



# Home Ownership Application

Address of property you're interested in

Please provide your Help to Buy reference number  
(for Kent, Sussex and Surrey properties only\*)

## Personal details

| Applicant 1                              |  | Applicant 2                              |  |
|--|--|--|--|
| Title                                    |  | Title                                    |  |
| First name                               |  | First name                               |  |
| Surname                                  |  | Surname                                  |  |
| Current address                          |  | Current address                          |  |
|  |  |  |  |
| Postcode                                 |  | Postcode                                 |  |
| How long have you lived at this address? |  | How long have you lived at this address? |  |
| Date of birth                            |  | Date of birth                            |  |
| Gender                                   |  | Gender                                   |  |
| Marital status                           |  |  |  |
| <input type="checkbox"/> Single          | <input type="checkbox"/> Married           | <input type="checkbox"/> Single          | <input type="checkbox"/> Married           |
| <input type="checkbox"/> Divorced        | <input type="checkbox"/> Prefer not to say | <input type="checkbox"/> Divorced        | <input type="checkbox"/> Prefer not to say |
| Contact details                          |  |  |  |
| Mobile phone number                      |  | Mobile phone number                      |  |
| Email address                            |  | Email address                            |  |

| How did you hear about this property?             |   |   |
|---|---|---|
| <input type="checkbox"/> Friends                  | <input type="checkbox"/> Relatives      | <input type="checkbox"/> Share to Buy website |
| <input type="checkbox"/> Help to Buy website      | <input type="checkbox"/> Optivo website | <input type="checkbox"/> Estate Agent         |
| <input type="checkbox"/> Sign outside development | <input type="checkbox"/> Other          |   |

| Who will live with you? |               |                     |
|-------------------------|---------------|---------------------|
| Name                    | Date of birth | Relationship to you |
|                         |               |                     |
|                         |               |                     |
|                         |               |                     |

\*If you're applying for a property outside London and you're not currently registered with the Help to Buy agent please do so immediately. Please visit [www.helpstobuyese.org.uk](http://www.helpstobuyese.org.uk) and click on 'Apply online'. Once you've been approved, please let us have your reference number.

Does any member of your household have a health problem or disability?

Yes

No

If yes, please provide details

### Are you a

Local Authority tenant

Housing Association tenant

Private tenant

Home owner

Living with family / friends

Other

Are you on the local council waiting list? If yes proof may be required.

Yes

No

### Applicant 1

### Applicant 2

Have you lived in the UK for the last 2 years?

Yes

No

Yes

No

Do you have permanent UK residency?

Yes

No

Yes

No

If you were born outside of the UK, please state how long you have lived in the UK?

yrs

months

yrs

months

If you do not have permanent residency, please provide details of your visa / work permit here

## Employment details

|   | Applicant 1  | Applicant 2  |
|---|--|--|
| Occupation  |  |  |
| Name of employer  |  |  |
| Address of employer   |  |  |
|   |  |  |
|   |  |  |
| Start date with current employer?   |  |  |
| Permanent contract?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Length of any outstanding probation period (if applicable)                                      |  |  |
| If you are on a fixed contract, please give details of the start & end dates                    |  |  |
| Basic salary before tax per annum   | £  | £  |
| Guaranteed allowances (please state e.g London Weighting or car allowance) per annum            | £  | £  |
|   | £  | £  |
| Total (basic & guaranteed allowances) per annum   | £  | £  |
| Overtime / commission per annum   | £  | £  |
| Bonus per annum   | £  | £  |
| What is your average take home pay per month after deductions? (taken from latest 3 x payslips) | £  | £  |
| <b>Self-employed applicants only</b>  |  |  |
| Sole Trader or Limited Company?   |  |  |
| How many years' accounts or self-assessed tax returns are available?                            |  |  |
| Type of business?   |  |  |
| Date business established?  |  |  |
| Last year's net profit  | £  | £  |
| Previous year's net profit  | £  | £  |
| Year before net profit  | £  | £  |
| <b>Limited Company only</b>   |  |  |
| Director's salary for last year?  | £  | £  |
| Director's salary for previous year?  | £  | £  |
| Dividend income for last year?  | £  | £  |
| Dividend income for previous year?  | £  | £  |

## Financial details

| All applicants  |                              |                             |                              |                             |
|---|------------------------------|-----------------------------|------------------------------|-----------------------------|
|   | Applicant 1                  |                             | Applicant 2                  |                             |
| <b>Details of any other additional income</b>   |                              |                             |                              |                             |
| Child Benefit (per annum)   | £                            |                             | £                            |                             |
| Child Tax Credit (per annum)  | £                            |                             | £                            |                             |
| Working Tax Credit (per annum)  | £                            |                             | £                            |                             |
| Maintenance income (by court order or CSA only)   | £                            |                             | £                            |                             |
| Investment or Private Pension income  | £                            |                             | £                            |                             |
| 2nd job (please provide income per annum)   | £                            |                             | £                            |                             |
| Are you able to provide proof of the above stated additional income?                              | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Credit / other regular financial commitments</b>   |                              |                             |                              |                             |
| How many credit/store cards do you have?  |                              |                             |                              |                             |
| Total amount outstanding on all your cards?<br>(include 0% balance transfer cards in above total) | £                            |                             | £                            |                             |
| Do you clear the whole balance each month?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you have any unsecured loans or hire purchase agreements?                                      | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| What are the monthly payments on each?  | £                            |                             | £                            |                             |
|   | £                            |                             | £                            |                             |
|   | £                            |                             | £                            |                             |
|   | £                            |                             | £                            |                             |
| How long left to run on each?   | yrs                          | months                      | yrs                          | months                      |
|   | yrs                          | months                      | yrs                          | months                      |
|   | yrs                          | months                      | yrs                          | months                      |
|   | yrs                          | months                      | yrs                          | months                      |
| Car finance /lease?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| What are the monthly payments on car finance?   | £                            |                             | £                            |                             |
| How long left to run?   | yrs                          | months                      | yrs                          | months                      |
| Are you making child maintenance payments?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If so, state the amount per month   | £                            |                             | £                            |                             |
| Are you making payments for child care?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If so state the amount per month  | £                            |                             | £                            |                             |
| Do you have any regular deductions from salary for a Company Pension or Student loan?             | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If so state the amount per month  | £                            |                             | £                            |                             |
| Have you ever had a mortgage or loan application refused?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Have you ever been in arrears, incurred County Court Judgements, Defaults, missed/late payments or been declared bankrupt?

Yes

No

Yes

No

**Failure to answer this question accurately will affect your chances of obtaining a mortgage.**

If 'Yes' please provide full details

## SAVINGS / DEPOSIT

PLEASE NOTE: You will need up to £3,000 - £4,000 to cover your legal and mortgage set-up costs. This will be in addition to any deposit that you intend to put towards the purchase.

Please state your own current savings here

£

£

If you are in receipt of a monetary 'gift' from a family member please provide details here

£

£

Is the 'gift' money held in the UK?

Yes

No

Yes

No

Other information you feel is relevant to your application

| Applicant 1  |  | Applicant 2  |  |
|--|--|--|--|
| <b>White</b>   |  |  |  |
| <input type="checkbox"/> English, Scottish, Welsh & Northern Irish | <input type="checkbox"/> English, Scottish, Welsh & Northern Irish | <input type="checkbox"/> English, Scottish, Welsh & Northern Irish | <input type="checkbox"/> English, Scottish, Welsh & Northern Irish |
| <input type="checkbox"/> Irish                                     | <input type="checkbox"/> Irish                                     | <input type="checkbox"/> Irish                                     | <input type="checkbox"/> Irish                                     |
| <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     |
| <input type="checkbox"/> Gypsy / Romany/ Irish Traveller           | <input type="checkbox"/> Gypsy / Romany/ Irish Traveller           | <input type="checkbox"/> Gypsy / Romany/ Irish Traveller           | <input type="checkbox"/> Gypsy / Romany/ Irish Traveller           |
| <b>Black or Black British</b>                                      |  |  |  |
| <input type="checkbox"/> Caribbean                                 | <input type="checkbox"/> Caribbean                                 | <input type="checkbox"/> Caribbean                                 | <input type="checkbox"/> Caribbean                                 |
| <input type="checkbox"/> African                                   | <input type="checkbox"/> African                                   | <input type="checkbox"/> African                                   | <input type="checkbox"/> African                                   |
| <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     |
| <b>Asian or Asian British</b>                                      |  |  |  |
| <input type="checkbox"/> Indian                                    | <input type="checkbox"/> Indian                                    | <input type="checkbox"/> Indian                                    | <input type="checkbox"/> Indian                                    |
| <input type="checkbox"/> Pakistani                                 | <input type="checkbox"/> Pakistani                                 | <input type="checkbox"/> Pakistani                                 | <input type="checkbox"/> Pakistani                                 |
| <input type="checkbox"/> Bangladeshi                               | <input type="checkbox"/> Bangladeshi                               | <input type="checkbox"/> Bangladeshi                               | <input type="checkbox"/> Bangladeshi                               |
| <input type="checkbox"/> Chinese                                   | <input type="checkbox"/> Chinese                                   | <input type="checkbox"/> Chinese                                   | <input type="checkbox"/> Chinese                                   |
| <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     |
| <b>Mixed</b>   |  |  |  |
| <input type="checkbox"/> Mixed & Black Caribbean                   | <input type="checkbox"/> Mixed & Black Caribbean                   | <input type="checkbox"/> Mixed & Black Caribbean                   | <input type="checkbox"/> Mixed & Black Caribbean                   |
| <input type="checkbox"/> White & Black African                     | <input type="checkbox"/> White & Black African                     | <input type="checkbox"/> White & Black African                     | <input type="checkbox"/> White & Black African                     |
| <input type="checkbox"/> White & Black Asian                       | <input type="checkbox"/> White & Black Asian                       | <input type="checkbox"/> White & Black Asian                       | <input type="checkbox"/> White & Black Asian                       |
| <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     | <input type="checkbox"/> Other                                     |

**Declaration / important - please read carefully**

I/We agree that if we knowingly or recklessly give false information on this form,

I/We may be prosecuted, the offer of any property may be withdrawn and Optivo may take steps to recover any property completed on.

I/We hereby authorise Optivo to approach my/our landlord(s) or employer(s) for any information that they may require for the purpose of this application.

I/We confirm that I/We are not related to any member of Optivo staff or Board.

I/We understand that as a Public Sector tenant (if applicable), I/We will have to give up my/our rented home on the date of completion.

I/We understand that the information provided in this form may be passed to the Homes & Communities Agency and other agencies, including HomeBuy Agents and Independent Financial Advisors for reporting or application purposes.

|                   |                              |                             |
|-------------------|------------------------------|-----------------------------|
| Applicant 1 agree | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Applicant 2 agree | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

We'll contact you about your application. If you don't hear from us within 5 days please call us on **0800 121 6060** (calls are free from a BT landline). We may record and monitor calls for quality and training purposes.

Website: [www.optivo.org.uk](http://www.optivo.org.uk) Email: [resales@optivo.org.uk](mailto:resales@optivo.org.uk)