

# Right to Buy information for tenants

## When you can buy your home under the Right to Buy

- You are a secure tenant of Islington Council (non-secure, introductory and demoted tenancies are not eligible for the scheme).
- You occupy the property as your only or main home.
- You have been a public sector tenant (usually a tenant of a council or a housing association) for at least three years. This period does not have to be consecutive and can include your current tenancy and any previous public sector tenancies.
- You have no legal problems with debt, including bankruptcy.
- You have no legal problems with your tenancy, for example you are not subject to a possession order with a fixed date, ground 2 criminal notice order, Right to Buy suspension order, or a demotion order.
- On a joint tenancy, the Right to Buy belongs to all tenants so you can either buy jointly or individually where the other tenants agree to this.

## Reasons why you might not be able to buy the property

- It is leased by the council with 21 years or less remaining on the lease for houses or 50 years or less remaining for flats.
- It is provided as part of your employment, to allow you to be near or at your place of work.
- It is let for the purpose of housing disabled people, elderly people or people with a mental health impairment, and has substantially different features to ordinary homes.
- It is subject to a final demolition notice.

## How to apply

Complete an application form “Notice claiming the Right to Buy” (“RTB1”) and send it to [RightToBuy@islington.gov.uk](mailto:RightToBuy@islington.gov.uk) or to Home Ownership Services, Islington Council, 222 Upper Street, London, N1 1XR.

We will assess your application within four weeks (or eight weeks if we have to contact your previous landlord) and send you an RTB2 form admitting your Right to Buy if you are eligible. We will then value your home and within a further eight weeks (for a house) or 12 weeks (for a flat), we will send you the Landlord’s Offer Notice. This will give you the valuation and the purchase price after discount.

You can cancel your application at any time.

## How the sale price is calculated

The price you will pay for your home is based on the market valuation of your property as at the date of your application. You are then entitled to a discount which is based on a number of factors:

- the discount cash limit, as at the date of your application
- the value of the property
- the number of years you have been a public sector tenant
- whether the property is a house or a flat
- whether you have previously bought a property with a Right to Buy discount
- the "Cost Floor" which is the amount of money spent by the council in buying, building, repairing, maintaining and improving your property in the last 30 years.

## If you delay the Right to Buy application process

The council can serve a delay notice if you have not responded to the Landlord's Offer Notice within 12 weeks; or if you have not taken steps to complete the purchase within a reasonable time (not less than 3 months from the date of the Offer Notice). If you do not meet the timescales set out in the delay notice, the council can end your Right to Buy application.

## If the council delays your Right to Buy application

You can send an Initial Notice of Delay (RTB6) which requires the council to rectify the delay within a given response period of no less than one calendar month. If the council does not rectify the delay within the response period or serve an RTB7 counter-notice, you can send an Operative Notice of Delay (RTB8). You may be entitled to a reduced purchase price if a valid RTB8 is received by the council. You can only use the delay procedure while a delay is occurring. Once the delay has ended you cannot serve delay notices.

## Costs of owning your home

Initial costs will vary but may include:

- Stamp Duty - see [www.gov.uk/stamp-duty-land-tax](http://www.gov.uk/stamp-duty-land-tax)
- Legal fees – if you use a legal representative to help you with buying your home
- Land registry fees – [www.gov.uk/guidance/hm-land-registry-registration-services-fees](http://www.gov.uk/guidance/hm-land-registry-registration-services-fees)
- Mortgage fees – these can include:
  - a fee if you use a broker to help you find a mortgage

- an arrangement fee to fix a mortgage rate with your mortgage lender
- a fee for your lender's assessment of the market value of your property
- a survey fee for a professional inspection of your property (this is different from the assessment of market value undertaken by your mortgage lender). There are different types of survey with different costs depending on how detailed the survey is.

As a homeowner you will also have regular ongoing costs. These can include:

- a mortgage or loan on your property
- insurance (buildings, contents, life, mortgage payment protection)
- council tax, water, gas, electricity, broadband and other services
- service charges for flats and for houses on council estates
- repairing and maintaining your property (which may include payment of service charges for major works).

It is important to remember that the value of your home can go down as well as up. Also, if you don't keep up with your mortgage payments, your lender may take possession of your home.

## Government information and advice

- [www.gov.uk/right-to-buy-buying-your-council-home](http://www.gov.uk/right-to-buy-buying-your-council-home) includes guides, application forms and delay notices.
- [www.lease-advice.org/](http://www.lease-advice.org/) for advice on leasehold issues including service charges

## Islington Council information and advice

- [www.islington.gov.uk/housing/council-tenant-services/right-to-buy](http://www.islington.gov.uk/housing/council-tenant-services/right-to-buy) includes application forms and more information about the costs of home ownership.
- [www.islington.gov.uk/housing/council-homeowner-services/service-and-works-charges](http://www.islington.gov.uk/housing/council-homeowner-services/service-and-works-charges) for information about service charges including major works
- Contact Home Ownership Services: tel 020 7527 7715 or email [RightToBuy@islington.gov.uk](mailto:RightToBuy@islington.gov.uk)

Do you need this information in another language or reading format such as Braille, large print, audio or Easy Read? Please contact 020 7527 7715.

Published to comply with Section 121AA of the Housing Act 1985

November 2025