

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 consent / D do not consent 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 | |

Right to Acquire

RTA1: Tenant's notice of intention to claim the Right to Acquire

Notes: please read these notes carefully

This notice is for use by assured/secure tenants of Registered Providers (RPs)* who wish to claim the Right to Acquire their homes.

- 1. Please read the booklet 'Guide to the Right to Acquire'. You can get a copy from your landlord.
- 2. You are advised to take your own independent legal and financial advice before completing your purchase. Please note any costs associated with obtaining this advice will be payable by you.
- 3. If you have any questions about the scheme you should speak to your landlord.
- 4. It is important that you answer all questions as fully as possible.
- 5. When you have filled in this notice, please send it to your landlord.
- 6. Keep a copy of the completed form for yourself. Completing this form does not guarantee that you will be able to purchase your property. Your landlord will advise you in writing whether you are able to purchase the property under the Right to Acquire.
- 7. Please note if you are currently in the process of purchasing your property under the Right to Buy or Preserved Right to Buy you cannot proceed with a purchase under the Right to Acquire unless you withdraw your other claims.
- 8. Please ensure you complete this form correctly as any false information provided may lead to prosecution.

Important:

This organisation must protect the public funds we handle and so we may use the information you have provided on this form to prevent and detect fraud. We may also share this information, for the same purposes, with other organisations which handle public funds.

The information may also be used for statistical surveys, which means we may pass this information, in confidence, to the Department of Communities and Local Government (DCLG) and agencies working on our and their behalf.

*Housing Associations are also known as Registered Providers.

Part A: The property

| Name of your landlord |
|-----------------------|
| |
| |
| |
| |
| |
| |

Part B: The tenant(s)

Please give the following details of **all tenants** who live in the property.

| Title | Full name | Is the property the tenant's only or principal home (Y/N)? | Does he or she wish to buy (Y/N)? |
|-------|-----------|---|---|
| | | | |
| | | | |
| | | | |

NOTES:

- 1. You will be a tenant if your name appears on the tenancy agreement, rent book or rent card.
- 2. You can only claim the Right to Acquire if the property is your only or principal home. (If you are applying to buy jointly with other tenants, only one tenant need satisfy this requirement).
- 3. The agreement of any joint tenant who does not wish to be included in the purchase must be obtained before you claim the Right to Acquire.
- 4. They should sign Part H of this notice. Their tenancy will end when you buy the property.

Part C: Family member(s) sharing the Right to Acquire

If you wish to share the Right to Acquire with any member of your family who is not a tenant, give their details below.

| | Title | Full name | Relationship to you | Is the property their only or principal home (Y/N)? | Have they lived with you throughout the last twelve months (Y/N)? |
|--------------------|-------|-----------|------------------------|---|--|
| Family member1 | | | | | |
| Family member 2 | | | | | |
| Family member 3 | | | | | |



- 1. Your spouse/partner may share the Right to Acquire with you if the property is their only or principal home.
- 2. Other members of your family may share the Right to Acquire if the property is their only or principal home and they have lived with you throughout the last 12 months (or a shorter period accepted by your landlord). A person living with you as your spouse/partner, but not actually married to you, is regarded as a member of your family.
- 3. You may share the Right to Acquire with up to 3 members of your family who are not themselves tenants.

Part D: Details of income

NOTE: The Government collects information on the incomes of people buying their homes under the Right to Acquire. It uses this information to help it take decisions on future funding and policy in relation to social housing. Please assist in this process by adding the income details of you and your partner (if applicable).

Gross annual income – this **includes** state benefits, **except** Housing Benefit and Council tax benefit. It does **not include** income from investments. Please round up or down to the nearest pound.

| | Amount | Used in Mortgage Application? (Please delete as appropriate) |
|----------|--------|--|
| Person 1 | | Yes |
| | | No |
| Person 2 | | Yes |
| | | No |

Net annual income of purchaser(s) - This includes **all** income **except** Child Benefit, Housing Benefit, Council Tax Benefit and income from investments. Please round up or down to the nearest pound.

| | Person 1 | Person 2 |
|---|----------|----------|
| Monthly earnings | | |
| (after deductions such as tax, national insurance | | |
| etc. – includes working tax credit but not the child | | |
| care element) | | |
| Weekly Child Tax Credit | | |
| (this does not include Child Benefit) | | |
| Weekly Occupational/Stakeholder Pension | | |
| (including SERPs) | | |
| Weekly State Benefits | | |
| (this does not include Child Benefit, Housing | | |
| Benefit or Council Tax Benefit) | | |

Other Weekly Income (this does not include income from investments)

Savings

| | Person 1 | Person 2 |
|---|----------|----------|
| Total savings of purchaser(s) before any | | |
| deposit is paid (please round to nearest £10) | | |

Part E: Qualification

To qualify for the Right to Acquire, you need to have been a public sector tenant for at least three years (please see note below). However, you do not need to have been living in your current home for three years; previous public sector tenancies, including those with a branch of the armed forces, can also count towards the qualifying period.

1. Present tenancy

When did your tenancy begin (dd/mm/yyyy)

Have you been a tenant at your current address for three years or more? (please delete as appropriate)

Yes – go to part F No – go to question 2

2. Previous tenancies

i) Time you spent as a public sector tenant

| Tenancy Start Date (mth/year) | Tenancy End Date (mth/year) | Address of Property | Name of landlord (or branch of armed forces) |
|-------------------------------------|-----------------------------------|---------------------|--|
| | | | |
| | | | |

Continue on a separate sheet if necessary.



ii) Time spent living with a public sector tenant. You may have been the spouse/partner of a public sector tenant in which case you may be able to count this time towards your qualifying period. Time spent aged 16 and over living with a parent who was a public sector tenant may count if you took over the parent's public sector tenancy.

| Tenancy Start Date (mth/year) | Tenancy End Date (mth/year) | Address of Property | Name of landlord (or branch of armed forces) |
|-------------------------------------|-----------------------------------|---------------------|--|
| | | | |
| | | | |

Continue on a separate sheet if necessary.

Note: A public sector tenant is a tenant of any housing association, local authority or any other public sector landlord.

Part F: Previous discount

Please give details below of any previous property purchase at a discount from a public sector landlord which you (or your spouse/partner) have undertaken.

| Property Address | Landlord Name | Purchaser Name | Date of Purchase (mth/year) | Amount of discount received |
|---------------------|------------------|-------------------|-----------------------------------|--------------------------------------|
| | | | | |

Continue on a separate sheet if necessary.

Note: The amount of any discount on a previous purchase from a public sector landlord, less any sum later repaid, may be deducted from the discount allowed on your present purchase.

Part G: Tenants' improvements

Please give details below of any improvements you or any other tenants have made to the property.

| Description of improvement | Name of tenant who made the improvement |
|----------------------------|--|
| | |
| | |

Notes:

- 1. When the property is valued to fix the price, any improvements which you have made will be ignored so that the value is based on the condition of the property without your improvements. Some improvements may not make any difference to the value e.g. decorations.
- 2. If a member of your family, or your former spouse/partner, was the tenant of the property immediately before you, any improvements they made to the property will also be ignored.
- 3. You should give details of any such improvements you have made if you think they may affect the value of the property e.g. central heating, double glazing, a fitted kitchen or a new bathroom suite.

Part H: Signatures

Remember, if you deliberately give false information you may be prosecuted

1. To be completed by each tenant wishing to buy:

I claim the Right to Acquire.

To the best of my knowledge and belief the information given in this notice is true.

| Tenant 1 | Tenant 2 |
|---------------|---------------|
| Signature | Signature |
| | |
| Full name | Full name |
| | |
| Date | Date |
| | |
| Phone number | Phone number |
| | |
| Email address | Email address |
| | |
| | |

| Homes & Communities Agency | |
|----------------------------------|--|
| Tenant 3: Signature | |
| Full name | |
| Date | |
| Phone number | |
| Email address (optional) | |

2. To be completed by each family member (who is not a tenant) sharing the Right to Acquire

I agree to share the Right to Acquire To the best of my knowledge and belief the information given in this notice is true.

| Family member 1 Signature | Family member 2 Signature |
|------------------------------|------------------------------|
| | |
| Full name | Full name |
| | |
| Date | Date |
| | |
| Phone number | Phone number |
| | |
| Email address (optional) | Email address (optional) |
| | |

3. To be completed by each joint tenant not wishing to buy (your tenancy will end if the purchase goes ahead).

I do not wish to claim the Right to Acquire I agree to the above purchaser(s) exercising the Right to Acquire

| Tenant 1 Signature | Tenant 2 Signature |
|--------------------------|--------------------------|
| | |
| Full name | Full name |
| | |
| Date | Date |
| | |
| Phone number | Phone number |
| | |
| Email address (optional) | Email address (optional) |
| | |

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>