terms of sale. If you don't know a solicitor, you might ask your landlord, your building society or your bank to recommend one. Alternatively your local reference library should have a list of the solicitors in your area, with details of the type of work they are experienced in. It is worth asking for an estimate before engaging a solicitor.

Step 4 – Getting a Mortgage

When you have considered your section 10 notice, you will be able to decide whether to go ahead to buy your home. If you do want to go ahead, you will need to consider how to raise the money. A few people have the money ready in a bank or building society or make private arrangements with a friend or relative for a loan. If that is your position, you should inform your landlord that you are ready to proceed with the purchase.

But most people need to raise a mortgage to pay for their purchase. You can **either** apply to a building society or bank for a mortgage **or** you can apply to your landlord (see page 7).

If you decide to go to your landlord for a mortgage, you must complete and return to your landlord (or, if you are a housing association tenant, to the Housing Corporation) form RTB4. You will have received a copy of this with your section 10 notice. You must return this form within three months of receiving the section 10 notice, unless you have applied for an independent valuation (see opposite). In that case, you must apply for a mortgage within three months of receiving the revised valuation.

Step 5 – Getting a Survey

You do not have to get a survey, but it is recommended. A surveyor will give expert advice on the condition of your home. You are particularly recommended to seek a surveyor's advice if your home is of non-traditional construction.

If you decide to get a survey, you should do so after you have received your section 10 notice and at the same time as you are making enquiries about a mortgage. Your landlord, building society, bank or solicitor may be able to recommend a surveyor to you. Again, it is worth getting an estimate before engaging a surveyor.



Step 6 – Completing Your Purchase

If you are happy with the terms of sale proposed by your landlord, and you have made arrangements for raising the money, you are ready to proceed with your purchase. You should inform your landlord that you are ready to go ahead. You should look to your solicitor for advice on completing the legal documents and making the payment. It may take a couple of months before you become the owner of your home.



Am I obliged to complete the purchase within a certain time?

No. You can take all the time you need to get a survey, to get legal advice, and to discuss the terms of sale with your landlord.

You should aim to let your landlord know as soon as you are ready to go ahead with the purchase. If he hears nothing from you for a long time, he may serve on you a warning notice requiring you **either** to complete the purchase within eight weeks **or** to let him know in writing if there are terms and conditions proposed with which you do not agree. But such a notice cannot be served on you until at least nine months after you receive your section 10 notice.

If you do not respond to this warning notice, your landlord may serve on you a second notice requiring you to complete. If you do not comply with this, your application will be deemed to be withdrawn.

Right to Buy Landlords

To have the right to buy your home you must be currently a tenant of one of the following bodies in England and Wales:

- A district council;
- A county council;
- A London borough council;
- The Common Council of the City of London;
- The Greater London Council;
- The Council of the Isles of Scilly;

- A new town or urban development corporation;
- The New Towns Commission;
- The Development Board for Rural Wales;

A housing association if it is registered with the Housing Corporation and if **it is not** –

- a charity;
- an association which has not received public subsidy;
- a co-ownership; or
- a “fully mutual” co-operative;

The Housing Corporation.

Other public bodies

In working out whether you qualify to buy, and the amount of discount to which you are entitled, you may count any periods of tenancy with one of the bodies listed opposite **plus** any periods of tenancy with one of the bodies listed below:

Local authorities in Scotland and Northern Ireland
Registered housing associations (but not co-ownership or fully mutual co-operative societies)

Area electricity boards	Sports Council
Fire authorities	Trinity House
Government departments	United Kingdom Atomic Energy Authority
Internal drainage boards	
Parish councils	Community councils in Wales
Passenger transport executives	National Library of Wales
Police authorities	National Museum of Wales
Water authorities	Sports Council for Wales
	Welsh Development Agency
Agricultural and Food Research Council	Commissioners of Northern Lighthouses
British Airports Authority	Countryside Commission for Scotland
British Broadcasting Corporation	Highlands and Islands Development Board
British Gas Corporation	North of Scotland Hydro-Electric Board
British Railways Board	Scottish Special Housing Association
British Steel Corporation	Scottish Sports Council
British Waterways Board	South of Scotland Electricity Board
Central Electricity Generating Board	Education and Library boards in Northern Ireland
Civil Aviation Authority	Fire Authority for Northern Ireland
Electricity Council	Northern Ireland Electricity Service
Lake District Special Planning Board	Northern Ireland Housing Executive
London Regional Transport	Northern Ireland Transport Holding Company
Medical Research Council	Police Authority for Northern Ireland
National Bus Company	
National Coal Board	and any predecessor of these landlords
Nature Conservancy Council	
Natural Environment Research Council	
Peak Park Joint Planning Board	
Post Office	
Science and Engineering Research Council	

The following types of dwelling and tenancy are excluded from right to buy

1. 'Sheltered' housing for the elderly, the physically disabled, the mentally ill and the mentally handicapped.
2. Dwellings which are particularly suitable for occupation by the elderly, and which have been let either to people of pensionable age, or to the disabled.
A landlord must seek the Secretary of State's agreement that a dwelling comes into this category; you will have a chance to give your views before a decision is made.
3. Housing for the physically disabled which is purpose built or which has been adapted by the provision of 7.5 square metres of extra floor space, an extra bathroom or shower room or the installation of a vertical lift (ie not a chair lift or stair lift).
4. Houses and flats on land which has been acquired for development, and which are being used as temporary housing accommodation pending development.
5. The tenancies of employees who are required to occupy their homes under their contract of employment for the better performance of their duties.
6. The tenancies of employees whose home is situated within the boundaries of a school, a social service home, another type of operational building, or a cemetery.
7. The tenancy of a member of a police force whose home has been provided for him free from rent and rates.
8. The tenancy of a fire authority employee who is required to live in close proximity to the station at which he works and whose home has been provided by his employer.
- *9. The tenancy of a dwelling which is normally let to employees on terms described in paragraphs 5, 7 and 8 above, but which is let otherwise on a temporary basis. This exclusion ceases to apply after three years if the tenant is still living there.
10. Dwellings let as part of business or agricultural premises (for example public houses, farms, shops).

Dwellings which the landlord has leased from someone else and which have to be given up empty when the owner wants them.

12. Almshouses.
13. Dwellings which are let on a co-ownership or, in some cases, co-operative basis where the landlord is a registered housing association.
- *14. Tenancies granted to students to enable them to follow certain full-time courses at a university or college. This exclusion ceases to apply if the tenancy continues for more than six months after the tenant stops attending such a course.
- *15. The tenancies of people moving into the area from another district to take up a job and given a home temporarily while they seek a permanent home. This exclusion ceases to apply after one year if the tenant is still living there.
16. Tenancies granted to homeless people while enquiries are made by the local authority about their rights under the Housing (Homeless Persons) Act 1977. This exclusion ceases to apply one year after the local authority's decision under the Housing (Homeless Persons) Act.
17. The tenancies of people who were squatters and have since been given a licence to occupy a dwelling.
18. Long fixed-term leases (of over 21 years).
19. Temporary lettings to people who were not secure tenants in their previous homes which are being improved or repaired.

*For these exclusions to apply, the tenant must be notified before the start of the tenancy.

Important: This booklet is not a statement of the law. If you want to know about your rights, consult a Citizens Advice Bureau or a solicitor. Help with the cost of legal advice may be available under the Legal Aid Scheme. If you are in dispute with your landlord about buying your home the Department of the Environment (or the Welsh Office if you live in Wales) may be able to help you.

Department of the Environment Regional Offices

Northern

Wellbar House, Gallowgate, Newcastle upon Tyne NE1 4TD.

Tel: 0632 327575

North West

Sunley Building, Piccadilly Plaza, Manchester M1 4BE.

Tel: 061-832 9111

Merseyside Task Force

Graeme House, Derby Square, Liverpool L2 7SU.

Tel: 051-227 4111

Yorkshire and Humberside

City House, New Station Street, Leeds LS1 4JH.

Tel: 0532 438232

West Midlands

Five Ways Tower, Frederick Road, Edgbaston, Birmingham B15 1SJ.

Tel: 021-643 8191

East Midlands

Cranbrook House, Cranbrook Street, Nottingham NG1 1EY.

Tel: 0602 476121

Eastern

Charles House, 375 Kensington High Street, London W14 8QH.

Tel: 01-603 3444

South West

Tollgate House, Houlton Street, Bristol BS2 9DJ.

Tel: 0272 218811

South East

Charles House, 375 Kensington High Street, London W14 8QH.

Tel: 01-603 3444

Greater London

GLH Division, 2 Marsham Street, London SW1P 3EB.

Tel: 01-212 4846

Welsh Office

Housing Division, Crown Offices, Cathays Park, Cardiff CF1 3NQ.

Tel: 0222 824718

Housing Corporation

149 Tottenham Court Road, London W1P 0BN.

Tel: 01-387 9466