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Can I Buy My Home?



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If you are a tenant of Blackpool Council and are thinking of buying your home under the Right To Buy Scheme, you will need to meet the following criteria in order to be eligible:

Criteria

- You are a Secure Tenant
- You have spent a total of at least 3 years as a tenant of Blackpool Council, another Right to Buy landlord, a similar public body or in accommodation provided by the Armed Forces
- The property is your only or main home

Can You Afford It?

Buying your home is a major financial commitment and you will need to decide if you can afford to buy and then maintain your home. If you are buying the lease (this applies to flats not houses) you will become a Leaseholder and will therefore be responsible for paying Service Charges twice a year.

You need to ask yourself if you can afford the cost of home ownership - as this can include:





- Mortgage Payments
- Life Insurance, Mortgage Protection Insurance, Buildings and Contents Insurance
- Council Tax
- Utilities such as Water, Gas and Electricity
- Ongoing repairs and maintenance of your property

The Department for Communities and Local Government has published a useful [information booklet](#) for people who are considering buying their Council flat. Further information on buying a Council Home can also be found on the Communities and Local Government [website](#).

If you want more information on the Right To Buy or Leasehold Scheme you can [Contact Us](#) in the Home Ownership Team.

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