

Frequently asked questions...

What is a tenancy agreement?

When you become a Rent to Buy tenant you sign a tenancy agreement which is a legal document that sets out what are our landlord responsibilities and what your responsibilities as the tenant. By signing the tenancy agreement, you are only committing to rent the property in accordance with the tenancy terms. You are not committing to buy the property and we are not committing to sell.

How long is the tenancy agreement?

A tenancy agreement with us under the Rent to Buy initiative will be 12 months. This doesn't mean you have to move after 12 months though. If you pay your rent, meet the terms of your tenancy agreement and want to stay living in the property, we'll most likely allow your tenancy to roll on.

How much is my rent and how do I pay my rent?

The rent is detailed in the Tenancy Agreement. The rent is calculated as 80% of the market rent for the property, which is inclusive of any service charges. Rent to Buy tenants are expected to pay their rent on the 1st of each month, through Direct Debit.

If you are experiencing financial difficulties or you anticipate your direct debit may fail, please contact us urgently to discuss this.

Remember – If you don't keep up rent payments then you may lose your home. We will also not sell to you if you are in rent arrears.

Who will carry out repairs to my property?

As a tenant you're expected to look after your home, but you can report repairs to us as your landlord online or over the phone. Different repairs will be dealt with in different timescales depending on seriousness and urgency. Details of our repair timescales are detailed on our website.

Any damage caused to the property or any shared areas, by either your household or your visitors, will be recharged at the time or be taken from your deposit in accordance with the Deposit Protection Scheme conditions. This will also be the case if you purchase.

Remember this is just a guide, your tenancy agreement will explain yours and our responsibilities in more detail.

What are defects?

There is a defects period within the first 12 months after the property was built, during this time we will seek to arrange for the builder to attend to any problems relating to the construction or builder's work. At the end of the 12 month defect period, we will visit your property to ensure that all defective items have been rectified and confirm you are happy for us to sign off the property.

Our Rent to Buy homes will also benefit from a new home warranty that covers any major problems. The warranty will normally last a minimum of ten years after the property was built.

Can I carry out any improvements or alterations to my property?

Your tenancy agreement will stipulate that you must not carry out any improvements or alterations to your home without our prior written consent, this includes internally or externally.

Can I have pets?

Your tenancy agreement will stipulate that you need written consent from us to keep a pet. If we allow you to keep a pet then you must ensure that it does not cause nuisance to your neighbours.

Can I sublet my property?

Rent to Buy properties cannot be sublet and are for the named tenant(s) and any permitted occupants only, this is a condition of your tenancy agreement. If you know you have to be away from your property for an extended period of time, please contact the Leasehold & Sales Team to discuss your circumstances.

When can I buy?

We can't sell the property in the first five-years since it was built. This is a condition of the funding we've received from the government. 5-years after the property was built, the Rent to Buy tenant can approach us about purchasing or if we decide to sell, the Rent to Buy tenant will be given the first option to buy.

What happens if after five-years of renting, I still can't buy?

If you still can't buy after renting for a long time and it is five years after the property was built, we'll explore different options for you. If you've paid your rent and conducted your tenancy in the right way, it is possible we'll continue to let the property to you on the same arrangement as before.

Can I buy through shared ownership?

In some circumstances we may be able to offer shared ownership, including before the property is 5-years old. We have no obligation to offer shared ownership and can't guarantee that this will be an option available on all Rent to Buy homes. Shared ownership will only ever be made available to people who satisfy the eligibility criteria for shared ownership. If we are able to offer shared ownership then the price will be based on the market value of the property applied to the percentage share being purchased.

Ending my tenancy

When giving notice to end your tenancy we would normally ask for one calendar months' notice, this will be outlined in your tenancy agreement. We will refund your deposit once a tenancy inspection has taken place and we are satisfied with the condition of the property after you have vacated.

Unless you buy your home under the terms of this scheme, this tenancy will not provide you with a permanent home.