

Low Cost Home Ownership Application Form

- Please fill in this form in BLOCK CAPITALS and black ink.
- We cannot consider your application unless **all** the sections of this application are fully completed and you have provided all requested information.
- All persons over the age of 18 must fill in their details as the second applicant even if they do not earn an income.
- Please tick if you have previously applied for low cost home ownership with Broadacres
- Please tick if you have previously applied for rented accommodation with Broadacres

Step 1

Complete application form.

Step 2

Obtain written confirmation from a recognised mortgage lender (such as a bank or building society) stating the maximum amount they would be prepared to loan you. This should be free of charge and non-committal and is usually called an agreement in principle.

Step 3

Return both of the above to:

F.A.O. Sales Team
Broadacres
Broadacres House
Mount View
Standard Way
Northallerton
DL6 2YD

Development/Area Interested in:

About you

	First applicant		Second applicant		
Gender (please tick)	Male	Female	Male	Female	
Title (Mr/Mrs/Ms/Other)					
First Name					
Last Name					
Previous last name (if applicable)					
Date of birth					
National insurance number					
Address (including postcode) If you have lived elsewhere in the last 3 years, please list all previous addresses on a separate sheet.					
How long have you lived there?					
Home telephone number					
Mobile telephone number					
Daytime telephone number					
What is the best time for us to contact you?					
Which local authority area are you living in?					
Which local authority area do you work in?					
How many bedrooms do you require?	One	Two	Three	Four	Five
What type of accommodation do you require?	Flat	Bungalow	House		

Do these statements apply to you?

	First applicant	Second Applicant
I have access to/ can raise approx. £2000 to cover the cost of buying. (Legal fees/stamp duty).		
I have never failed to keep up payments on any loan or form of credit agreement.		
I have never had a County Court Judgement registered against me or had any defaults in the past 18 months.		
I have not been behind in rent in the past 12 months (please include an up-to-date rent statement if applicable, or reference).		
If you cannot tick all the boxes above, please include on a separate sheet a summary of the circumstances involved.		
I am self-employed and can provide at least two years accounts.		

Employment Details

	First applicant		Second applicant	
Job Title/ Occupation/ Grade				
Employer's name and address (If a teacher this should be your school name and address)				
Are you permanently employed?	Yes	No	Yes	No
Do you work full-time?	F/T	P/T	F/T	P/T
Are you on a fixed term contract?	Yes	No	Yes	No
Contract Start / End Date				
How long have you worked in your current role?				

Income/Savings

	First applicant		Second applicant	
Total gross annual income from employment before tax and deductions (excluding overtime and bonuses)	£		£	
Total savings/ capital to contribute to your purchase price (mortgage deposit)	£		£	
Do you have any other regular income, e.g. overtime/ bonuses/ other employment/ maintenance?	£		£	
If so, please state the source and the gross annual amount (excluding benefits)	weekly/monthly/annually/other (delete as applicable)		weekly/monthly/annually/other (delete as applicable)	

Income & Expenditure

	First applicant		Second applicant	
Do you receive any benefits? If so please state the source and the amount received, e.g. Child/ Working/ Pension Tax Credit, Housing benefit/ Disability Allowance	£	weekly/monthly/annually/other (delete as applicable)	£	weekly/monthly/annually/other (delete as applicable)
Do you receive a pension? If so please state source and amount received	£	weekly/monthly/annually/other (delete as applicable)	£	weekly/monthly/annually/other (delete as applicable)
If applicable, how much do you pay monthly in rent or mortgage?	£		£	

Credit History

Please provide details of all outstanding debt including credit cards, loans and overdrafts. Details should be provided for all applicants to be included on any mortgage application. (Continue on a separate sheet if necessary)

Lender	Purpose of loan	Monthly repayments	Outstanding balance
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Current Status

	First applicant		Second applicant	
	Yes	No	Yes	No
Are you a British or EU/EEU citizen?				
If not, is your passport stamped with 'Indefinite leave to remain'?				

If no, when does your leave to remain end?

Current Accommodation

Are you? (please tick any which apply)	First applicant	Second applicant
A Council tenant		
A Housing Association tenant		
Renting from your employer		
Living with family or friends		
Renting privately		
On a Council housing waiting list, if so which one?		
A current home owner (complete section A at the end of the form)		
A previous home owner (complete section A at the end of the form)		
Temporary accommodation provided by Local Authority		
Other (if other please specify)		

Who else will be living with you?

Please include full name and relationship status. If they are over 16 please indicate whether the person will be on the mortgage and contributing to mortgage payments.

Name	Relationship	Full-time education or working?	Gender	Date of birth	Contributing to mortgage payments	
					Yes	No
					Yes	No
					Yes	No
					Yes	No

About your current home

First applicant

Second applicant

How many bedrooms does your current home have?

Is it a flat, maisonette, bungalow or house?

If it is a flat, on what floor?

Does it have a lift?

If you are a private, council or housing association tenant, please give the name, address and telephone number of your landlord or Housing Officer.

Equal Opportunities

In order to ensure that all applicants are treated fairly, could you please describe the main and joint applicant's ethnic identity by ticking the relevant box below. If you do not wish to give such information, please select the boxes 'Question refused'.

	First applicant	Second applicant
1. White: British		
2. White: Irish		
3. White: Other		
Please give details:		
4. Mixed: White & Black Caribbean		
5. Mixed: White & Black African		
6. Mixed: White & Asian		
7. Mixed: Other		
Please give details:		
8. Asian/Asian British: Indian		
9. Asian/Asian British: Pakistani		
10. Asian/Asian British: Bangladeshi		
11. Asian/Asian British: Other		
Please give details:		
12. Black/Black British: Caribbean		
13. Black/Black British: African		
14. Black/Black British: Other		
Please give details:		
15. Chinese/Other ethnic group: Chinese		
16. Chinese/Other ethnic group: Other		
Please give details:		
17. Question refused		

Equal Opportunities (continued)

Which of the following best describes your religion or religious denomination?	First applicant	Second applicant
Buddhism		
Christianity		
Hindu		
Islam		
Jewish		
Sikh		
None		
Question refused		
Other		

Please give details...

Do you consider that you have a disability?	Yes	No	Yes	No
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If yes, state why:

Does any member of your household consider themselves to have a disability?	Yes	No	Yes	No
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If yes, state who and why:

Is either applicant related to a current or former Committee/ Board member or officer of a housing association?	Yes	No	Yes	No
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If yes, please tell us their name and which housing association:

IMPORTANT INFORMATION:

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

Broadacres Housing Association 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.

All information will be treated in the strictest confidence. We reserve the right to take up any references relating to applications as we consider it necessary.

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 Equal Opportunities Monitoring.

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 Broadacres may seek possession of any leasehold or tenancy granted.

I/ we understand that as a council, housing association or other public sector tenant, I/ we will be required to give up my rented home on the day of completion.

I/ we authorise Broadacres Housing Association to pass information to other Partner housing providers and Estate Agents who may be able to assist in locating properties for applicants.

Signed (first applicant)

Date

Signed (second applicant)

Date

Please check that you have filled in all sections, otherwise the form will be returned to you.

Where did you hear about this scheme?

Where did you hear about this service?

<input type="checkbox"/> Internet	<input type="checkbox"/> Magazines	<input type="checkbox"/> Other housing association	<input type="checkbox"/> Radio
<input type="checkbox"/> Posters	<input type="checkbox"/> Newspapers	<input type="checkbox"/> Local authority	<input type="checkbox"/> Word of mouth
<input type="checkbox"/> Flyers	<input type="checkbox"/> Direct mail	<input type="checkbox"/> Employer	<input type="checkbox"/> Estate agents
<input type="checkbox"/> Leaflet	<input type="checkbox"/> Broadacres office	<input type="checkbox"/> Site sign board	<input type="checkbox"/> Other, state below:

Current or previous home owners

This form needs to be completed if you own or have previously owned a property. Please complete the following options and provide any supporting documents as necessary.

What was your reason for selling, please tick one of the following options:

- | | |
|--|---|
| <input type="checkbox"/> a) Relationship breakdown | <input type="checkbox"/> b) Relocating for work reasons |
| <input type="checkbox"/> c) Overcrowding | <input type="checkbox"/> d) Other, please specify... |

Option A: If you are selling your home

1. What is your property address?

How much is the estimated equity?

- | | |
|---------------------------------------|---|
| a) Average valuation | £ |
| b) Less outstanding mortgage | £ |
| c) Cost of selling | £ |
| d) Total estimated equity (a-b and c) | £ |

2. Please enclose two independent estate agent valuations.

- | | |
|----|-------------|
| a) | Valuation £ |
| b) | Valuation £ |
| | Average £ |

3. Current mortgage details

Name provider:

Amount outstanding: £

Current payments: £

Please attach a copy of last mortgage statement

4. Is your property on the market?

Yes No

If yes, what is the name and telephone number of your estate agent?

Name:

Telephone:

Do you have a buyer for your home?

Yes No

5. When are you likely to sell your home?

6. If there are arrears or negative equity on the property, what repayment arrangements have been made?

Option B: If you have sold your home

1. What was the address of the previous owned property?

6. Did you ever have any arrears with this mortgage?

Yes No

If yes, we will need to see a copy of your credit file and you will need to provide the following details:

How much did the arrears amount to?

£

How long were you in arrears?

2. When was the property sold?

What arrangements were made to clear the arrears?

3. How much was the property sold for?

£

4. How much mortgage did you owe when it was sold?

£

5. How much did you receive from the sale of the property?

£

7. If there was negative equity on the property, what arrangements have you made to pay it off?

Option C: If you have had your name removed from a mortgage

1. What was the address of the property?

2. When was the transfer made?

3. Evidence of transfer **MUST** be attached Yes

4. How much did you receive from the transfer?

£

Option D: If you are in the process of having your name removed from a mortgage

1. What was the address of the property?

2. When will the transfer take place?

3. Evidence of the transfer **MUST** be attached Yes

4. How much did you receive from the transfer?

£

Please ensure that you have completed steps 1 to 3 as listed on page one.

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