



improving housing through partnership

Admitting Your Application for Social Homebuy (Initial Qualification)

IMPORTANT: Your application may be delayed if you are not aware of the information contained in this document.

The Home Ownership Unit will ensure that each and every claim for the Social Homebuy is processed according to our procedures and policies and will take every appropriate action to stop any application which contradicts them.

Once we have received your completed application, your claim will be assessed. We will then either admit or deny your claim. In general, your claim will be admitted if:

- Your total tenancy time with a qualifying social landlord is at least two years if your current tenancy started before 18th January 2005 or at least five years otherwise.
- At least one of the tenants of the property is applying to purchase.
- All the tenants have completed and signed the application form, **whether they wish to purchase or not.**
- Your home does not fall under an exemption category.
- Your tenancy is considered to be secure (i.e. you have not breached the terms of any possession order served on you) at the date we receive your claim and throughout the processing of your application*.
- You do not have a current claim for housing benefit or full council tax benefit.

Your application will be denied if you cannot fulfil all of these criteria.

** Please note, if you have ever breached a possession order and have not had the order set aside by the court or your tenancy reinstated (and paid off any associated court costs) that your tenancy will not be considered secure even if your rent account is in credit when you submit the application form. You should contact your Area Housing Office for advice on the status of your tenancy and seek legal advice regarding the setting aside of the order or the reinstatement of your tenancy.*

We undertake certain procedures to ensure that tenants and any of their family members who wish to purchase their homes are protected from people who may make a fraudulent claim on their behalf. We may therefore ask you to provide documentation in person proving your identity and/or residence in the property. It will help us to process your application much more quickly if you provide this documentation when you submit your application form. If you do not provide it with your application form we will send you a letter requesting this documentation. If you still have not provided it by the expiry of a second reminder, your claim may be withdrawn.

Tenants

- You must provide a copy of your tenancy agreement.
- Photographic passport or full photo card driving licence.

If you are applying with a family member (i.e. someone who is not on your tenancy agreement), you will need to provide the following:

- Your current Council Tax demand*.
- Your marriage certificate (if applicable).

**Please note that if you are claiming single person's discount from your Council Tax, all family members who apply with you will be denied in the Social Homebuy application. Your claim may be admitted should you fulfil all the other criteria and provide all the other necessary documentation. However, we will inform our Council Tax department that a family member may be residing with you and you may be liable for repaying some or all of the Council Tax discount you have received.*

If your signature has changed from the time you signed the tenancy agreement, you will need to provide the following which should clearly show your name and the address of the property you wish to purchase:

- Photographic Passport or Full Photo Card Driving Licence.
- Two forms of documentation proving your current residence in the property you wish to purchase from the following list. If you are unable to provide these types of documents, please contact us and we will discuss other documents we will accept as your proof of residence.
 - Bank Statement (not more than three months old and which cannot be a credit card statement).
 - Utility Bill (not more than three months old and which cannot be a mobile telephone bill).

If your name has changed from the time you signed the tenancy agreement, you will need to provide a copy of the following which should clearly show either your former or current name and the address of the property you wish to purchase:

- Copy of document certifying your legal name change (e.g. marriage certificate).
- Photographic Passport or Full Photo Card Driving Licence.
- Two forms of documentation proving your current residence in the property you wish to purchase from the following list. If you are unable to provide these types of documents, please contact us and we will discuss other documents we will accept as your proof of residence.
 - Bank Statement (not more than three months old and which cannot be a credit card statement).
 - Utility Bill (not more than three months old and which cannot be a mobile telephone bill).

You will need to have at least two years' tenancy with the London Borough of Islington (if your current tenancy commenced before 18th January 2005) or five years tenancy with the London Borough of Islington (if your current tenancy commenced on or after 18th January 2005), but have had a former tenancy with another social landlord, you will need to provide a copy of the following:

- ❑ Copies of your former tenancy agreement/s.
- ❑ Or details of former social landlords

Family Members

You are considered to be a family member if your name is **not** on the tenancy agreement. Family members who wish to participate in the purchase of the property are **always** required to provide documentation proving their identity, current residence and residence for at least 12 months in the property they wish to purchase. Please note that if you are legally married to one of the tenants wishing to purchase, you will only have to prove **current** occupancy in the property as long as you or the tenant you are married to has provided a marriage certificate.

You will not be able to participate in the purchase of the property if you cannot provide sufficient or acceptable documentation. The application may still go ahead in the name of the tenant/s even if your claim is denied. You may help the other applicants financially if you wish, although if your claim has been denied, your name will not be on any document of ownership if the purchase is completed.

Please provide the following:

- ❑ Marriage certificate (if applicable).
- ❑ Photographic Passport or Full Photo Card Driving Licence.
- ❑ Two forms of documentation proving your **current residence** in the property you wish to purchase from the following list. These should clearly show your name and the address of the property you wish to purchase. If you are unable to provide these types of documents, please contact us and we will discuss other documents we will accept as your proof of residence.
 - Bank Statement (not more than three months old and which cannot be a credit card statement).
 - Utility Bill (not more than three months old and which cannot be a mobile telephone bill).
 - A copy of the electoral register for this year (available from the Town Hall – please call Electoral Services).
- ❑ Two forms of documentation proving at least **two months' residence** in the property you wish to purchase from the following list unless you have provided a marriage certificate. These should clearly show your name and the address of the property you wish to purchase. If you are unable to provide these types of documents, please contact us and we will discuss other documents we will accept as your proof of residence.
 - Bank Statement (at least two months old and which cannot be a credit card statement).
 - Utility Bill (at least two months old and which cannot be a mobile telephone bill).
 - A copy of the electoral register for the last year or before (available from the Town Hall – please call Electoral Services).

Warning to Tenants Applying for Social Homebuy

Tenants who wish to apply for Social Homebuy are issued this warning by Homes for Islington, Home Ownership Unit.

Private companies or agencies may approach council tenants in Islington and charge them for services that will assist in the processing of a Social Homebuy application.

Tenants may contact us using the details below:

**Home Ownership Unit
Right To Buy Team**

50 Isledon Road
London
N7 7LP
Tel: 020 7527 6566