

# Buying a home

## Our Commitment

Sentinel offer a variety of options to help you purchase a home, whether it be the home you currently rent from Sentinel or one of our new build properties.

## Buying the home you currently rent

Sentinel currently offer three purchase options to enable you to purchase the home you currently rent from us:

- **Right to buy** - as a tenant you may have the right-to-buy your current home. If you transferred from Hart District Council in 1994 or from Basingstoke and Deane Borough Council in 1995 you have a 'protected assured tenancy'. You also have a protected 'right-to-buy'. Please phone the Sentinel Homescope team if you are not sure whether you have the right-to-buy your current home.
- **Right to acquire** - as a tenant you may have the right-to-acquire your current home. If your home was built after 1997 with Social Housing grant your property may be eligible for purchase via this purchase option. Please phone the Sentinel Homescope team if you are not sure whether you have the right-to-acquire your current home.
- **Social Homebuy** - as a tenant you may be eligible to purchase your current home via the Social Homebuy purchase option. Social Homebuy allows you to choose whether you buy 100% of your current rental property, or purchase shares in the property (and pay rent on the remaining shares). Whatever you choose, you will receive a discount off the purchase price. There are eligibility conditions for this purchase option, please phone the Sentinel Homescope team for further information.

## Buying a New Build home from Sentinel

Sentinel frequently build new homes for people to purchase on a shared ownership basis. Shared ownership is a 'part buy- part rent' scheme, you buy a share of the property and rent the rest. The share you buy is usually funded by a mortgage. You pay a rent to Sentinel on the share you don't yet own. The rent you pay is purely rent, it does not go towards buying the other share. You are able to buy more shares on the property in the future as your circumstances change. There are eligibility conditions for this purchase option, please phone the Sentinel Homescope team for further information or visit our website [www.sentinelha.org.uk](http://www.sentinelha.org.uk).

## Financial commitment

Buying a home is a major decision and a big financial commitment. There are extra expenses both before and after the sale that you need to consider:

- **Costs before the sale**

Solicitors fees  
Mortgage valuation  
Structural survey  
Stamp Duty

- **Costs after the sale**

A mortgage (unless you use cash to buy your home, you will need to arrange a mortgage from a bank or building society)

Service charges to cover a proportion of estate costs if you receive benefit from a service such as estate lighting or grounds maintenance

Freeholders will be responsible for all maintenance costs to their home

Leaseholders (of flats) will be responsible for maintaining the inside of their home. Sentinel will repair the structure and outside of the home as well as any shared lighting, cleaning and grounds maintenance. However, for these services you will pay a service charge.

- **Other costs for all homeowners**

Contents insurance  
Council Tax

Gas, electricity, water etc. You will be responsible for paying all your own bills direct to the relevant companies

The above lists are not exhaustive. Please consider your ability to afford very carefully. Your home is at risk if you do not keep up repayments.

## How to apply

Sentinel Homescopes is the team at Sentinel who market and co-ordinate all property sales. You can contact the team by calling 01256 338800. They will talk you through the most beneficial purchase option for your financial circumstances.

If you would like  
**Buying a home**  
in large print, braille or translated please contact the  
Customer Service Centre on  
0800 195 5515 from a landline or 0300 666 5515  
from your mobile.

