



# Application Form for Low Cost Home Ownership

OFFICE USE ONLY

New Build HomeBuy

Re-sale

<b>SCHEME:</b>	
Registration Date:	Application Number:

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 cannot consider your application unless all sections of this application are fully completed.

**Have you previously applied for low cost home ownership with Catalyst, Housing Options, Lea Valley Homes or Orbit?**

Yes  No  If yes, which one and what was your reference number? \_\_\_\_\_

**Please state if you are interested in a specific Paradigm Development**

\_\_\_\_\_

## SECTION A GENERAL

A1	FIRST APPLICANT	SECOND APPLICANT
1.1 Gender (please tick)	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
1.2 Title (Mr/Mrs/Ms/Other)		
1.3 First Name		
1.4 Last Name		
1.5 Previous Last Name (if applicable)		
1.6 Date of Birth		
1.7 National Insurance Number		
1.8 Address <small>If you have lived elsewhere in the last 3 years, please list all your previous addresses on a separate sheet</small>		
1.9 Postcode		
1.10 How long have you lived there?		
1.11 Home telephone number		
1.12 Mobile telephone number		
1.13 Daytime telephone number		
1.14 What is the best time to be contacted?		
1.15 What is the best number to contact you on?	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime <input type="checkbox"/>	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime <input type="checkbox"/>
1.16 Email Address		
1.17 Second Applicant Only: What is your relationship to the first applicant?		

A2	FIRST APPLICANT	SECOND APPLICANT
2.1 Which Local Authority area do you live in?		
2.2 Which Local Authority area do you work in?		
2.3 How many bedrooms would you like?	One <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Four <input type="checkbox"/> Five <input type="checkbox"/>	
2.4 What types of Accommodation would you consider?	Apartment <input type="checkbox"/> House <input type="checkbox"/>	

A3	FIRST APPLICANT	SECOND APPLICANT
3.1 I have access to / can raise at least £3000 to cover the cost of buying	<input type="checkbox"/>	<input type="checkbox"/>



B3 Current Status		FIRST APPLICANT	SECOND APPLICANT				
3.1	Are you a British or EU/EEA citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>				
3.2	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"/>				
3.3	What is your Nationality?						
3.4	What are your current living arrangements?						
	A council tenant <input type="checkbox"/> A housing association tenant <input type="checkbox"/> Renting from your employer <input type="checkbox"/> Living with family or friends <input type="checkbox"/> Renting privately <input type="checkbox"/> Temporary accommodation provided by Local Authority <input type="checkbox"/> Other (if other please specify) <input type="checkbox"/> _____						
3.5	If you are on a council waiting list please say where and give your reference number Local Authority Reference Number						
3.6	Do you have any pets?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>				
3.7	How many bedrooms does your current home have?						
3.8	Is it a flat, maisonette, bungalow or house?						
3.9	If you are a private tenant, council or housing association tenant, please give the name, address & telephone number of your landlord or Housing Officer in the box(es) below:						
	FIRST APPLICANT	SECOND APPLICANT					
3.10	<b>Who else will be living with you?</b> Please include full name & their relationship status. If they are 16 & over please indicate whether the person will be on the mortgage & contributing to mortgage payments.						
	Name	Relationship	Full time education or working?	Gender	Date of Birth	Salary	Contributing to mortgage or rent 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"/>
3.11	<b>Have you (or the second applicant) ever owned or partly owned a property in the UK or abroad?</b> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please go to section C. If no, please go to section D.						

## SECTION C CURRENT OR PREVIOUS HOME OWNERS AND MORTGAGES

THIS SECTION NEEDS TO BE COMPLETED IF YOU OWN OR HAVE PREVIOUSLY OWNED A PROPERTY.  
PLEASE COMPLETE ONE OF THE FOLLOWING OPTIONS AND PROVIDE ANY SUPPORTING DOCUMENTS AS NECESSARY.

### OPTION A - IF YOU HAVE SOLD YOUR HOME

**1.1** What was the property address?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**1.4** If there were arrears or negative equity on the property, what repayment arrangements did you make?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**1.2** What was the date you sold the property?

\_\_\_\_\_

**1.5** What were your reasons for selling?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**1.3** What equity did you receive?

\_\_\_\_\_

### OPTION B - IF YOU ARE SELLING YOUR HOME

**2.1** What is the property address?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**2.7** If there are arrears or negative equity on the property, what repayment arrangements did you make?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**2.2** What is the current full market value of your property?

\_\_\_\_\_

**2.3** Do you have a legal right to a share in a property?

(e.g. a property owned by a partner or spouse)    Yes     No

**2.4** Do you have a buyer for your home?    Yes     No

**2.5** What date are you due to exchange contracts?

\_\_\_\_\_

**2.8** What were your reasons for selling?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**2.6** How much is the estimated equity?

a) Average valuation £: \_\_\_\_\_

b) Less outstanding mortgage and/or loan £: \_\_\_\_\_

c) Cost of selling £: \_\_\_\_\_

d) Total estimated equity £ (a – b – c): \_\_\_\_\_

### OPTION C - IF YOU ARE IN THE PROCESS OF HAVING YOUR NAME REMOVED FROM A MORTGAGE

**3.1** What is the property address?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3.2** When will the transfer take place?

\_\_\_\_\_

**3.3** Evidence of transfer MUST be attached    Yes

**3.4** How much will you receive from the transfer?

£ \_\_\_\_\_

## SECTION D 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.

### 1. How would you describe your ethnic origin?

	FIRST APPLICANT	SECOND APPLICANT
<b>White</b>	<input type="checkbox"/>	<input type="checkbox"/>
British	<input type="checkbox"/>	<input type="checkbox"/>
Irish	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
<b>Asian or Asian British</b>	<input type="checkbox"/>	<input type="checkbox"/>
Indian	<input type="checkbox"/>	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>	<input type="checkbox"/>
Bangladeshi	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
<b>Black or Black British</b>	<input type="checkbox"/>	<input type="checkbox"/>
Caribbean	<input type="checkbox"/>	<input type="checkbox"/>
African	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
<b>Mixed</b>	<input type="checkbox"/>	<input type="checkbox"/>
White & Black Caribbean	<input type="checkbox"/>	<input type="checkbox"/>
White & Black African	<input type="checkbox"/>	<input type="checkbox"/>
White & Asian	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
<b>Chinese</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other ethnic group</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Question refused</b>	<input type="checkbox"/>	<input type="checkbox"/>

### Please state your country of origin

FIRST APPLICANT \_\_\_\_\_  
 SECOND APPLICANT \_\_\_\_\_

### 2. Which of the following best describes your religion or religious denomination?

	FIRST APPLICANT	SECOND APPLICANT
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"/>

If other, please specify:

FIRST APPLICANT \_\_\_\_\_  
 SECOND APPLICANT \_\_\_\_\_

### 3. What is your first language?

FIRST APPLICANT \_\_\_\_\_  
 SECOND APPLICANT \_\_\_\_\_

### 4. Are you interested in Sharia Compliance Mortgages?

FIRST APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>
SECOND APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### 5. Do you consider you or any member of your household to be disabled? (If yes, state why)

FIRST APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>
SECOND APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### 6. Are you or a member of your household registered disabled?

Yes  No

### 7. Are you or a member of your household a wheelchair user?

Yes  No

To the best of your knowledge are you related to or do you have a close relationship with a person who is either a current employee of Paradigm Housing Group, or a Board Member of Paradigm, Paradigm Homes, Paradigm Commercial or Chiltern Hundreds; or who has been employed by Paradigm or served as a Board Member of any of the above companies within the last 12 months?

FIRST APPLICANT      SECOND APPLICANT

Yes                       No   
 Yes                       No

**If Yes, please give details of your relationship**

FIRST APPLICANT \_\_\_\_\_  
 SECOND APPLICANT \_\_\_\_\_

To the best of your knowledge, are you related to or do you have a close relationship with any person or person(s) who provide services to Paradigm Housing or any members of the Paradigm Housing Group as listed above?

FIRST APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>
SECOND APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**If Yes, please give details of your relationship**

FIRST APPLICANT \_\_\_\_\_  
 SECOND APPLICANT \_\_\_\_\_

Are you, or have you been within the last 12 months, employed by Paradigm Housing; or any organisation that provides services to Paradigm Housing or any members of the Paradigm Housing Group as listed above; or served as a Board Member of any members of the Paradigm Housing Group as listed above?

FIRST APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>
SECOND APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## INFORMATION

### Where did you hear about this service?

<input type="checkbox"/> Direct Mail	<input type="checkbox"/> Employer	<input type="checkbox"/> Exhibition
<input type="checkbox"/> Local Authority	<input type="checkbox"/> Housing Association	<input type="checkbox"/> Internet
<input type="checkbox"/> Newspaper/Magazine		<input type="checkbox"/> Family/Friends
<input type="checkbox"/> Radio	<input type="checkbox"/> Seminar	<input type="checkbox"/> Television
<input type="checkbox"/> Sign Boards	<input type="checkbox"/> Word of mouth	<input type="checkbox"/> Other
<input type="checkbox"/> Estate Agent		

**Please supply details eg. What newspaper? Which radio station?**

\_\_\_\_\_  
 \_\_\_\_\_

# IMPORTANT INFORMATION: PLEASE READ

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

Paradigm Housing 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 of Communities and Local Government and agencies working 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, HomeBuy Agents and other Registered Social Landlords (RSL's), 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 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 housing.

I/we understand that if it is found that false information has been given to obtain housing either knowingly or recklessly, appropriate legal action maybe taken by the RSL or local authority and/or seek possession of any leasehold tenancy granted. (Translation service available if required).

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 RSLs or private developers offering low cost homes.

I/we authorise Paradigm Housing to pass information to HomeBuy Agents, partner housing providers (RSLs/private developers), credit reference agencies and to Estate Agents who may be able to assist in locating properties for applicants.

## TO ENABLE US TO ASSESS YOUR APPLICATION WE REQUIRE THE FOLLOWING DOCUMENTATION FROM BOTH APPLICANTS (IF APPLICABLE):

### PHOTOCOPIES OF:

- Your last six pay slips which show gross and net salary figures
- Your UK, EU or EAA passport
- Proof of child benefit, if applicable

## APPLICANTS PRESENTLY RESIDING WITH FAMILY OR FRIENDS, PLEASE ALSO PROVIDE:

- A copy of a utility bill in householders name
- A copy of bill in applicants name and address

## FOR APPLICANTS CURRENTLY RENTING, PLEASE ALSO PROVIDE:

- A rent reference from your present landlord or a 12 month rent statement

Signed (First Applicant)

Date

Signed (Second Applicant)

Date

PLEASE CHECK YOU HAVE FILLED IN ALL SECTIONS AND ENCLOSED ALL REQUIRED DOCUMENTATION, OTHERWISE THE FORM WILL BE RETURNED TO YOU.

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

Paradigm

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HomeBuy  
UK Government