

**Low Cost Home**

**Ownership**

**Application Form 2024**

BEFORE COMPLETING THIS APPLICATION FORM REMEMBER TO SUBMIT YOUR APPLICATION TO THE HOME BUY AGENT. YOU WILL NEED TO BE APPROVED BY THEM BEFORE YOU CAN BE CONSIDERED FOR A PROPERTY

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| **Applicant Surname:** |  |

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| **Development Name:** |  |

Please fill in this form in BLOCK CAPITALS and black ink then send it back to us at:

Arches Housing Ltd, 122 Burngreave Road, Sheffield, S3 9DE

Please take care to check that all of the sections of this application are fully completed. If you need help filling in this form, please contact us on 0114 2288100. You should only complete the Second Applicant’s information details of anyone who will be buying a

property jointly with you.

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| 1 | Applicants |

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|  | **First Applicant** | **Second Applicant** |
| **Title:** |  |  |
| **First name:** |  |  |
| **Surname:** |  |  |
| **Date of birth:** |  |  |
| **National Insurance number:** |  |  |
| **Current address:** |  |  |
| **Postcode:** |  |  |
| **Phone number (home):** |  |  |
| **Phone number (work/mobile):** |  |  |
| **Email address:** |  |  |
| **How many years have you lived at this address?** |  |  |

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| Who else will be living with you? (either part time or full time) |

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| **Name** | **Relationship** | **Occupation** | **Income** | **Gender** | **DOB** | **On mortgage** |
|  |  |  | £ |  |  |  |
|  |  |  | £ |  |  |  |
|  |  |  | £ |  |  |  |

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| **Which town do you want to live in?** |  |
| **What type of accommodation are you looking for?** (such as house or flat) |  |
| **How many bedrooms do you need?** |  |
| **Percentage you wish to purchase?** (25% to 75%) |  |

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| 2 | Are you eligible for low cost home ownership? |

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|  | **First Applicant** | **Second Applicant** |
| **Are you: a first time buyer living with family or friends** | [ ]  | [ ]  |
|  **renting privately** | [ ]  | [ ]  |
|  **a current home owner** | [ ]  | [ ]  |
| **If you are a current home owner, what is the reason for your application?**(for example, relationship breakdown) |  |  |
| **If you have previously had a mortgage, please tell us when it was repaid?** |  |  |
| **Are you a council tenant or a housing association tenant?** |  |  |
| **Housing association or council tenant please give the name, address and phone number of your landlord** |  |  |
| **What type of accommodation do you live in and how many bedrooms?** | Accommodation: | Bedrooms: |
| **If you are on a council or housing association waiting list please say where and give your reference number** | Waiting list: | Reference number: |
| **I/we have access to or can raise at least £2,500 to cover the cost of buying:** | [ ]  | [ ]  |
| **My/our joint household income does not exceed £80,000:** | [ ]  | [ ]  |
| **I/we are employed or self-employed:**(and can provide at least three years accounts) | [ ]  | [ ]  |
| **I/we have insufficient funds to buy a property on the open market which meets my housing requirements:** | [ ]  | [ ]  |
| If none of the above statements apply to you but you feel your housing circumstances support your application, please provide further details in the additional information section |

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| 3 | Employment |

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|  | **First Applicant** | **Second Applicant** |
| **Job title/occupation:** |  |  |
| **Employers name and address:** |  |  |
| **Employers phone number:** |  |  |
| **Are you permanently employed?** | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| **Are you self-employed?**(if yes you will need to provide three years accounts as proof of income) | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| **How long have you worked in your current role?** |  |  |
| **Are you on a fixed term contract?** | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| **If yes, when does the contract end?** |  |  |

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| 4 | Income and Savings |

|  | **First Applicant** | **Second Applicant** |
| --- | --- | --- |
| **Basic employment income (**annual gross value) | £ | £ |
| **Overtime, bonuses and commission** (annual gross value) |  |  |
| **Any other regular income:** |  |  |
| Working Tax Credit | £ | £ |
| Child Tax Credit | £ | £ |
| Child Benefit | £ | £ |
| Disability Allowance | £ | £ |
| Guaranteed Maintenance | £ | £ |
| Any other income | £ | £ |
| **Total savings** | £ | £ |
| **Do you have any outstanding loans or other regular payments?** (including credit cards, CSA payments or student loans for example) | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| **If yes, how much are the monthly repayments?** | £ | £ |
| **What is the final payment date?** | £ | £ |
| **Total outstanding Credit Card balances** |  |  |
| **Are you:** |  |  |
| In rent arrears | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| Claiming Housing Benefit | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| In breach of your tenancy agreement | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| **Have you ever:** |  |  |
| Failed to keep up payments on any loan or form of credit agreement | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| Had a County Court Judgment registered against you | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| Been declared bankrupt | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |
| Entered into an Individual Voluntary Credit Agreement | Yes [ ]  No [ ]  | Yes [ ]  No [ ]  |

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| Additional Information |
| **Please use this section to provide any additional information that may help support your application:** |

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| Diversity and Inclusion |

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| Arches Housing Ltd is committed to treating all individuals with dignity and respect regardless of race, gender, gender identity, disability, age, sexual orientation, religion or belief. We welcome applications from all members of the community. |

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| **What is your race?** | **First Applicant** | **Second Applicant** |

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| --- | --- | --- | --- |
| **White** | British | [ ]  | [ ]  |
| Irish | [ ]  | [ ]  |
| Other White Background (state) |  |  |

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| **Mixed** | White and Black Caribbean | [ ]  | [ ]  |
| White and Black African | [ ]  | [ ]  |
| White and Asian | [ ]  | [ ]  |
| Other Mixed Background (state) |  |  |

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| **Asian orAsianBritish** | Indian | [ ]  | [ ]  |
| Pakistani | [ ]  | [ ]  |
| Bangladeshi | [ ]  | [ ]  |
| Other Asian Background (state) |  |  |

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| **Black orBlackBritish** | Caribbean | [ ]  | [ ]  |
| African | [ ]  | [ ]  |
| Other Black Background (state) |  |  |

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| **Chinese** |  | [ ]  | [ ]  |

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| **Any other ethnic group (please specify)** |  |  |

The Equality Act 2010 defines a disabled person as a person with ‘a physical or mental impairment, which has a substantial and long term adverse effect on a person’s ability to carry out normal day to day activities’. You no longer have to be registered disabled.

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| **Do you consider yourself or anyone in your household to be disabled?** | **Yes [ ]  No [ ]**  |
| **Please give details:** |  |

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| **Is either applicant related to a current or former Board or Committee Member or employee of Arches Housing Limited?** | Yes [ ]  No [ ]  |
| **If yes, please provide details:** |  |

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| Data Protection |

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| Arches Housing Limited is committed to creating stable and safe communities and protecting the public funds we handle. So that we can achieve this we may carry out checks to ensure applicants are suitable. We may use the information you have given us to prevent and detect fraud and may share this information with other organisations that handle public funds to prevent and detect fraud. Any information obtained during checks will be treated sensitively and confidentially within the terms of the Data Protection Act 1988. |

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| Declaration |

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| I/we understand that the completion 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 confirm that the information provided in this form accurately reflects my/our current circumstances. The information given on this form is a true statement.I/we understand that I/we may lose any housing that Arches Housing Limited offer me/us if I/we have given false information.I/we consent to Arches Housing Limited obtaining any relevant references with regard to our application**Note:** If you have not provided enough information to use we may send the form back to you for further details/supporting evidence. You must notify us in writing of any change of circumstance. |
| **First Applicant** | **Second Applicant** |
| **Signed:** |  | **Signed:** |  |
| **Date:** |  | **Date:** |  |
| I have included an up-to-date rent statement and/or reference. | I have included an up-to-date rent statement and/or reference. |
| Please check you have filled in all sections, otherwise the form will be returned to you. |



**Vision**

To contribute to people’s wellbeing by providing safe, secure warm homes that meet their needs.

**Mission Statement**

To bring affordable homes to diverse communities across the South Yorkshire and

North Derbyshire Region

**Values**

**Steel |** Choosing to do the right thing over the easy thing; being determined to see things through and staying true to our roots.

**Momentum |** Being responsive to people and opportunities; generating solutions swiftly as a consequence of having the trust and freedom to take decisions.

**Simplicity |** Sticking to what actually matters; to make it easier to do a good job and achieve positive outcomes.

**Connections |** Recognising that we can achieve more with others than alone; building honest and supportive relationships inside Arches and beyond.

**Individuality |** Appreciating the life experience, skills and insights of others; listening with empathy, seeking to dignify everyone involved.

🕿 **0114 2288100**

**🖂** **info@archeshousing.org.uk**

🌍 **www.archeshousing.org.uk**