



Office use only

Ref. No.

APPLICATION FOR AFFORDABLE HOUSING

Thank you for your interest in affordable housing. Please fill in this form in **BLOCK CAPITALS** and black ink, and then send it back to us at the address on the back of this form.

WE CANNOT CONSIDER YOUR APPLICATION UNLESS ALL SECTIONS OF THIS FORM ARE FULLY COMPLETED.

SECTION I – SCHEME DETAIL

Please indicate your choice of scheme(s):

- | | | | |
|---|--------------------------|-------------------|--------------------------|
| New Build Homebuy (part rent, part buy) | <input type="checkbox"/> | Resale Homebuy | <input type="checkbox"/> |
| First Time Buyer Initiative Scheme (FTBI) | <input type="checkbox"/> | Private Homebuy | <input type="checkbox"/> |
| Homebuy Direct | <input type="checkbox"/> | Outright Purchase | <input type="checkbox"/> |
| Open Market Homebuy | <input type="checkbox"/> | Other _____ | |
| Intermediate Rent (private) | <input type="checkbox"/> | | |

Have you previously applied for affordable housing? Yes Please state Ref No: _____ No

Please list the area(s) you would like to live in:	If you want to buy a home in a specific town or village, please state the local authority it falls within or give us a specific postcode/district:
If you are interested in a particular development or property please give details:	If you know the name of the housing association/ developer building the development please give details:

SECTION 2 – PERSONAL DETAILS

Please fill in the details of Applicant 2 if they are to be included on the mortgage. If there are more than 2 applicants wishing to jointly purchase please complete an additional form.

	Applicant 1	Applicant 2
Title (Mr/Mrs/Ms/Miss/other)		
First name		
Surname		
Marital status		
Date of Birth		
Address		
Postcode		

How long have you lived at the above address?						
	Applicant 1	Applicant 2				
If you have lived at your current address for less than 3 years please give your previous address:						
Home telephone number						
Mobile telephone number						
Daytime phone number						
Email address						
National insurance number						
Are you a British or EU/EEA Citizen?						
If not is your passport stamped with 'Indefinite Leave to remain'?						
Which local authority do you live in and which one do you work in?	Live in: Work in:	Live in: Work in:				
How many bedrooms do you need in your new property?	One <input type="checkbox"/>	Two <input type="checkbox"/>	Three <input type="checkbox"/>	4+ <input type="checkbox"/>		
Please describe the composition of the family to be housed.	Single <input type="checkbox"/>	Couple <input type="checkbox"/>	Single with children <input type="checkbox"/>	Couple with children <input type="checkbox"/>	Sharing <input type="checkbox"/>	
Is anyone in the family to be housed expecting a baby?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, when is the baby due? ___/___/___			
Please tell us who you currently live with:	Name	Relationship	Full-time education/working	Gender M/F	DOB	Will s/he be living at new address
Do you consider you or any member of your household to be disabled?	Yes <input type="checkbox"/>	No <input type="checkbox"/>				
Are you or a member of your household a wheelchair user?	Yes <input type="checkbox"/>	No <input type="checkbox"/>				

SECTION 3 – PRESENT CIRCUMSTANCES

Are You:	Applicant 1	Applicant 2	
A council tenant	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	How many bedrooms does your current home have?
A housing association tenant	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Applicant 1 _____
In a tied home / renting with job	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Applicant 2 _____
Renting privately	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	What type of property is your current home?
On a council housing waiting list	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Applicant 1: flat / house / bungalow *

A first time buyer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Applicant 2: flat / house / bungalow * * please delete as applicable
	Applicant 1	Applicant 2	
A current home owner	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Living with family or friends	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
A previous home owner	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
In temporary council accommodation	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Registered homeless	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	If you are a private, council or housing association tenant, please give the name, address and phone number of your landlord:
Other (please give details)			
If you are on a council waiting list, which council are you registered with? _____			Applicant 1:
Registration number (s): _____			Applicant 2:

SECTION 4 - EMPLOYMENT DETAILS

	Applicant 1	Applicant 2
Occupation and job title		
If you are self employed, can you provide at least 3 years of accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full time or part-time?	Full time <input type="checkbox"/> Part time <input type="checkbox"/>	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Employer's name and address		
Postcode		
Employer's telephone number		
If you have been in your current job for less than 6 months, please give the name and address of your previous employer		
If your place of work is different from your employer's address above, please give details		
Is your job permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you on a fixed term contract?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what are the contract start and end dates?		

SECTION 5 - INCOME/SAVINGS

	Applicant 1	Applicant 2
Total gross annual income before deductions (excluding overtime and bonuses)		
Regular gross monthly bonuses or overtime		

Total monthly take home pay (after deductions)		
	Applicant 1	Applicant 2
Please provide details of any other benefits you receive e.g. Working/Child Tax Credit, Pension, DLA, maintenance payments etc...		
How often do you receive these benefits?	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>	4 weekly <input type="checkbox"/> Annually <input type="checkbox"/>
What are your total savings (to the nearest £10)? (Please note: you may need up to £3,000 to cover the cost of valuations, solicitor's fees etc to complete your purchase)		

SECTION 6 – DETAILS OF YOUR CURRENT EXPENDITURE / OUTGOINGS

Applicant 1	Monthly Payment	Total Outstanding / Final Payment Date	Applicant 2	Monthly Payment	Total Outstanding/ Final Payment Date
Hire Purchase:			Hire Purchase:		
Loans:			Loans:		
Credit Cards:			Credit Cards:		
Other Expenditure including any maintenance payments: (please give details)			Other Expenditure including any maintenance payments: (please give details)		
Total monthly outgoings	£		Total monthly outgoings	£	

SECTION 7 - FOR CURRENT AND PREVIOUS HOME OWNERS AND APPLICANTS WITH MORTGAGES

Have you (or Applicant 2) ever owned or partly owned a property in the UK or abroad?

Yes No Yes No

(If yes, please continue answering the questions below, if no please go directly to section 8)

Provide details of the date the property was/is to be sold: ____/____/____

Please provide legal documentation as evidence that the property has been sold e.g. a solicitor's letter

Are you currently a shared owner?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, what percentage of the equity is yours?	%	%
How much mortgage do you have outstanding (as either a shared owner or full owner)?	£	£
What is the current full value of your property?	£	£
Please say why are you selling your property and want to buy under an affordable housing scheme (Please continue on a separate sheet if necessary)		

SECTION 8 - Do any of these statements apply to you? (Tick box if any of these apply)

	Applicant 1		Applicant 2	
Has a County Court Judgement been registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been bankrupt, insolvent, or made any arrangement with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you currently up to date on your rent account?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

SECTION 9 – ADDITIONAL INFORMATION - For All Applicants

- Proof of benefit entitlement e.g. tax credit, child benefit, occupational pension etc.
- Proof of Savings
- If you receive child maintenance payments, please provide a copy of the court order

If you are not a first time buyer and already own a property we need the following:

- A valuation of your present property
- The equity available (i.e. a statement from your mortgage provider or a copy of your last mortgage statements)
- Evidence of the sale of your existing property and the amount of equity you will have to support your application (for people going through a relationship breakdown only)

PLEASE DO NOT SEND ORIGINAL DOCUMENTS AS WE CANNOT GUARANTEE THEIR SAFE RETURN

Should you wish to provide further details to support your application, please continue on a separate sheet, sign and date this sheet and return it with this form.

SECTION 10 – MONITORING – Equal Opportunities

It is against the law and our equal opportunities policy to discriminate against anyone because of their sex, colour, race, religion, disability or sexual orientation. In order to ensure that we do not discriminate, we need to keep records. If you do not answer this question it will not affect your application in any way. Sensitive personal data such as ethnic origin and physical or mental disabilities are required under the Equal Opportunities Monitoring statute. Under section 29(3) of the Data Protection Act 1998 the information may be disclosed for purposes of crime prevention and detection. **How would you describe your ethnic origin?**

APPLICANT 1				APPLICANT 2					
White	British <input type="checkbox"/>	Irish <input type="checkbox"/>	Other <input type="checkbox"/>	White	British <input type="checkbox"/>	Irish <input type="checkbox"/>	Other <input type="checkbox"/>		
Mixed	White & Black Caribbean <input type="checkbox"/>	White & Black African <input type="checkbox"/>	White & Asian <input type="checkbox"/>	Mixed	White & Black Caribbean <input type="checkbox"/>	White & Black African <input type="checkbox"/>	White & Asian <input type="checkbox"/>		
Asian or Asian British	Indian <input type="checkbox"/>	Pakistani <input type="checkbox"/>	Bangladeshi <input type="checkbox"/>	Other <input type="checkbox"/>	Asian or Asian British	Indian <input type="checkbox"/>	Pakistani <input type="checkbox"/>	Bangladeshi <input type="checkbox"/>	Other <input type="checkbox"/>
Black or Black British	Caribbean <input type="checkbox"/>	African <input type="checkbox"/>	Other <input type="checkbox"/>	Black or Black British	Caribbean <input type="checkbox"/>	African <input type="checkbox"/>	Other <input type="checkbox"/>		
Chinese or Other Ethnic Group	Chinese <input type="checkbox"/>	Other <input type="checkbox"/>		Chinese or Other Ethnic Group	Chinese <input type="checkbox"/>	Other <input type="checkbox"/>			
Question Refused	<input type="checkbox"/>			Question Refused	<input type="checkbox"/>				

INFORMATION – Where did you hear about this service?

Direct Mail <input type="checkbox"/>	Local Authority <input type="checkbox"/>	Radio <input type="checkbox"/>	Financial advisor <input type="checkbox"/>
Employer <input type="checkbox"/>	Housing Association <input type="checkbox"/>	Estate agent <input type="checkbox"/>	Word of Mouth <input type="checkbox"/>
Exhibition <input type="checkbox"/>	Newspaper/Magazine <input type="checkbox"/>	Television <input type="checkbox"/>	Posters <input type="checkbox"/>
Web site /Internet <input type="checkbox"/>	Yellow Pages <input type="checkbox"/>	Tenant Newsletter <input type="checkbox"/>	Other <input type="checkbox"/>

Please supply details, e.g. Which newspaper, magazine? Which radio station?

SECTION 11 – DECLARATION - IMPORTANT INFORMATION: PLEASE READ AND ENSURE THAT YOU SIGN AND DATE THIS FORM BEFORE RETURNING IT TO US.

We 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 purposes 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 Department for Communities and Local Government and agencies working on our and their behalf.

All information you give 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 housing associations, 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 by the housing association or local authority and the housing association may seek possession of any leasehold tenancy granted. (Translation service available if required).

I understand that as a council, housing association or public sector tenant, I will be required to give up my rented home on the day of completion if I buy or rent a home through any of the housing associations offering homes. I certify I will occupy my new residence as my principal home (unless this is an outright sale purchase).

I authorise you to pass information to other homebuy agents, partner housing associations, credit reference agencies and to estate agents who may be able to assist in locating properties for applicants. I authorise homebuy agents or partner associations to contact me by telephone, text, email or by post.

I understand all applications are subject to scheme specific eligibility criteria and will not make any commitment to purchasing a property until I have verification in writing to proceed.

I will notify the homebuy agent if my circumstances change after I have submitted my application. Failure to do so will render my application invalid.

I understand it is my responsibility for selecting an approved lender.

I/We are aged 18 or above and give authority to make any other enquires deemed necessary in respect of this application.

Signed (Applicant 1)

Date

Signed (Applicant 2)

Date

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.

Independent Financial Advice:

Mercian HomeBuy Agency provides information about low cost homeownership schemes but cannot give you advice. Before completing this application form, you may wish to take advice from an Independent Financial Advisor (who should be registered with the Financial Services Authority). There are different Low Cost Housing Options available and talking to a financial advisor may help you choose which ones are most suitable for you.

Please call us on 0121 322 7377 if you need any help with filling in this form or if you need it in a different format. We offer a language line service to people whose first language is not English.

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COVERING: Herefordshire & Worcester

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HOME BUY AGENTS - WORKING IN PARTNERSHIP THROUGHOUT THE WEST MIDLANDS