

## Property Information Form

SCHEME: Help to Buy: Equity Loan

To: *Help to Buy South West (the **Help to Buy Agent**) as agent for Homes and Communities Agency (the **Agency**)*

Please note **all Information** clearly – unclear details will cause **delays** and result in forms being returned

### Part One

Named Applicant 1: Title..... Full Name:.....

Contact Telephone Number: .....

Email address: .....

Named Applicant 2: Title..... Full Name:.....

Contact Telephone Number: .....

Email address: .....

Lead applicant current property address: .....

.....

*(together the **Applicant**)*

Site Name: .....

Selected Property Address: .....

..... (the Property)

Local Authority: .....

Plot No: .....

Provider: .....

Expected build completion date: .....

Expected purchase completion date: .....

House Type (please circle): Detached / Semi / Terrace / Flat

Tenure (please circle): Freehold / Leasehold

Number of Beds: 1 / 2 / 3 / 4 / 5 / 6 / 6+

**Provider's Conveyancer's Details** (including name, address, email, tel no and reference);

.....  
.....

**Applicant's Conveyancer's Details** (including name, address, email, tel no and reference);

.....  
.....

**Independent Financial Advisor Details** (including name, company, email, tel no);

.....  
.....

Full Purchase Price: £.....

Buyer's mortgage amount: £..... [i.e. Maximum amount to be obtained by applicant]

Applicant's Cash Contribution: £.....

Mortgage Term Required: ..... years

Please provide justification for mortgage term reduction/extension: .....

.....

The Applicant confirms to the Help to Buy Agent and the Agency that the above details are accurate and are agreed between the Applicant and the Provider - the buyer's mortgage amount and cash contribution must reach a minimum of 80%

**PART 2 MUST BE PRINTED ON A SEPARATE PAGE TO PART 1.**

**PART 2**

**Financial Details**

**Help to Buy Equity Loan requested amount (max 20%):** .....%

**Income – Applicant 1**

Basic Employment Income (annual, gross): £.....

Overtime, Bonuses and Commissions: £.....

Student Loan Monthly Payment: £.....

Other gross salary MONTHLY deductions (childcare vouchers, pension etc): £.....

**[Income – Applicant 2**

Basic Employment Income (annual, gross): £.....

Overtime, Bonuses and Commissions: £.....

Student Loan Monthly Payment: £.....

Other gross salary MONTHLY deductions (childcare vouchers, pension etc): £.....

**Debt (to cover all Applicants if more than one)**

Monthly loan/HP payments: £.....

Outstanding credit card balances: £.....

**Additional household Income** (monthly) (to cover all Applicants if more than one): [●]

Working tax credits: £.....

Child tax credits: £.....

Child benefit: £.....

Disability allowance: £.....

Guaranteed maintenance income: £.....

Other income: £.....

**Monthly Service Charge:** £.....

**Do any of the applicants own a residential property?** **Y / N (please circle)**

If yes, please confirm the address: .....

.....

**Personal Details**

Applicant 1 date of birth: .....

Applicant 2 date of birth: .....

Number of adults to live in the Property: .....

Number of children to live in the Property: .....

NB Those of 18 years of age at the date of ...../...../..... (enter date of reservation) are adults and those below 18 years old at the date of ...../...../..... (enter date of reservation) are children.

The Applicant confirms to the Help to Buy Agent and the Agency that the above details are accurate and acknowledges that this information shall be used to determine the Applicant's eligibility for Help to Buy funding.

**PART 3 – Applicants must read carefully**

The Applicant (subject to acceptance for the Help to Buy Initiative and proceeding to completion of the purchase of the Property) agrees to and directs that the equity loan funding that the Agency will provide (comprising a contribution of up to [20%<sup>1</sup>] [40%<sup>2</sup>] of the Full Purchase Price) is paid direct to the Provider to enable it to reduce the Full Purchase Price of the Property.

The Applicant acknowledges that the term of the Help to Buy equity loan is 25 years (subject to earlier redemption in accordance with the equity loan provisions).

The Applicant acknowledges that if they own a residential property that they will sell their interest in that property (or properties) in advance of completing their purchase of the Property with the assistance of a Help to Buy equity loan and that it is a condition of the equity loan that the Property which is the subject of the Help to Buy equity loan will be the only residential property they have any interest in for the duration of the Help to Buy equity loan.

The Applicant further acknowledges that the Agency has nominated an agent to administer Help to Buy equity loans Housing Options Plus (the Agency’s mortgage administrator) and that all correspondence and payments required under Help to Buy equity loans will be addressed to the Post Sales Agent.

The Applicant declares for data capture purposes only (or if there is more than one applicant in relation to each applicant) that it is (they are) a:

- UK National Y / N (please circle)
- EEA Citizen Y / N (please circle)
- Person with indefinite leave to remain Y / N (please circle)
- Other (please state) .....

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<sup>1</sup> For properties outside of London  
<sup>2</sup> For properties inside London

**The Applicant** confirms (or if there is more than one applicant in relation to each applicant is) that it is (they are) a:

Member of the armed forces (serving personnel)	Y / N (please circle)
Social tenants	Y / N (please circle)
Other	Y / N (please circle)

**PART 4**

The Applicant acknowledges that:

The Help to Buy Agent will only process the given personal data of the Applicant for the following purposes. The Help to Buy Agent will hold your information in accordance with the Data Protection Act 1998.

Firstly the processing and administering the Applicant's application to participate in the Help to Buy Initiative if the Applicant is approved.

Secondly, the Help to Buy Agent may also share this information for the same purpose with the Agency, the Post Sales Agent and other Help to Buy Agents, with other organisations that handle public funds and the Provider.

Thirdly, the information may be used for statistical surveys and analysis, which means the Help to Buy Agent may pass this information in confidence to local authorities, the DCLG (Department for Communities and Local Government), the Council of Mortgage Lenders and their members and other organisations working with the Help to Buy Agent and/or the Agency's in the delivery of the Help to Buy product. Any of these organisations may contact you in relation to this.

All information the Applicant gives to the Help to Buy Agent on this form (and information resulting from contact with the Applicant's landlord and/or employer) may be shared with the same only in relation to your application to participate in the Help to Buy Initiative.

All information will be treated in the strictest confidence. The Help to Buy Agent, other Help to Buy Agents, the Agency and the Provider, reserve the right to take up any references relating to applicants as the Help to Buy Agent considers necessary and may also search the files of any credit reference agency which will keep a record of any such request.

The Help to Buy Agent must protect the public funds it handles and so may use the information the Applicant has 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 this application.

The Applicant has read the above acknowledgement and confirms that the Applicant has provided accurate and up-to-date information relating to the Applicant's application for assistance under the Help to Buy Initiative.

The Applicant understands that if it is found that false information has been given to obtain assistance under the Help to Buy Initiative either knowingly or recklessly, appropriate legal action may be taken and the Agency may take action under its Equity Mortgage.

The Applicant authorises the Help to Buy Agent to pass information submitted as part of its application to:

- other Help to Buy agents,
- the Post Sales Agent,
- the Agency,
- Local Authorities,
- partner housing providers (registered providers/the Provider/Private Developers),
- Credit Reference Agencies,
- the Department of Communities and Local Governance,
- the Council of Mortgage Lenders (and their members); and
- other organisations working with the Help to Buy Agent and/or the Agency's in the delivery of the Help to Buy product

for the purposes of processing this application and statistical surveys and analysis of the Help to Buy Initiative.

**DIRECT DEBIT FORM: Please complete, sign and return the attached Direct Debit Form. This is to authorise your bank to debit the monthly fees which will fall due under the Equity Mortgage (which will be £1 per month for the first 5 years of the Equity Mortgage). We confirm that the Direct Debit form will only be used in the event that you purchase the Property and enter into an Equity Mortgage with the Agency.**

I (print full name) .....agree to the above terms and conditions and declare that all information provided in this form is true and accurate (1st applicant)

Signed..... Dated.....

I (print full name) ..... agree to the above terms and conditions and declare that all information provided in this form is true and accurate (2nd applicant)

Signed..... Dated.....

**PROVIDER; PLEASE ATTACH A COPY OF YOUR RESERVATION FORM AND THE ORIGINAL SIGNED DIRECT DEBIT FORM AND SEND IT TO [HELP TO BUY AGENT] WITH THIS PROPERTY INFORMATION FORM.**



Please fill in the relevant details using a ball point pen and send it to:

TARGET HCA  
 PO BOX 911  
 NEWPORT  
 NP20 9PA

### Instruction to your Bank or Building Society to pay by Direct Debit

Name(s) of account holder(s)

Service User Number

Reference

Bank / Building Society account number:

Branch sort code:

### Instruction to your Bank or Building Society

Please pay Elderbridge re: HCA Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Elderbridge re: HCA and, if so, details will be passed

Name and full postal address of your bank or building society

  
  
  
  
  

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

DDI1

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This guarantee should be detached and retained by the Payer

## THE DIRECT DEBIT GUARANTEE



- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Elderbridge re: HCA will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Elderbridge re: HCA to collect a payment confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Elderbridge re: HCA or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Elderbridge re: HCA asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



## Equal Opportunities

The Help to Buy Agent operates a policy of equal opportunities in all aspects of its work. No person or group of people applying for housing will be treated less favourably than any other person or group of people because of their sex, age, race, colour, ethnic or national origin. To help the Help to Buy Agent maintain a record, it asks the Applicant to tick the group to which it considers it belong.

How would you, the Applicant, describe your ethnic origin?

<b>WHITE</b>	First App	Joint App	<b>ASIAN OR ASIAN BRITISH</b>	First App	Joint App		First App	Joint App
A1 British	<input type="checkbox"/>	<input type="checkbox"/>	C80 Indian	<input type="checkbox"/>	<input type="checkbox"/>	<b>E15 CHINESE</b>	<input type="checkbox"/>	<input type="checkbox"/>
A2 Irish	<input type="checkbox"/>	<input type="checkbox"/>	C90 Pakistani	<input type="checkbox"/>	<input type="checkbox"/>			
A3 Other	<input type="checkbox"/>	<input type="checkbox"/>	C10 Bangladeshi	<input type="checkbox"/>	<input type="checkbox"/>	<b>E16 OTHER ETHNIC GROUP</b>	<input type="checkbox"/>	<input type="checkbox"/>
			C11 Other	<input type="checkbox"/>	<input type="checkbox"/>			
						<b>F17 QUESTION REFUSED</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>MIXED</b>			<b>BLACK OR BLACK BRITISH</b>					
B4 White & Black Caribbean	<input type="checkbox"/>							
B5 White & Black African	<input type="checkbox"/>		D12 Caribbean	<input type="checkbox"/>	<input type="checkbox"/>			
B6 White & Asian	<input type="checkbox"/>		D13 African	<input type="checkbox"/>	<input type="checkbox"/>			
B7 Other	<input type="checkbox"/>		D14 Other	<input type="checkbox"/>	<input type="checkbox"/>			

Do you or any member of your household consider yourself to be disabled? Yes  No

If yes, please give details \_\_\_\_\_

Do you or any member of your family use a wheelchair? Yes  No

Are you related to a current or former Committee/Board member or officer of a Registered Social Landlord (Housing Association)? Yes  No

If so, please give details \_\_\_\_\_

Name of member or officer \_\_\_\_\_ Name of Housing Association \_\_\_\_\_

Email: [helptobuy@helptobuysw.org.uk](mailto:helptobuy@helptobuysw.org.uk)

Help to Buy South West  
Unit 11 Brabazon Office Park  
Golf Course Lane  
Filton  
Bristol  
BS34 7PZ