

HomeBuy

購屋自住借款計劃 (Homebuy) ঘর কেনা (হোমবাই) Ev Satin Alma (Homebuy) گهر خریداری

This application form is for North Yorkshire and Humberside. The Joseph Rowntree Housing Trust is the HomeBuy Agent for this area.

APPLICATION FORM – Please read any accompanying booklets carefully before completing this application form.

Please fill in this form in **BLOCK CAPITALS** and black ink then send it back to us at the address on the back of this form.

We can not 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.

Housing Options - please tick the boxes to indicate which schemes you are applying for

Open Market HomeBuy Options:

MyChoiceHomeBuy offers equity loans of between 15 – 50%

If you are applying for this scheme you will also need to complete the supplementary sheet attached

Ownhome offers equity loans of between 20 – 40%

Apply for this scheme through the Trust OR apply for Ownhome directly by calling 0845 607 0110 or registering on the Ownhome website www.ownhome.co.uk.

New Build Homebuy / resales (Shared Ownership)

If you are applying for a particular development please state the name of development / Housing Association / private developer building the properties.....

If you are interested in developments in a particular area please specify where:.....

First Time Buyers Initiative (FTBI)

We will advise you as and when schemes are to be developed

Please specify the area you would be interested in:

Social Homebuy

(for current tenants of JRHT who wish to purchase the house they are living in.)

Please specify the percentage of the property you wish to purchase (Social HomeBuy only)%

	First Applicant	Second Applicant
Gender (please tick)	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Title (Mr/Mrs/Ms/Other)		
First name		
Last name		
Previous last name (if applicable)		
Date of birth		
National insurance number		
Address If you have lived elsewhere in the last 3 years, please list all your previous addresses on a separate sheet.		
Postcode		
How long have you lived there?		
Home telephone number		
Mobile telephone number		
Daytime telephone number		
Email address		
What is the best time & way 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 need?	One <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Four <input type="checkbox"/> Five <input type="checkbox"/>	
What type of accommodation do you require?	Flat <input type="checkbox"/> Bungalow <input type="checkbox"/> House <input type="checkbox"/>	
Which areas would you like to live in?		

Second Applicant Only: What is your relationship to the first applicant?	
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Do these statements apply to you?		
	1st Applicant	2nd Applicant
I have access to/can raise at least £3500 to cover the cost of buying (e.g. solicitors, survey etc)	<input type="checkbox"/>	<input type="checkbox"/>
I have never failed to keep up payments on any loan or form of credit agreement	<input type="checkbox"/>	<input type="checkbox"/>
I have never had a County Court Judgment registered against me or had any defaults in the past 18 months	<input type="checkbox"/>	<input type="checkbox"/>
I have not been behind in rent in the past 12 months (please include an up-to-date rent statement if applicable, or reference)	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>

Employment Details	First Applicant	Second Applicant
Job Title/Occupation/Grade		
MoD applicants: Service number & date of discharge		
Employer's name and address		
Are you permanently employed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you work full time or part time?	F/T <input type="checkbox"/> P/T <input type="checkbox"/>	F/T <input type="checkbox"/> P/T <input type="checkbox"/>
Are you on a fixed term contact	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contract Start/End Date		
How long have you worked in your current role?		

Income/Savings	First Applicant	Second Applicant
Total <u>gross annual income</u> from <u>employment</u> before tax and deductions (excluding overtime, bonuses, benefits)	£	£
Monthly net pay <u>after</u> tax and deductions		
Do you have any other regular income, e.g. overtime/bonuses/other employment/maintenance/investments?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If so please state the source and the gross annual amount (excluding benefits)	Source: weekly/monthly/annually/ other..... (delete as applicable)	Source: weekly/monthly/annually/ other..... (delete as applicable)
Total savings & investments	£	£
Amount to be used as deposit towards purchase	£	£

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 the 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 etc				
Lender	Purpose of loan	Monthly repayments	Outstanding balance	Final payment date

Current Status	First Applicant		Second Applicant	
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?				

	First Applicant	Second Applicant
Are you: (please tick any which apply)		
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 family or friends	<input type="checkbox"/>	<input type="checkbox"/>
Renting privately	<input type="checkbox"/>	<input type="checkbox"/>
On a Council housing waiting list. If so which one?	<input type="checkbox"/>	<input type="checkbox"/>
A current home owner (complete section A at the end of the form)	<input type="checkbox"/>	<input type="checkbox"/>
A previous home owner (complete section A at the end of the form)	<input type="checkbox"/>	<input type="checkbox"/>
Temporary accommodation provided by Local Authority	<input type="checkbox"/>	<input type="checkbox"/>
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 <input type="checkbox"/> NO <input type="checkbox"/>
					Yes <input type="checkbox"/> NO <input type="checkbox"/>
					Yes <input type="checkbox"/> NO <input type="checkbox"/>
					Yes <input type="checkbox"/> NO <input type="checkbox"/>

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".

	1 st Applicant	2 nd Applicant
1. White : British	<input type="checkbox"/>	<input type="checkbox"/>
2. White : Irish	<input type="checkbox"/>	<input type="checkbox"/>
3. White: Other	<input type="checkbox"/>	<input type="checkbox"/>
Please give details:		
4. Mixed: White & Black Caribbean	<input type="checkbox"/>	<input type="checkbox"/>
5. Mixed: White & Black African	<input type="checkbox"/>	<input type="checkbox"/>
6. Mixed: White & Asian	<input type="checkbox"/>	<input type="checkbox"/>
7. Mixed: Other	<input type="checkbox"/>	<input type="checkbox"/>
Please give details:		
8. Asian/Asian British: Indian	<input type="checkbox"/>	<input type="checkbox"/>
9. Asian/Asian British: Pakistani	<input type="checkbox"/>	<input type="checkbox"/>
10. Asian/Asian British: Bangladeshi	<input type="checkbox"/>	<input type="checkbox"/>
11. Asian/Asian British: Other	<input type="checkbox"/>	<input type="checkbox"/>
Please give details:.....		
12. Black/Black British: Caribbean	<input type="checkbox"/>	<input type="checkbox"/>
13. Black/Black British: African	<input type="checkbox"/>	<input type="checkbox"/>
14. Black/Black British: Other	<input type="checkbox"/>	<input type="checkbox"/>
Please give details:.....		
15.Chinese/Other ethnic group: Chinese	<input type="checkbox"/>	<input type="checkbox"/>
16. Chinese/Other ethnic group: Other	<input type="checkbox"/>	<input type="checkbox"/>
17. Question refused	<input type="checkbox"/>	<input type="checkbox"/>
Which of the following best describes your religion or religious denomination ?		
Buddhism	<input type="checkbox"/>	<input type="checkbox"/>
Christianity	<input type="checkbox"/>	<input type="checkbox"/>
Hindu	<input type="checkbox"/>	<input type="checkbox"/>
Islam	<input type="checkbox"/>	<input type="checkbox"/>
Jewish	<input type="checkbox"/>	<input type="checkbox"/>
Sikh	<input type="checkbox"/>	<input type="checkbox"/>
None	<input type="checkbox"/>	<input type="checkbox"/>
Question refused	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
Please give details:.....		

Equal Opportunities continued		
	1 st Applicant	2 nd Applicant
Do you consider that you have a disability? If yes, state why	Yes <input type="checkbox"/> NO <input type="checkbox"/>	Yes <input type="checkbox"/> NO <input type="checkbox"/>
Does any member of your household consider themselves to have a disability? 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 <input type="checkbox"/> NO <input type="checkbox"/> 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

<p>The Joseph Rowntree Housing Trust will only process the given personal data of all applicants for the purpose of processing your application for housing and will hold you information in accordance with the Data Protection Act 1998.</p> <p>We may also share this information for the same purpose with other organisations the 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 the agencies working on our their behalf who may contact you.</p> <p>All information you give 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.</p> <p>All information will be treated in the strictest confidence. We, other HomeBuy Agents and partner Registered Social Landlords (RSL), reserve the right to take up any references relating to applications as we consider it necessary and may also search the files of any credit reference agency which will keep a record of any such requests.</p> <p>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.</p> <p>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 Trust or local authority and/seek possession of any leasehold or tenancy granted. (Translation service available if required).</p>	<p>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 if I buy or rent a home through any of the Trust's or private developers offering low cost homes in North Yorkshire.</p> <p>I/we authorise Joseph Rowntree Housing Trust to pass information to other HomeBuy Agents, Partner housing providers, credit reference agencies and Estate Agents who may be able to assist in locating properties for applicants.</p> <p>Signed (1st Applicant) _____ Date _____</p> <p>Signed (2nd Applicant) _____ Date _____</p> <p>Your application will be returned to you if you do not complete all the sections and provide all the information requested.</p> <p>Please contact us if you feel you are unable to complete any sections.</p> <p>If applicable, I / we have enclosed:</p> <ul style="list-style-type: none"> • a copy of my last mortgage statement <input type="checkbox"/> • estate agent valuations or property details <input type="checkbox"/>
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Where did you hear about the HomeBuy scheme?

CURRENT OR PREVIOUS HOME OWNERS

This form must be completed if you own or have previously owned a property. Please complete one of the following options and provide any supporting documents. If you do not include the information requested the form will be returned to you.

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

- Relationship breakdown Overcrowding
Compulsory purchase scheme Other, please specify.....

OPTION A: IF YOU ARE SELLING YOUR HOME

1. What is the property address?

2. Please enclose two independent estate agent valuations or your property details if your property is on the market

- a) Valuation £
b) Valuation £
Average £

3. Current mortgage details

Do you have a mortgage on your property:

Yes

No

Name of lender:

Amount outstanding: £

Current payments: £

Please attach a copy of your last mortgage statement & valuations

How much is the estimated equity?

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

Will the equity be divided? If so, how much will you receive:

5. Is your property on the market?

Yes No

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

Do you have a buyer for you home?

Yes No

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

6. When are you likely to sell your home?

OPTION B: IF YOU HAVE SOLD YOUR HOME

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

2. When was the property sold?

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?

£

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?
- What arrangements were made to clear the arrears?

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 transfer **MUST** be attached

Yes

4. How much will you receive from the transfer?

£

Where do I send my application form?

Joseph Rowntree Housing Trust
The Garth
White Rose Avenue
New Earswick
York
YO32 4TZ
Freephone: 0800 6335670 Fax: 01904 735001
Email: homebuy@jrht.org.uk / www.jrht.org.uk

購屋自住借款計劃 (Homebuy)

ঘর কেনা (হোমবাই)

Ev Satın Alma (Homebuy)

گھر خریداری

This information can be provided in your own language

我們可提供本資訊的繁體中文版本 (Cantonese)

এই তথ্য আপনার মাতৃভাষায় সরবরাহ করা যাবে (Bengali)

یہ معلومات آپ کی اپنی زبان میں فراہم کی جا سکتی ہے۔ (Urdu)

Bu bilgiler sizin dilinizde sunulabilir (Turkish)

Te informacje mogą być dostarczone w Twoim własnym języku (Polish)

**This information can be provided
in other formats, such as
large print, Braille or audio.
We welcome calls through typetalk**