

AFFORDABLE HOMES CUMBRIA

Your first foot on the property ladder starts here!

APPLICATION FORM

QUICK DECISION – YOU WONT HAVE TO WAIT LONG

You will have your decision within 8 working days

80% of applicants were approved for more than 1 programme in 2006

The Homebuy agency will enable anyone looking for an affordable home ownership option in Cumbria to fill in one application form to gain access and information on home ownership from all local housing associations and some private developers.

If you feel this might be daunting take a look at the testimonials on the back page!

Please fill in your application in **BLOCK CAPITALS** and **Black ink**.

Please make sure **all** sections of your application are fully complete and that you have provided us with all the relevant supporting documentation stated on page 11 before posting it to:



Which programme are you applying for?

You can tick more than one

- Open Market Homebuy
Most flexible option – you find your own home
- New Build Homebuy
Own 25 – 100% of a newly built home
- Shared Equity
Own 50% of a newly built home

- Re-sales
(available at a later date)
- First Time Buyers Initiative
(sorry, not currently available)
- Social Homebuy
(sorry, not currently available)

FREEPOST

Affordable Homes Cumbria
c/o Eden Housing Association
Blain House
Bridge Lane
Penrith
Cumbria CA11 8QU

If you are applying for a particular development please state which one

If you know the name of the Housing Association providing the development please also state



If you are unsure about which programme to apply for, or have any queries please call us on:

freephone: 0800 358 1400

You can also complete this form online by visiting our website:

www.affordable-homes.co.uk

First Applicant

Male

Female

Title (Mr/Mrs/Ms/Other)

First Name

Last Name

Previous Last Name

Date of Birth / /

National Insurance Number

Address

Postcode

How long have you lived there*?

Second Applicant

Male

Female

Title (Mr/Mrs/Ms/Other)

First Name

Last Name

Previous Last Name

Date of Birth / /

National Insurance Number

Address

Postcode

How long have you lived there*?

* If you have lived elsewhere in the last 3 years, please list all of your previous addresses within the additional information section on page 8 of this form.

Telephone (day)

(evening)

Mobile

e-mail

Telephone (day)

(evening)

Mobile

e-mail

What is your relationship to the first applicant?

Spouse Partner Friend

If other please state _____

Where in Cumbria would you like to live (there are no restrictions on the number of districts ticked)

- Carlisle
- Eden
- Allerdale
- Copeland
- South Lakes
- Barrow

Would you be interested in receiving information on schemes outside the district/s you have selected?

Yes No

How many bedrooms would you like?

1. 2.
3. 4.

How do you intend to finance the purchase of your home?

- Mortgage (bank or building society)
- Savings
- Other – please state

Have you received a mortgage offer or quotation?

Yes No

Who is your mortgage lender?

What is the maximum you can borrow?

Due to planning restrictions some properties may only be occupied by people who have a local connection to the area in which the property is located. For this reason we need to know if you have local connections to areas within the district you want to live (districts selected above). This will help ensure you are only offered properties that you are eligible for, when such a restriction applies.

Using the attached area list please select the area closest to where you want to declare a local connection. You may declare as many local connections as you need to.

	First Applicant	Second Applicant
Area		
Area Code (from list)		
Reason for connection		
Employment (current or past*)	Company Name Duration Is this seasonal work? * Yes / No	Company Name Duration Is this seasonal work? * Yes / No
Residence (current or past*)	Duration	Duration
Family (parents/children/brother/sister*)	Duration of family in area?	Duration of family in area?
To give or to receive support (please explain)		

* Please delete as appropriate

	First Applicant	Second Applicant
Area and Area Code (from list)		
Reason for connection		
Employment (current or past*)	Company Name Duration Is this seasonal work? * Yes / No	Company Name Duration Is this seasonal work? * Yes / No
Residence (current or past*)	Duration	Duration
Family (parents/children/brother/sister*)	Duration of family in area?	Duration of family in area?
To give or to receive support (please explain)		

Your current housing circumstances

If none of the statements apply to you but you feel your housing circumstances support your application, please provide details in the additional information section on page 8 of this form.

First Applicant	Second Applicant
A council tenant <input type="radio"/> yes <input type="radio"/> No	A council tenant <input type="radio"/> yes <input type="radio"/> No
A housing association tenant <input type="radio"/> yes <input type="radio"/> No	A housing association tenant <input type="radio"/> yes <input type="radio"/> No
Renting from your employer <input type="radio"/> yes <input type="radio"/> No	Renting from your employer <input type="radio"/> yes <input type="radio"/> No
Living with family or friends <input type="radio"/> yes <input type="radio"/> No	Living with family or friends <input type="radio"/> yes <input type="radio"/> No
Renting Privately <input type="radio"/> yes <input type="radio"/> No	Renting Privately <input type="radio"/> yes <input type="radio"/> No
On a council, RSL or housing association waiting list <input type="radio"/> yes <input type="radio"/> No	On a council, RSL or housing association waiting list <input type="radio"/> yes <input type="radio"/> No
A current home owner through shared ownership/shared equity (complete mortgage section, from page 13) <input type="radio"/> yes <input type="radio"/> No	A current home owner through shared ownership/shared equity (complete mortgage section, from page 13) <input type="radio"/> yes <input type="radio"/> No
A previous home owner (complete mortgage section, from page 13) <input type="radio"/> yes <input type="radio"/> No	A previous home owner (complete mortgage section, from page 13) <input type="radio"/> yes <input type="radio"/> No
Temporary accommodation provided by Local Authority <input type="radio"/> yes <input type="radio"/> No	Temporary accommodation provided by Local Authority <input type="radio"/> yes <input type="radio"/> No
Tied Accommodation <input type="radio"/> yes <input type="radio"/> No	Tied Accommodation <input type="radio"/> yes <input type="radio"/> No
Other (please specify) _____	Other (please specify) _____
Are you 55+ and an owner occupier living in unsuitable accommodation (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No	Are you 55+ and an owner occupier living in unsuitable accommodation (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No
A first time buyer with a local connection to the area you are applying form (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No	A first time buyer with a local connection to the area you are applying form (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No
Are you living within a clearance area and need to move due to regeneration proposals (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No	Are you living within a clearance area and need to move due to regeneration proposals (please provide details in the additional information section) <input type="radio"/> yes <input type="radio"/> No

		First Applicant	Second Applicant
<p>If you are on a Council or Housing Association waiting list, or if you are approved and applying under Choice Based Lettings, please say where and provide your reference number:</p> <p>Please also include a contact name and telephone number of the person dealing with your case.</p>	Local Authority:		
	Reference Number:		
	Name		
	Telephone No.		

First Applicant
<p>How many bedrooms does your current home have?</p> <p>1. <input type="radio"/> 2. <input type="radio"/> 3. <input type="radio"/></p> <p>4. <input type="radio"/> 5. <input type="radio"/></p>
<p>What type of accommodation do you live in?</p> <p>Flat. <input type="radio"/> Maisonette. <input type="radio"/> House. <input type="radio"/></p> <p>Bungalow. <input type="radio"/> if other (please state) <input type="radio"/></p> <p>-----</p>
<p>If you are a private tenant, council or housing association tenant, please state the name, address and telephone number of your landlord</p> <p>Name: _____</p> <p>Address: _____</p> <p>_____</p> <p>Telephone No. _____</p>

Second Applicant Only complete if different from first applicant
<p>How many bedrooms does your current home have?</p> <p>1. <input type="radio"/> 2. <input type="radio"/> 3. <input type="radio"/></p> <p>4. <input type="radio"/> 5. <input type="radio"/></p>
<p>What type of accommodation do you live in?</p> <p>Flat. <input type="radio"/> Maisonette. <input type="radio"/> House. <input type="radio"/></p> <p>Bungalow. <input type="radio"/> if other (please state) <input type="radio"/></p> <p>-----</p>
<p>If you are a private tenant, council or housing association tenant, please state the name, address and telephone number of your landlord</p> <p>Name: _____</p> <p>Address: _____</p> <p>_____</p> <p>Telephone No. _____</p>

Who else will be living with you?					
Name	Relationship	Occupation	Gender	Age	On Mortgage

Current Status

First Applicant

Are you a British or EU/EEA citizen?

Yes No

If not, is your passport stamped with "Indefinite leave to remain"?

Yes No

If no, when does your leave to remain end?

Second Applicant

Are you a British or EU/EEA citizen?

Yes No

If not, is your passport stamped with "Indefinite leave to remain"?

Yes No

If no, when does your leave to remain end?

Employment Details

First Applicant

Job Title / Occupation

Second Applicant

Job Title / Occupation

Some jobs are classed as 'Key Workers', please select the appropriate box:

Not Key Worker Education Health Worker Local Authority Police Prison

Probation Uniformed Staff – Fire & Rescue Admin support (for above disciplines)

Employers Name

Employers Address

Postcode

Telephone No.

Employers Name

Employers Address

Postcode

Telephone No.

Are you permanently employed?

Yes No

Are you self employed?

Yes No

(if yes you will have to provide 2 years accounts as proof of income)

Are you a fixed term contract (if yes please state contract start and end dates)

Start / / End / /

How long have you worked in your current role? If less than 3 years, please list employment history on additional information section on page 8

Years months

Are you permanently employed?

Yes No

Are you self employed?

Yes No

(if yes you will have to provide 2 years accounts as proof of income)

Are you a fixed term contract (if yes please state contract start and end dates)

Start / / End / /

How long have you worked in your current role? If less than 3 years, please list employment history on additional information section on page 8

Years months

Income / Savings / Expenditure

First Applicant

Total Annual Income before deductions (excluding overtime & bonuses)

£

Total Savings

£

Do you have any outstanding loans or other regular payments?

Yes

No

(for example, CSA payments, car, credit cards, student loans)

If yes, specify total outstanding amount

£

If yes, how much are the monthly repayments and what date is the final payment?

£

Date / /

If the payments are over £200 per month, what is the loan for?

Second Applicant

Total Annual Income before deductions (excluding overtime & bonuses)

£

Total Savings

£

Do you have any outstanding loans or other regular payments?

Yes

No

(for example, CSA payments, car, credit cards, student loans)

If yes, specify total outstanding amount

£

If yes, how much are the monthly repayments and what date is the final payment?

£

Date / /

If the payments are over £200 per month, what is the loan for?

How much do you pay monthly in rent or mortgage

£

How much do you pay monthly in rent or mortgage

£

Do these statements apply to you?

First Applicant
please tick

Second Applicant
please tick

I have access to/can raise at least £2,000 to cover the cost of buying

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 with my rent in the past 12 months (please include an up to date rent statement if applicable or reference)

I am not currently receiving housing benefit*

I am not currently receiving disability allowance*

I have never had a home reposed by a lender

I have never been evicted by my landlord

I have never been declared bankrupt

*If you are in receipt of Housing or Disability benefits this does not exclude you from accessing Homebuy. If you cannot tick all of the boxes above, please include a summary of the circumstances on the additional information page.

Information

Is either applicant related to a current or former Committee/Board Member or Officer of a Housing Association?

Yes

No

If yes, please provide their name and which housing association -----

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 the questions 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 best describe your ethnic origin?

White	First Applicant Please tick	Second Applicant Please tick	Mixed	First Applicant Please tick	Second Applicant Please tick
British	<input type="radio"/>	<input type="radio"/>	White & Black Caribbean	<input type="radio"/>	<input type="radio"/>
Irish	<input type="radio"/>	<input type="radio"/>	White & Black African	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	White Asian	<input type="radio"/>	<input type="radio"/>
			Other	<input type="radio"/>	<input type="radio"/>
Black/Black British			Asian/Asian British		
Caribbean	<input type="radio"/>	<input type="radio"/>	Indian	<input type="radio"/>	<input type="radio"/>
African	<input type="radio"/>	<input type="radio"/>	Pakistani	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	Bangladeshi	<input type="radio"/>	<input type="radio"/>
Chinese or Other			Other	<input type="radio"/>	<input type="radio"/>
Chinese	<input type="radio"/>	<input type="radio"/>	Question Refused	<input type="radio"/>	<input type="radio"/>
Other ethnic group	<input type="radio"/>	<input type="radio"/>			

Please state your Country of origin

First Applicant

Second Applicant

Which one of the following best describes your religion and religious denomination:

- | | | |
|------------------------------------|--|-----------------------------|
| <input type="radio"/> Buddhism | <input type="radio"/> Islam | <input type="radio"/> None |
| <input type="radio"/> Christianity | <input type="radio"/> Jewish | <input type="radio"/> Hindu |
| <input type="radio"/> Sikh | <input type="radio"/> Question refused | <input type="radio"/> Other |

If Other, please specify

Current Home / Future Home

Do you consider you or any member of your household to be disabled?

Yes No

Are you or is a member of your household registered disabled?

Yes No

Are you or is a member of your household a wheelchair user?

Yes No

Please give brief details:

Declaration

Eden 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.

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 Office of the Deputy Prime Minister and agencies on our and their behalf who may contact you.

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 Registered Social Landlords (RSL's) reserve the right to take up any references relating to applicants as we consider necessary and may also search files of any credit reference agency which will keep a record of such request.

We must protect the public funds we handle and so may use this 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.

It is a criminal offence to knowingly 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, appropriate legal action maybe taken and the RSL or local authority and/or seek possession of any leasehold 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/our rented home on the day of completion if I/we buy a home through any of the HomeBuy schemes.

I/We authorise *Eden Housing Association* to pass information to other *Homebuy* Agents, partner housing providers (RSL's/private developers), *Local Authorities*, credit reference agencies and to Estate Agents who may be able to assist in locating properties for applicants

I/We authorise the Association to seek further information from third parties relevant to this application.

I/We understand that the completion and submission of this form does not guarantee the offer of a property, nor does it commit me/us to the purchase of a property.

I/We understand that the information provided by me/us may be checked by a credit reference agency and that the details of any search may be recorded. An application with more than one party will result in a financial connection being established between those individuals at the credit reference agency.

I/We authorise my/our creditors to disclose all necessary information about my/our accounts to the Association.

I/We authorise the Association to seek and share relevant information with our landlord, our local authority, our mortgage lender, the benefits agency, the Inland Revenue and the Association's appointed solicitor, before, during and after the purchase and application process.

I/We, if our application is successful, will purchase a property for residential purposes only and will occupy this as my/our only or principal home (principal home means resident for at least ten months of the year).

I/We understand that my/our home will be at risk if I/we do not keep up mortgage and/or rent payments.

I/We will forward all additional information and documents as and when requested by the Association or their appointed solicitors. I/We do understand that Affordable Homes Cumbria will on occasion send out marketing material. Please tick if you do not wish to receive information

I/We have included an up to date rent statement and/or reference

Being accepted on to the list does not automatically mean there will be a suitable property or product for you, or that you will qualify for a specific scheme. Schemes may have a Section 106 condition placed on them by the planning authority, which in Cumbria often means a Local Occupancy clause or other restriction attached to them, this will be taken into account by the relevant RSL in their ultimate selection criteria of suitable applicants

Information to Accompany Application Form

Please ensure that you have fully completed this form, signed it and return to us with the following information:

- Proof of Identification** (copy of your passport, driving licence etc)
- Proof of Residence** (copy of a utility bill, tenancy agreement etc)
- Evidence of Income** (copy of your last 3 payslips, or, last 2 years accounts if self-employed)
- Evidence of Savings** (copy of your most recent statement)
- Mortgage in Principle Certificate** – or letter from your lender/financial advisor stating how much you are able to borrow

PLEASE DO **NOT** SEND ORIGINAL DOCUMENTS

Until we receive all the relevant information, we will be unable to assess your eligibility and your application will be registered as incomplete, and returned to you.

First Applicant

Signed

Date

Second Applicant

Signed

Date

MORTGAGE DETAILS FORM

This section needs to be completed if you own or have previously owned a property.

Please complete one of the following parts A, B, C or D and provide any supporting information or documents as necessary.

A. If you are selling your home

What is the property address:

Postcode

Please enclose two independent estate agent valuations.
If the difference is more than £10,000 a third valuation is required.

- a) Valuation £
b) Valuation £
c) Valuation £ Average £

Current mortgage details: Please provide a copy of your last mortgage statement.

Name of Lender:

Amount of loan outstanding:

Currently monthly payments:

How much is the estimated equity?

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

Have you previously received a government or housing association funded equity loan?

Yes No

If yes, how much? £

When?

Which Housing Association

Is there a second charge registered against the property?

Yes No

If yes, what percentage? %

Do you have a buyer for your home?

Yes No

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

Name

Telephone No.

When are you likely to sell your home?

Are there any arrears or negative equity on the property, after repayment has been made?

Yes No

B. If you have sold your home

What was the address of the previously owned property?: _____

Postcode _____

When was the property sold?

How much mortgage did you owe when it was sold?

£

How much was the property sold for?

How much equity did you recoup from the sale?

£

£

What was your reason for selling?

Relationship breakdown

Relocation for work reasons

Overcrowding

Other (please specify, below)

Did you ever have any arrears with this mortgage?

Yes No

If yes, we will need to do a credit check. Please provide the following details:

How much did the arrears amount to? £

How long were you in arrears?

What arrangements were made to clear the arrears?

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

Please provide any other details you may feel relevant:

C. If you have had your name removed from a mortgage

What was the address of the property?: _____

Postcode _____

When was the transfer made?

Evidence of the transfer MUST be attached:

Yes (attached)

How much did you receive from this transfer?

Please provide any other details you may feel relevant:

£

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

What is the address of the property?: _____

_____ Postcode

When will the transfer take place?

How much will you receive from this transfer?
£

Evidence of the transfer MUST be attached:
 Yes (attached)

Please provide any other details you may feel relevant:

Mortgage Section

Please tick which part of the mortgage section you have completed, and sign below to confirm:

- Part A – ‘If you are selling your home’
- Part B – ‘If you have sold your home’
- Part C – ‘If you have had your name removed from a mortgage’
- Part D – ‘If you are in the process of having your name removed from a mortgage’

First Applicant

Signed

Date

Second Applicant

Signed

Date

OPEN MARKET HOMEBUY

This is the most flexible option. You find a home to buy and we provide you with access to an equity loan of 25% of the value of the property. If or when you sell your home you would repay 25% of the resale value.

NEW BUILD HOMEBUY

You buy from 25-100% of a home and pay a rental for the share you do not own. Ideal for those with regular income but unable to afford on the cost of a home on the open market. Local residency may apply.

SHARED EQUITY

You can only buy 50% of the property but you do not have to pay any rent on the remainder. It gives you a start on the property ladder. Local residency may apply.

Testimonials

“Bradley and I would like to thank you for helping us get our home and for going the extra mile when we needed it most.”

Mr Andrew Beaty and son Bradley, Longcroft

“Thanks for all your support throughout our Homebuy grant application. Finally, we have our first home to enjoy Christmas in. Thank You”

Jamie & Andrew Johnston, Alston

Case Study

Kym Johnson, 38, a single mother, has three children between 10 and 17. She is a primary health care worker covering Barrow and the south lakes. "Through the scheme I got a mortgage of £ 103,000 on a terraced house valued at £ 140,000. I am £ 300 a month better off than if I had bought without the scheme. I have a 75 per cent mortgage. The remaining 25 per cent is split between the government and an equity charge in favour of the mortgage provider. I don't have to pay back any of this part of the loan for five years and then the interest rate is three per cent."

Housing minister Yvette Cooper says: "We want to help more people with this scheme. Just because families can't afford full house prices shouldn't mean they don't have the chance to get started and buy a share in their first home."

