

Application form for affordable home ownership

Please fill in this form in BLOCK CAPITALS using black ink then send it to the address at the back of the form. We are unable to consider your application unless all the sections are fully completed. All persons aged over 18 must fill in their details as the 'second applicant' even if they do not earn an income. In some instances we may need to ask for further information.

Listed below are the HomeBuy products available at the time of printing this form. Please indicate which one(s) you are interested in by ticking the relevant box(es).

Don't worry, if you are not sure we will contact you to advise further.

<input type="checkbox"/> Shared ownership new build	<input type="checkbox"/> Equity loans - FirstBuy	<input type="checkbox"/> AFHOS
<input type="checkbox"/> Shared ownership resales	<input type="checkbox"/> Rent to Buy	<input type="checkbox"/> Discounted rent
<input type="checkbox"/> Equity loans - HomeBuy Direct	<input type="checkbox"/> Social HomeBuy	<input type="checkbox"/> Outright sales scheme

PLEASE NOTE THAT ALL QUESTIONS INDICATED WITH (*) ARE MANDATORY.

Are you interested in a particular development or property? (If so please let us have the details)

What is the name of the developer/Housing Association? (If known)

SECTION 1 – ABOUT YOU AND YOUR HOUSEHOLD

FIRST APPLICANT

Title* Mr Mrs Ms other Gender* M F

Your Surname*:

First name*:

Middle name:

Date of birth*:

Contact tel*:

Email address:

SECOND APPLICANT

Title* Mr Mrs Ms other Gender* M F

Your Surname*:

First name*:

Middle name:

Date of birth*:

Contact tel*:

Email address:

Household income*: <£20k £20k – £35k £35k – £50k £50k – £60k >£60k

Do you currently own a property in the UK or abroad*? Yes No If Yes, give details:

ETHNICITY OF LEAD APPLICANT*

White	Mixed	Asian or Asian British	Black or Black British	Other
British <input type="checkbox"/>	White & Black Caribbean <input type="checkbox"/>	Indian <input type="checkbox"/>	Caribbean <input type="checkbox"/>	Chinese <input type="checkbox"/>
Irish <input type="checkbox"/>	White & Black African <input type="checkbox"/>	Pakistani <input type="checkbox"/>	African <input type="checkbox"/>	Other Ethnic Group <input type="checkbox"/>
Other <input type="checkbox"/>	White & Asian <input type="checkbox"/>	Bangladeshi <input type="checkbox"/>	Other <input type="checkbox"/>	Question Refused <input type="checkbox"/>
	Other <input type="checkbox"/>			

FAITH OF LEAD APPLICANT*

Christian	<input type="checkbox"/>	Muslim	<input type="checkbox"/>	Hindu	<input type="checkbox"/>	Sikh	<input type="checkbox"/>	Jewish	<input type="checkbox"/>
Buddhist	<input type="checkbox"/>	Other	<input type="checkbox"/>	No religion	<input type="checkbox"/>	Question refused	<input type="checkbox"/>		

HOUSEHOLD MEMBERS*

<input type="checkbox"/>	Number of household members with a disability?
<input type="checkbox"/>	Number of household members who are key workers?
<input type="checkbox"/>	Number of household members who are uniformed personnel? (MoD)

WHICH LOCAL AUTHORITY AREA/S DO YOU WANT TO LIVE IN?

Local Authority*:	County*:
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YOUR ADDRESS:

(Unless otherwise stated, applicant 1's address will be used as the contact address. If you have lived elsewhere in the last 3 years, please list all your previous addresses in the comments box).

FIRST APPLICANT'S ADDRESS:	SECOND APPLICANT'S ADDRESS:
Postcode:	Postcode:
Which local authority do you live in?	Which local authority do you live in?
If working, which local authority do you work in?	If working, which local authority do you work in?

SECTION 1 – CONTINUED...

WHO ELSE WILL BE LIVING WITH YOU?

Number of people living in the household? Please state:

Please include the full name, relationship status and state whether in full time education or working, etc.

Name	Relationship	Gender	D.O.B.	Education/Working	Gross Annual Salary
1.					
2.					
3.					
4.					
5.					

HOW WOULD YOU DESCRIBE THE COMPOSITION OF YOUR HOUSEHOLD?

Single
Couple
Couple with children
Single with children
Sharing

Are you expecting a baby? Yes No If yes, please state due date:

Do you have any pets? Yes No If yes, please specify which type and how many:

CURRENT EMPLOYMENT DETAILS

	FIRST APPLICANT	SECOND APPLICANT
Are you in permanent employment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Job Title:		
Employer's name:		
Address:		
Postcode:		
Telephone:		
Employer's e-mail:		

National Insurance Number*:		
Is your job:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
	Temp/Fixed <input type="checkbox"/> Self employed <input type="checkbox"/>	Temp/Fixed <input type="checkbox"/> Self employed <input type="checkbox"/>
How long have you been self employed?		
Do you have 2 years of accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date started this employment:		
How long have you worked in your current role?		

CURRENT HOUSING DETAILS

Are you? (Tick all that apply to you)	FIRST APPLICANT	SECOND APPLICANT
A first time buyer	<input type="checkbox"/>	<input type="checkbox"/>
A council tenant	<input type="checkbox"/>	<input type="checkbox"/>
A Housing Association tenant	<input type="checkbox"/>	<input type="checkbox"/>
Renting from your employer	<input type="checkbox"/>	<input type="checkbox"/>
Living with friends and family	<input type="checkbox"/>	<input type="checkbox"/>
Private rented	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
A previous home owner	<input type="checkbox"/>	<input type="checkbox"/>
On a council waiting list	<input type="checkbox"/>	<input type="checkbox"/>
If on a waiting, list please specify the council:		
Waiting list reference number:		
If you are a council, Housing Association or a private tenant, please give the name, address and telephone number of your landlord and if applicable, the name of your housing officer:		

SECTION 1 – CONTINUED...

CURRENT HOUSING DETAILS - CONTINUED...

Are you registered with another HomeBuy agent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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If yes, please specify which one:		
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How many bedrooms does your current home have?	One <input type="checkbox"/>	Two <input type="checkbox"/>	Three <input type="checkbox"/>	Four <input type="checkbox"/>	Other <input type="checkbox"/>
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What type of property is your current home?	Studio <input type="checkbox"/>	Apartment <input type="checkbox"/>	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>
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What is the minimum number of bedrooms you need?	One <input type="checkbox"/>	Two <input type="checkbox"/>	Three <input type="checkbox"/>	Four <input type="checkbox"/>	Other <input type="checkbox"/>
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What type of property are you looking for? (Tick all that apply)	Studio <input type="checkbox"/>	Apartment <input type="checkbox"/>	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>
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Do you or anyone in your household have any specific housing requirements?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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For example: You require a ground floor apartment due to restricted mobility. If yes, please specify what your needs are:

CURRENT MORTGAGE DETAILS

	FIRST APPLICANT	SECOND APPLICANT
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Have you ever had a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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Is this still outstanding?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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Amount borrowed:		
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Amount outstanding:		
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Monthly payments:		
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Are there any arrears?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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If yes, how much?		
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	FIRST APPLICANT	SECOND APPLICANT
How much equity are you expecting to receive from sale/settlement? (£)		
Date of sale of property:		
Name and address of lender:		
If so, what is its current value?		
Have you ever had a home repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been discharged?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had any County Court Judgements? (CCJ's)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, have these been satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

SECTION 2 – ABOUT YOUR INCOME AND SAVINGS

Do you have access to at least £2,500 to cover the costs associated with buying a property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total annual income before deductions: (Exclude overtime and bonuses but include pensions and benefits)		
Overtime, Bonuses & Commission:		
Total Savings:		
Have you been in rent arrears in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have any outstanding loans?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what is the total monthly payment?		

SECTION 2 – CONTINUED...

	FIRST APPLICANT	SECOND APPLICANT
Do you have any outstanding credit cards?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how much is the outstanding balance ? Please provide details of the final payment dates:		
What are the repayments for? (For example: Car loan)		
Do you have any other regular monthly financial commitments? (For example: Child maintenance)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please specify how much you pay per month :		
Are you in receipt of any benefits?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please specify the type of benefit and how much you receive (£) per month :		
Working Tax Credits (£) per month :		
Child Tax Credits (£) per month :		
Child Benefits (£) per month :		
Disability Living Allowance (£) per month :		
Guaranteed Maintenance Income (£) per month :		
Other (£) per month :		

SECTION 3 – FURTHER INFORMATION

Where did you hear about this service/scheme?	EMHG website <input type="checkbox"/>	HomeBuy agent <input type="checkbox"/>	Press advertisement <input type="checkbox"/>	Sign board <input type="checkbox"/>
	EMHomeBuy website <input type="checkbox"/>	Local authority <input type="checkbox"/>	Radio advertisement <input type="checkbox"/>	Word of mouth <input type="checkbox"/>
	Employer <input type="checkbox"/>	Newspaper article <input type="checkbox"/>	Radio interview <input type="checkbox"/>	Other website <input type="checkbox"/>
	Estate agent <input type="checkbox"/>	Poster <input type="checkbox"/>	Radio show/stand <input type="checkbox"/>	Other Please state <input type="checkbox"/>
	Financial advisor <input type="checkbox"/>	Flyer <input type="checkbox"/>		

Please supply details e.g. What newspaper? Which radio station? Etc.		
	FIRST APPLICANT	SECOND APPLICANT
Are you a former or current employee or committee member of a Housing Association?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you related to a former or current employee or committee member of a Housing Association?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details:		
Are you a British or EU/EEA citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If not, is your passport stamped with "indefinite leave to remain"?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, when does your leave to remain end?*		

Please forward a photocopy of your passport with this application.

IMPORTANT INFORMATION – PLEASE READ

PLEASE ENSURE THAT YOU SIGN AND DATE THIS FORM BEFORE RETURNING IT

EMHomeBuy will only process the given personal data of all applicants for the purpose of processing your application for housing and will hold your information in accordance with the Data Protection Act 1998.

We may also share this information for the same purpose with other organisations that handle public funds. The information may be used for statistical surveys, which means we may pass this information in confidence to the CLG (Communities and Local Government) and agencies working on our and their behalf who may contact you.

All information you give to us on this form (and information resulting from contact with your landlord and/or employer) may be shared with the same only in relation to this application.

All information will be treated in the strictest confidence. We, other HomeBuy Agents and partner Registered Social Landlords (RSLs), reserve the right to take up any references relating to applicants as we consider it necessary and may also search the files of any credit reference agency which will keep a record of any such request.

We must protect the public funds we handle and so may use the information you have provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998 the information may be disclosed for purposes of crime prevention and detection. Sensitive personal data such as racial or ethnic origin, offences (including alleged offences) and physical and mental disabilities are required under the Equal Opportunities Monitoring statute.

DECLARATION: It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application. I/we have read the above and confirm that I/we have provided accurate and up-to-date information relating to my/our application for home ownership. I/we understand that if it is found that false information has been given to obtain housing either knowingly or recklessly, appropriate legal action may be taken and the RSL or Local Authority and/or seek possession of any leasehold tenancy granted.

I/We authorise EMHomeBuy to pass information to other HomeBuy agents, the Homes and Communities agency, Local Authorities, partner housing providers (RSLs/Private Developers), Credit Reference Agencies and to Estate agents who may be able to assist in locating properties for applicants.

I/We understand a credit reference check will be carried out.

<input type="checkbox"/> I AGREE TO THE ABOVE (1 ST APPLICANT)

Signed:

Date:

<input type="checkbox"/> I AGREE TO THE ABOVE (2 ND APPLICANT)

Signed:

Date:

PLEASE PROVIDE COPIES OF ALL DOCUMENTATION AS ORIGINALS CANNOT BE RETURNED

CHECK LIST – IS YOUR APPLICATION FULLY COMPLETED?

Have you remembered to enclose:

- Copy of the last 3 months wage slips*
- Copy of your passport or driving licence*
- Copy evidence of your savings*
- Copies of any benefits you receive*
(i.e. child benefit, tax credits, pensions, disability living allowance etc.)

Please remember to check you have the correct postage on your envelope. If the postage is insufficient your envelope will not be delivered by Royal Mail.

EMHomeBuy is run by East Midlands Housing Group in our role as a HomeBuy Agent. East Midlands Housing has been awarded the HomeBuy Agent status by the HCA (Homes and Communities Agency).

EMHomeBuy **East Midlands Housing Group**

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