

Do's and Dont's of VRTB application process


- ✓ **DO** pay any arrears owed to us before you apply. If you have any outstanding arrears your application will be refused.
- ✓ **DO** be aware that some properties are exempt from this scheme. This includes: properties which are built subject to Section 106 or other planning restrictions, we will be able to advise if your property is exempt.
- ✓ **DO** expect to pay an administration fee of £250.00. We will then refund on completion of sale or if your home does not qualify for any reason. You will lose the fee if you cancel the application or do not comply with the strict time scales, which apply to the scheme.
- ✓ **DO** make sure that you only make the application in the names of the household members who will be included in the final sale. Once you have submitted an application, you will not be able to add or remove applicants without cancelling the application and re-registering to request a new URN.
- ✓ **DO** make sure that if your application includes additional family members, they are able to prove that they have lived at the property for at least 12 months.
- ✓ **DO** make sure that you claim the entire discount that you are entitled to receive. We will only be able to verify any addresses that you have had with Midland Heart but if you would like to include years spent with other Housing Associations or Councils you will need to provide proof. Either a tenancy agreement, letter from the landlord or Council Tax or copies of the electoral register for the relevant years.
- ✓ **DO** pay attention to time scales. The key ones are:
 - The URN is valid for 4 weeks.
 - If your application is accepted, you will need to provide your documents at any scheduled appointments (it is worth getting these organised before you apply)
 - You will receive an offer within 12 weeks
 - When you receive your offer, you have 20 days to decide whether to accept and provide solicitor details.
 - When the matter is referred to solicitors completion should be within 12 weeks (please make your solicitor aware of this when you appoint them)

- ✗ **DON'T** delay registering. There will be a limited amount of government funding available for this pilot, with over 80 Housing Associations taking part.
- ✗ **DON'T** assume that you will definitely be able to take part in the pilot. Because there is limited funding the Government will select applicants either by a ballot, randomly selecting applicants to proceed from all the registrations, or by first come first served basis. We do not have any say on which they will choose.
- ✗ **DON'T** submit an application unless you have been given a Unique Reference Number (URN) from the government website. We will refuse all applications without one.
- ✗ **DON'T** worry if your property is not included on the scheme. If this happens, you may be able to move to another property that is available to buy.



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