

## Home Purchase Declaration

Buying your home is a major financial commitment and you should make sure that you receive advice from reputable companies. If you have decided to buy your home using the Right to Buy or Right to Acquire schemes, we will contact you to discuss your application, at this point you can ask us any questions you may have and we will give you any advice we think you may need.

If you are not ready to buy your home but want to know what discount you are entitled to and/or how much your property might be worth, you do not have to complete an application pack. You can email or phone us for some advice. If you simply want to know how much your property is worth or how much your discount would be email us at <u>enquiries@southwayhomes.co.uk</u> or call 0161 448 4200

IMPORTANT: The property you are applying to purchase must be your only or principal home and must continue to be your only or principal home throughout the duration of your home purchase application. You must tell us immediately if your circumstances change.

We will carry out comprehensive checks at every stage of your application. The information you provide will be shared and verified with organisations such as credit reference agencies, Council Tax and Housing Benefit. This is so we can detect and prevent illegal activity, such as fraud and identity theft.

#### All applicants must complete and sign this form

Please read the CORE notice you have been sent before completing this form

#### Part One Purchasers Details

1) Property Address:

#### 2) List all people who will be **purchasing** the property. Please list the **main tenant first**

	Name	Gender	Relationship to Tenant 1	Age	Only or principal home?	Employment?	Ethnicity of tenant 1 only	Nationality of tenant 1 only
1			Main Tenant					
2								
3								
4								

#### *3) Provide the income details for the purchases listed at line 1 and 2 above*

	Name	Gross Annual Income*	Income used toward mortgage	Savings to nearest £10	Deposit	Served in armed forces as a regular and
1						
2						

\* (include income from investments and benefits or Universal Credit, but exclude housing benefit and council tax support - to the nearest pound)

4) Are any of the purchasers the spouse or civil partner of a regular member of the UK Armed Forces who has died in service up to and including 2 years ago?

5) List any other household members who live with you but **will not be buying** with you

	Name	Gender	Relationship to Tenant 1	Age	Employment Status
1					
2					
3					
4					

- 6) Is anyone in your household Disabled?
- 7) Does anyone in your household use a wheelchair?

#### Part Two Other Property

1) Does any applicant own, rent or have an "interest" in any other property in the UK or overseas?

Address	Own	Rent	Other interest	Comment

Continue on a separate sheet if necessary

#### Part three Housing Benefits

1) Is any member of your household in receipt of Housing Benefit?

Family Member	Type of benefit (full / part)

#### Part four Funding the purchase

How do you intend to fund the purchase of this property? We will ask for more detail if you progress to the conveyance stage.

Mortgage / Loan	Re-mortgage other property
Inheritance / Saving	Friends or family

#### Declaration

If you apply to buy your home and either give false/misleading information or withhold information, you may be prosecuted. If we uncover evidence of fraud after you have bought the property you can still be prosecuted.

In order for us to process your application, you (and all joint applicants) must complete and return this form. If you are unsure as to what is meant by "only or principal home" or any other legal term you should seek professional, legal advice. **Do not sign the declaration until you have read it and understood it.** 

I / we declare that I / we

have understood the questions and that the information I / we have given is correct to the best of my knowledge
understand that it is an offence to knowingly provide false information, or to knowingly withhold information, in support of an application and that by doing so it could result in civil or criminal prosecution
agree that the information I / we have given can be checked now or in the future with other departments within Southway and other organisations as allowed by law, to verify the information and / or to prevent error and fraud
undertake to notify Southway if there are any changes in my / our circumstances relating to the finance of this purchase
have read and understood the CORE Notice for Tenants and D <b>consent</b> / D <b>do</b> <b>not consent</b> to my / our information being shared with CORE in an anonymised format.
declare that everything I / we say is true to the best of my / our knowledge

Signature	
Signature	
Signature	
Signature	
Date	



## Notice claiming the Right to Buy (RTB1 form)

Please use this form if you are a council or housing association tenant and wish to purchase your home under the Right to Buy or Preserved Right to Buy schemes.

You could be eligible for a Right to Buy discount if:

- You are a council tenant OR you were a council tenant and were living in your home when it was transferred to your current housing association landlord
- The property is your only or main home
- You have been a public sector tenant (usually a tenant of a council or a housing association) for at least 3 years
- You don't live in sheltered housing or other housing particularly suitable for elderly or disabled people
- Your home is not due to be demolished
- ✓ You don't have any legal problems with debt
- ✓ You don't have any outstanding possession orders

If you can answer 'yes' to these statements, you are probably eligible but your landlord will need to confirm this.

Remember, buying your home is a big decision. If you haven't done so already, you should get impartial financial and legal advice before buying. **You can get free information and advice from:** 

- Your landlord
- The Government's Right to Buy website: www.communities.gov.uk/righttobuy and helpline: 0300 123 0913
- The Government's booklets *Want to make your home your own?* and *Your Right to Buy your Home*
- For legal matters contact your local Citizens Advice Bureau: www.citizensadvice.org.uk
- For budgeting and financial advice, contact the Money Advice Service: 0300 500 5000; www.moneyadviceservice.org.uk

When you have completed this form, take it or send it by recorded delivery to your landlord. If you take it by hand, ask for a receipt. You should keep a copy of the completed form.

## Part A: The property

#### Note:

You can only claim the Right to Buy discount if you are a tenant of this property.

Give the following details:

Address of the property you wish to buy (including postcode)

Name of your landlord



# Part B: The tenant(s) and family member(s) wishing to share the Right to Buy

#### Notes:

#### Tenant

- 1. You have the right to be a tenant if your name appears on the tenancy agreement, rent book or rent card. If you are unsure whether you are a tenant, you should check with your landlord.
- 2. You can only claim the Right to Buy if the property is your 'only or main home'. If you are applying to buy jointly with other tenants, only one of you needs to live in the property as your 'only or main home'.
- 3. The agreement of any tenant who does not wish to buy must be obtained before you claim the Right to Buy. They should sign Part F of this notice. Their tenancy will end when you buy the property.

#### **Family member**

- 1. You may share the Right to Buy with up to three family members over the age of 18. They must be a spouse, civil partner or wider family member, but do not have to be tenants themselves. Wider family members must have also lived in the property as their main home for at least the last 12 months.
- 2. If you are unsure whether someone qualifies as a family member for this purpose, you should check with your landlord. You can ask your landlord to allow family members who haven't lived with you for 12 months to buy with you, but they do not have to agree to this.

Fill in the table below for each tenant of the property, and then for any family member(s) who are not tenants but wish to share the Right to Buy with you.

	Title	Full name	Do they wish to buy (Y/N)?	Only/ main home (Y/N)
Tenant 1				
Tenant 2				
Tenant 3				

	Title	Full name	Have they lived in this property for the last 12 months (Y/N)?	Do they wish to buy (Y/N)?	Relationship to tenant (son, etc)	Only/ main home (Y/N)
Family member 1						
Family member 2						
Family member 3						

## Part C: Qualification and discount

#### Note:

You must have been a public sector tenant for at least three years to qualify to buy your home at a discount.

You do not need to have spent the full three years in your present home or with your present landlord. In some circumstances periods which another person (such as your husband, wife or civil partner) has spent as a public sector tenant or armed forces occupier can count towards your qualifying period.

The longer you have been a tenant, the bigger the discount you could be eligible for. Maximum discount levels apply. For details of the current discount levels, please go to www.communities.gov.uk/righttobuy.

Please give details of:

- Your current tenancy
- Previous tenancies
- Previous tenancies of your spouse/civil partner
- Previous tenancies of your spouse/civil partner's **ex-partner** (if they were married at the time or if they were living together at the time of death)
- If you are claiming a tenancy that was not in your name please tell us your relationship to the tenant of that address
- You should also sign the 'Authority to Disclose' form if you are claiming a previous tenancy with a different landlord so that we can confirm the details.

#### **Current tenancy**

Property address (including postcode)			
Name of tenant 1			
Name of tenant 2			
Name of tenant 3			
Date tenancy started (MM/YY)			
Have you ever been known by any other name?	Yes	No	If 'yes' - give details

#### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

#### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

#### Previous tenancy details

Name of tenant	
Landlord of the property (e.g. name of council/housing association)	
Property address (including postcode)	
Enter date tenancy started (MM/YYYY)	
Enter date tenancy ended (MM/YYYY)	

### Please turn the page

## Authority to disclose

Please complete this form if you have claimed any tenancy with another landlord. It will help us to process your application more quickly.

#### Name(s):


#### Address:


Postcode:

Date (DD/MM/YYY):

I have provided details of all previous tenancies in my application form for the Right to Buy (RTB1) and I give consent for my landlord to request and receive any information relating to any previous tenancy I have claimed towards my qualification criteria and discount entitlement for the Right to Buy.

#### All tenants must sign this form, even if they aren't joining in the Right to Buy

#### **Tenants' signatures:**

Signed (Tenant 1): <sup>*</sup>	Signed (Tenant 2): <sup>*</sup>
Signed (Tenant 3): <sup>*</sup>	
Family members' signatures:	
Signed (Family member 1): <sup>*</sup>	Signed (Family member 2): <sup>*</sup>
Signed (Family member 3):*	

\* Sign by hand after printing completed form

### Part D: Previous discount

#### Note:

You may get a lower discount if you purchased through Right to Buy on another home (or a different government scheme). The amount of your previous discount, less any amount repaid, will be taken into account when determining the discount value for your current purchase.

Give details below of any previous purchase, at a discount, from a public sector landlord (see the list of public sector landlords at the end of this form) which you or your husband, wife or civil partner, or deceased husband, wife or civil partner, have made. If you are making a joint application, provide details in relation to each purchaser.

Address of the prope (including postcode)			Name of y	your landlord	Date of purchase (MM/YYYY)
			Name of I	purchaser(s)	
Have you ever repaid	d any of the disco	unt given?	Yes No		
If 'Yes', how much?		When?			
Address of the prope (including postcode)			Name of y	your landlord	Date of purchase (MM/YYYY)
			Name of I	purchaser(s)	
Have you ever repaid	d any of the disco	unt given?	Yes No		
If 'Yes', how much?		When?			

## Part E: Tenants' improvements

#### Note:

When the property is valued, any improvements which you have made will not be included in the valuation. You should use this application form to give details of any improvements you have made which you think may affect the valuation. This could include central heating, double glazing, a fitted kitchen or a new bathroom suite.

The value of improvements will also be ignored where they were carried out by either:

- your predecessor in the same tenancy (including an introductory tenancy at the start of the tenancy); or
- a family member who was a secure or introductory tenant of the property immediately before you under a different tenancy.

Give the following details of any tenants' improvements to the property (tick those that apply):

General decoration	Give details:
Flooring	Give details:
Kitchen fittings	Give details:
Bathroom fittings	Give details:
Garden landscaping	Give details:
Other?	Give details:

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## Part F: Signatures

To the best of my/our knowledge and belief the information that has been provided on this form is true, complete and correct. I/we understand it is used in determining my/our eligibility for the Right to Buy.

I/we understand that if I/we give false or misleading information or I/we omit information for the purpose of gaining the Right to Buy, it may be regarded as a criminal offence and action could be taken against me/us including court action and the recovery of property.

Tenant 1:		Tenant 2:		
Signature*		Signature <sup>*</sup>		
Full name		Full name		
Date of birth	Date (DD/MM/YYYY)	Date of birth	Date (DD/MM/YYYY)	
Phone number		Phone number		
Email address (optional):		Email address (optional):		

#### Tenant 3:

Signature*	
Full name	
Date of birth	Date (DD/MM/YYYY)
Phone number	
Email address (optional):	

\* Sign by hand after printing completed form

#### Tenant(s) not wishing to buy:

#### Note:

Your tenancy will end if the purchase goes ahead.

Signature*		Signature*  Full name	

## Family member 1 (who is not a tenant but is sharing the Right to Buy):

#### Signature\*

Full name

Date of birth

Date (DD/MM/YYYY)

## Family member 2 (who is not a tenant but is sharing the Right to Buy):

#### Signature\*

#### Full name

Date of birth

Date (DD/MM/YYYY)

## Family member 3 (who is not a tenant but is sharing the Right to Buy):

Signature\*

Full name

Date of birth

Date (DD/MM/YYYY)

\* Sign by hand after printing completed form

## Before you send your form to your landlord

Before you send this application form to your landlord, make a copy and check that you have completed the following:



The full address of the property you want to buy (make sure you have included the area where you live and the full postcode).



The name of your landlord e.g. Nottingham City Council.



The full names of everyone listed on your tenancy agreement/rent book (e.g. RICK SMITH would probably be RICHARD JAMES SMITH). Make sure you tick the boxes to say whether the property is each tenant's only or principal property, and if they wish to buy. On joint tenancies, not all tenants may wish to buy.



The full names of any family members who wish to share the Right to Buy with you. They must be a family member, spouse or civil partner. They must have lived in the property as their main home for at least the last 12 months. They must be over 18.



Details of your current and previous public sector tenancies. Make sure you have completed dates, names of tenants, addresses and name of landlord for your tenancies, those of your spouse/civil partner, those of your former spouse/civil partner who you have divorced or who has died, parents who previously held the tenancy.

Details of any discount previously received under the Right to Buy or other government home ownership schemes, for example Right to Acquire. You do not need to give details of applications, only purchases.

Details of any improvements you have made to the property. The improvements may have increased the value of the property. If you disclose them in your application, the value of the improvements will not be included in the valuation of the property so you don't pay twice.

Signatures of everyone listed on your tenancy agreement/rent book and any family members who wish to share the Right to Buy with you. Make sure all tenants sign in the correct place.



Have YOU signed the form (Part F)?

### STOP – HAVE YOU CHECKED YOU HAVE INCLUDED ALL THE INFORMATION on page 12?

## What happens next?

Tear this section off and use to keep a note of important dates and information as you go through the process

Please fill this in as you go along:

1. Now you have completed your application, make a copy and take or send it by recorded delivery to your landlord. If you take it in person, don't forget to get a receipt.

Did you get a receipt? Receipt date and number:

 Landlord confirms if you are eligible (RTB 2 form) – your landlord has up to 4 weeks from receipt of your application to reply confirming whether you have the Right to Buy, or 8 weeks if you have been with your current landlord for less than 3 years. My landlord should confirm or deny my eligibility by:

Receive an offer – your landlord has to send your offer notice within a specific time from the date you receive your RTB2 confirming your eligibility. This is within 8 weeks where your home is freehold (usually houses or bungalows); or within 12 weeks where it is leasehold (usually flats or maisonettes).
I should receive my offer notice by:

This offer notice, which is known as a s125 notice, sets out:

- The landlord's valuation of your property\*, your discount, the price you'll pay.
- Any structural problems the landlord knows about.
- Any terms and conditions of the purchase.
- For leasehold properties only, the s125 offer notice will also include an estimate of the service charges that you will need to pay over the next 5 years.
- \* If you are not happy with your landlord's valuation you have the right to ask for an independent valuation by a District Valuer.
- 4. Decide if you want to go ahead with your Right to Buy you have up to 12 weeks to accept your landlord's offer. It's during this time that you'll need to arrange a mortgage or loan if you need one, get a survey and hire a solicitor. Get independent financial and legal advice (if you haven't already done so) and check you understand all the costs before you sign anything. I need to respond to my landlord's offer by:
- 5. Complete the purchase Once you're happy with your landlord's terms and have arranged how you will pay for your home, carry on and complete your purchase.

It's usually during this time that you pay your stamp duty (if applicable) and finalise and sign the paperwork. Your solicitor will advise you and help with arrangements for these final stages of the process.

I could be a homeowner on:

## Public sector landlords (see Parts C and D)

Community councils Local Authorities New town corporations Parish councils Urban development corporations

Housing Action Trusts Registered social landlords (but not co-operative housing associations)

Government departments Ministers of the Crown Secretary of State (in some circumstances)

Area electricity boards Fire and rescue authorities Internal drainage boards National Health Service trusts and foundation trusts Passenger transport executives Police authorities Water authorities

AFRC Institute for Grassland and Animal Production Agricultural and Food Research Council **British Airports Authority British Broadcasting Corporation British Coal Corporation British Gas Corporation** British Railways Board **British Steel Corporation British Waterways Board Central Electricity Generating Board Church Commissioners Civil Aviation Authority Coal Authority Electricity Council English Sports Council Environment Agency** Historic Buildings and Monuments Commission for England Housing Corporation Lake District Special Planning Board Lee Valley Regional Park Authority Medical Research Council National Bus Company Natural England (in some circumstances) Natural Environment Research Council Peak Park Joint Planning Board Post Office Science and Engineering Research Council **Sports Council** Transport for London

Trinity House (in some circumstances) United Kingdom Atomic Energy Authority United Kingdom Sports Council

#### In Wales:

Countryside Council for Wales National Assembly for Wales (in some circumstances) National Library of Wales National Museum of Wales Sports Council for Wales

#### In Scotland:

Councils Development corporations Housing associations (in some circumstances) Water authorities Commissioners of Northern Lighthouses Highlands and Islands Enterprise North of Scotland Hydro-Electric Board Scottish Homes Scottish Natural Heritage Scottish Sports Council South of Scotland Electricity Board

#### In Northern Ireland:

District councils Education and Library Boards Registered housing associations Fire Authority for Northern Ireland Northern Ireland Electricity Service Northern Ireland Housing Executive Northern Ireland Policing Board Northern Ireland Transport Holding Company Sports Council for Northern Ireland

#### In respect of housing co-operative agreements

In England and Wales, a local housing authority, new town corporation, or the Development Board for Rural Wales.

In Scotland, a local housing authority.

And any predecessor of these landlords.

#### Annex 1 – Privacy Notice for tenants/buyers of new social housing tenancies/sales

Ministry of Housing, Communities & Local Government

### COntinous REcording of Social Housing lettings and Sales (CORE)

Information for tenants of new social housing lettings or sales

#### HOW ARE WE USING YOUR INFORMATION?



If your household has entered a new social housing tenancy, social housing providers will share your personal information with the Ministry of Housing, Communities & Local Government for research and statistical purposes.

#### HOW IS THIS INFORMATION PROVIDED?



The information is provided via CORE (COntinuous REcording), a website funded and managed by MHCLG. It collects information on the tenants/buyers, tenancy/sale and dwelling itself. Some of this information is personal and sensitive so MHCLG is responsible for ensuring that all data is processed in line with Data Protection legislation.

#### WHY ARE WE SHARING THIS INFORMATION?



Information collected via CORE is shared with other Government Departments and Agencies. Data is shared with the Greater London Authority and the Homes and Communities Agency. CORE data providers can also access data for their organisations via the CORE system. Data is only shared for research and statistical purposes.

#### **HOW DOES THIS AFFECT YOU?**

It will not affect your benefits, services or treatments that you get. The information shared is anonymous and handled with care in accordance with the law. We are collecting and sharing your information to help us understand better the social housing market and inform social housing policy.

## IF YOU WANT TO KNOW MORE...

CORE Data is collected on behalf of the Ministry of Housing, Communities and Local Government (MHCLG) for research and statistical purposes only. Data providers do not require the consent of tenants to provide the information but tenants have the right to know how and for what purpose your data is being collected, held and use. The processing must have a lawful basis which, in this case, is that the processing is necessary for the performance of a task carried out in the public interest to meet a function of the Crown, a Minister of the Crown or a government department.

You have the right to object and you have the right to obtain confirmation that your data is being processed, and to access your personal data. You also have the right to have any incorrect personal data corrected.

The information collected via CORE relates to your tenancy, the dwelling you are living in or buying, and your household. Some of the information may have been provided by you as a tenant when signing the new tenancy or buying your property; other has been gathered from the housing management systems of social housing providers. Data collected will be held for as long as necessary for research and statistical purposes. When no longer needed, data will be destroyed in a safe manner.

We are aware that some of the data collected is particularly sensitive: ethnic group; previous tenure in hospital or prison/approved probation hostel support; if household left last settled home because discharged from prison/ long stay hospital/ other institution; or if source of referral is probation/ prison, youth offending team, community mental health team or health service. Please rest assured that all the information collected via CORE is treated in accordance with Data Protection requirements and guidelines.

Data is published by MHCLG in aggregate form on an annual basis as part of a report and complementary tables. To access the annual publications on lettings https://www.gov.uk/government/collections/rents-lettings-andplease visit tenancies; То see the publications on sales please visit https://www.gov.uk/government/collections/social-housing-sales-including-rightto-buy-and-transfers

CORE data is shared with other public sector bodies for research and statistical purposes only. For example, data is shared with Homes and Communities Agency and the Greater London Authority to allow them to exercise their role in providing adequate social housing. The detail level data is anonymised and protected to minimise the risk of identification and deposited with the UK Data Archive for research purposes.

If you are unhappy with how any aspect of this privacy notice, or how your personal information is being processed, please contact Department Data Protection Officer at: <u>dataprotection@communities.gsi.gov.uk</u> and if you are still not happy, you have the right to lodge a complaint with the Information Commissioner's Office (ICO): <u>https://ico.org.uk/concerns/</u>