

# HELP TO BUY GUIDE



# How to register with your local Help to Buy agent

As outlined in our eligibility criteria, we require proof of application and approval from your local Help to Buy Agent, a Registered Provider. You must apply to ensure that you are deemed eligible to use the scheme and can maintain the home ownership. This is an initial assessment.

A Help to Buy agent is a point of contact for you and everything shared ownership, including notifications for new developments in your area. The Help to Buy Agents are split into 3 across England.

This guide will detail the process and steps required to submit an application to your local Help to Buy agent. Once approved, proof of approval along with your application must be sent to the team taking care of your purchase.

## Help to Buy Agent 1

If you are looking in any of the following areas, you will need **Help to Buy Agent 1.**

- Cheshire
- Cumbria
- Durham
- East Riding of Yorkshire
- Greater Manchester
- Lancashire
- Merseyside
- North Yorkshire
- Northumberland
- South Yorkshire
- Tyne And Wear
- West Yorkshire

## Help to Buy Agent 2

If you are looking in any of the following areas, you will need **Help to Buy Agent 2.**

- Derbyshire
- Herefordshire
- Leicestershire
- Lincolnshire
- London
- Northamptonshire
- Nottinghamshire
- Rutland
- Shropshire
- Staffordshire
- Warwickshire
- West Midlands
- Worcestershire

## Help to Buy Agent 3


If you are looking in any of the following areas, you will need **Help to Buy Agent 3.**

- Bath and NE Somerset
- Bedfordshire
- Berkshire
- Bristol
- Buckinghamshire
- Cambridgeshire
- Cornwall
- Devon
- Dorset
- East Sussex
- Essex
- Gloucestershire
- Hampshire
- Hertfordshire
- Isle Of Wight
- Kent
- Mendip and North Somerset
- Norfolk
- Oxfordshire
- South Somerset
- Suffolk
- Surrey
- West Sussex
- Wiltshire

# Help to Buy Agent 1 Application process

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## Contact details

 0300 790 0570

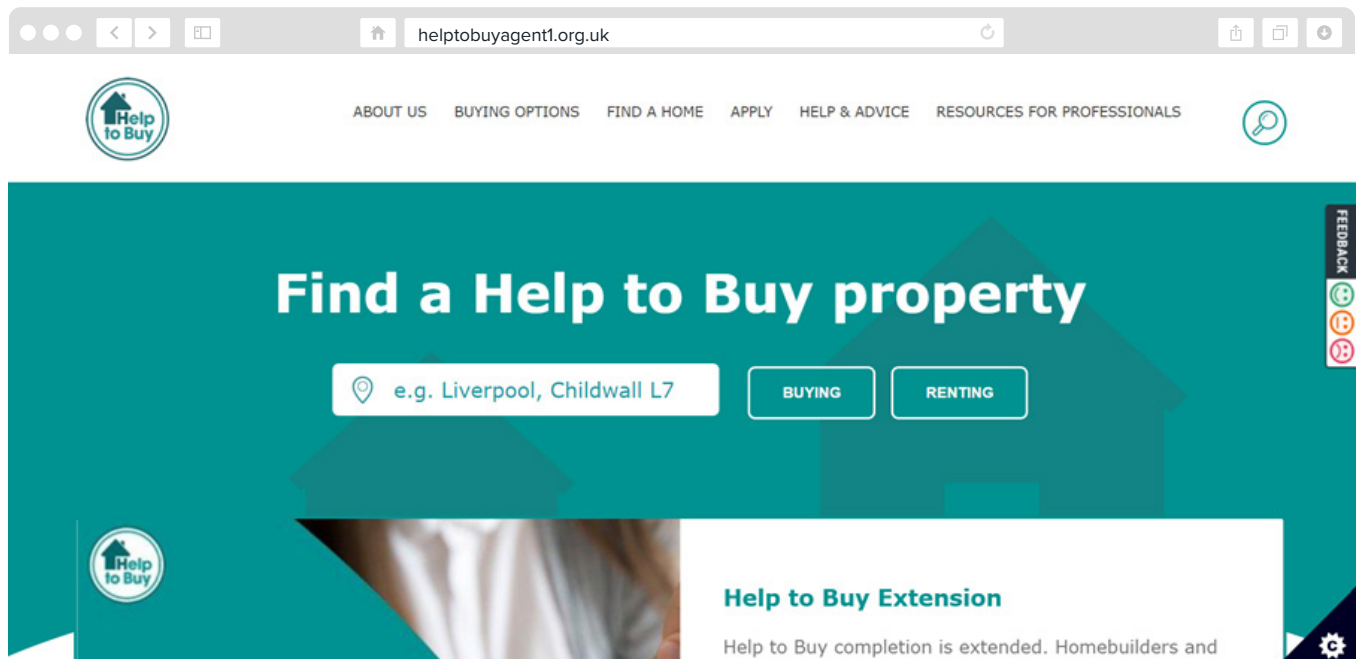
## North

- Cheshire
- Cumbria
- Durham
- East Riding of Yorkshire
- Greater Manchester
- Lancashire
- Merseyside
- North Yorkshire
- Northumberland
- South Yorkshire
- Tyne And Wear
- West Yorkshire

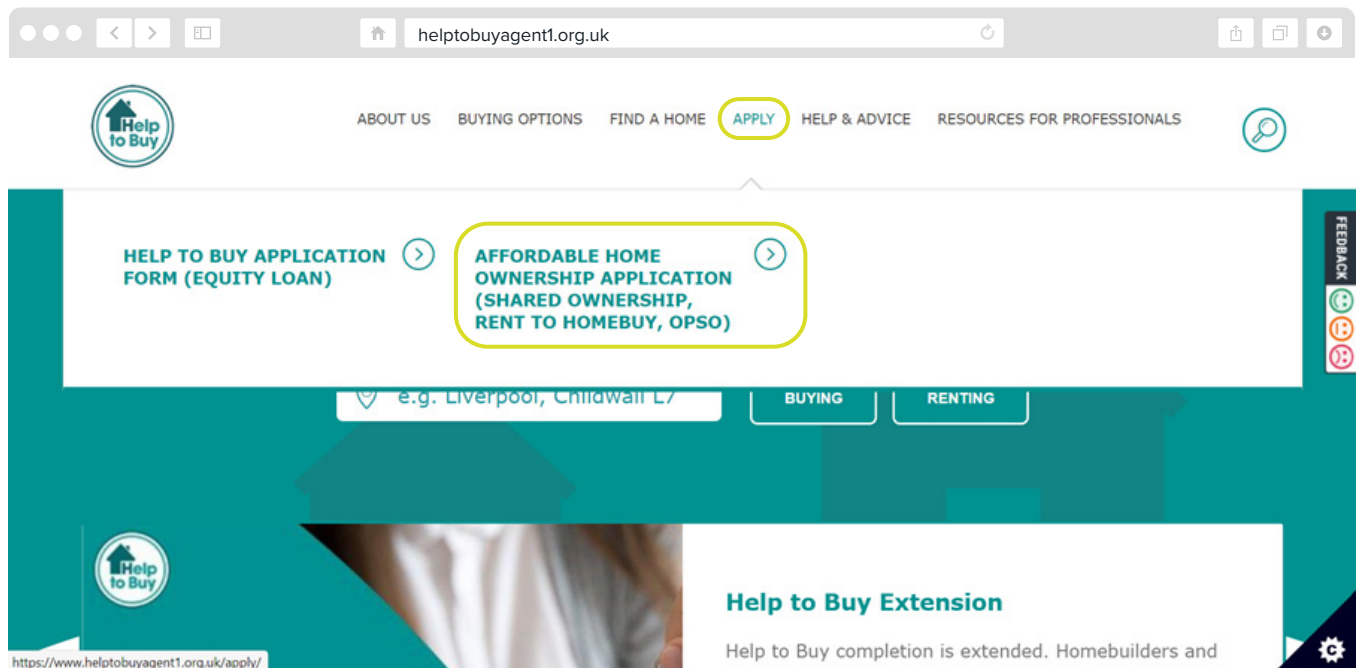
## Step 1

### Getting started

Visit Help to Buy - [helptobuyagent1.org.uk](https://helptobuyagent1.org.uk)



Select the 'Apply' button which gives the drop down list and click on 'Affordable Home Ownership Application (Shared Ownership, Rent to HomeBuy, OPSO)





## Step 2

### Scheme selection

In this section you provide information as to the type of application you are submitting and your reasons for applying to the Help to Buy Affordable Home Ownership scheme for a Home Reach property.

The 'Scheme Selection' step is the second of ten steps in the application process. It contains the following fields and options:

- Single or joint application? (optional):** Single
- Select a scheme:** Shared Ownership
- Please tell us the name of the Developer or Housing Association:** Home Reach
- If you have a particular development in mind, please select it here (optional):** -- Please Select --
- Please tick one or more reasons that apply to you (optional):**
  - ☒ First time buyer
  - ☒ Unable to purchase without assistance
  - ☐ Relationship breakdown
  - ☐ Over 55 and living in unsuitable accommodation
  - ☐ Other
- Property type required:** Detached
- Number of bedrooms:** 4
- Which Local Authority Area would you like to live in?:** Cheshire West and Chester
- Next button:** A green button labeled 'Next'.

## Step 3

### About you

This section captures all information regarding your personal details. This ranges from your name, address, contact details and personal information such as your National Insurance Number, some of which are optional details

The 'About You' step is the third of ten steps in the application process. It contains the following fields and options:

- Primary Applicant:**
  - Title:** -- Please Select --
  - First name:** [Text field]
  - Middle name(s) (optional):** [Text field]
  - Last name:** [Text field]
  - Gender (optional):** ☒ Male, ☐ Female
- Address:**
  - House name or number:** [Text field]
  - Road name:** [Text field]
  - Town or City:** [Text field]
  - County (optional):** [Text field]
  - Postcode:** [Text field]
- Residence:**
  - Have you lived here less than 3 years? (optional):** ☒ No, ☐ Yes
- Contact and Identification:**
  - Date of birth:** 6 / 4 / 1996
  - National Insurance Number (optional):** [Text field]
  - Home phone number:** 020 3998 2915
  - Work phone number (optional):** 020 3998 2915
  - Mobile phone number (optional):** 020 3998 2915
  - Email address:** info@homereach.org.uk
- Local Authority:**
  - Which local authority area do you live in?:** Other
  - Which local authority area do you work in?:** Other
- Citizenship:**
  - Are you a British or EU/EEA citizen? (optional):** ☒ Yes, ☐ No
- Navigation:** Previous, Next buttons.

## Step 4

### Other occupants

At this stage you will need to declare if you have any persons that will be living at your Home Reach property and/or contributing to the payments including mortgage.

This applies for all adults (over 18) and children. For each adult that will be making a financial contribution, their details will need to be supplied.

1
2
3
4
5
6
7
8
9
10

Scheme Selection
About You
Other Occupants
Current Accommodation
Employment Details
Financial Details
Equal Opportunities
More Information
Declaration
Application Confirmation

#### Other Occupants

Will there be other occupants living at the property with you? (optional)

☐ No
☒ Yes

How many additional adults (over 18) will live at the address? (optional)

0

How many children will live at the address? (optional)

0

Add details of all additional adults declared above who will contribute to the mortgage.

#### Declared Occupants

First name

Last name

Occupation (optional)

Income (£ per year)

Relationship to you (optional)

Gender (optional)

☒ Male
☐ Female

Age

Save Occupant

Previous Next

## Step 5

### Current accommodation

You will be asked to supply information on your current living situation in section 4. Dependent on your current accommodation set up, further questions may appear for clarification. For example, if you have a landlord, their details will be requested.

1  
Scheme Selection
2  
About You
3  
Other Occupants
4  
Current Accommodation
5  
Employment Details
6  
Financial Details
7  
Equal Opportunities
8  
More Information
9  
Declaration
10  
Application Confirmation

#### Current Accommodation

What are your current living arrangements? Renting Privately

If you are a council or housing association tenant, or a private tenant, please give the name, address and telephone number of your landlord

Landlord name

House name or number

Road name

Town or City

County (optional)

Postcode

Telephone (optional)

Current property type -- Please Select --

Number of bedrooms -- Please Select --

Previous Next

1  
Scheme Selection
2  
About You
3  
Other Occupants
4  
Current Accommodation
5  
Employment Details
6  
Financial Details
7  
Equal Opportunities
8  
More Information
9  
Declaration
10  
Application Confirmation

#### Current Accommodation

What are your current living arrangements? Living with Family/Friends

Current property type -- Please Select --

Number of bedrooms -- Please Select --

Previous Next

1  
Scheme Selection
2  
About You
3  
Other Occupants
4  
Current Accommodation
5  
Employment Details
6  
Financial Details
7  
Equal Opportunities
8  
More Information
9  
Declaration
10  
Application Confirmation

#### Current Accommodation

What are your current living arrangements? Existing Shared Owner

**If you currently own a property outright or through shared ownership you must sell the property or ensure you are no longer on the deeds before buying an affordable home ownership property.**

Current property type -- Please Select --

Number of bedrooms -- Please Select --

Previous Next

# Step 6

## Employment details

You will be required to provide information on your current employment status at the time of your application. The same as section 4, dependent on your answer, further questions may appear to gain further insight such as premises and length of employment. This section also covers if you are currently or have previously been in the armed forces.

1

2

3

4

5

6

7

8

9

10

Scheme Selection

About You

Other Occupants

Current Accommodation

Employment Details

Financial Details

Equal Opportunities

More Information

Declaration

Application Confirmation

Employment Details

What is your current employment status?

Unemployed

Are you a serving member of the British Armed Forces?

-- Please Select --

Have you been honourably discharged from the British Armed Forces in the last 2 years?

-- Please Select --

If you have any other forms of employment please give details (optional)

Previous

Next

Employment Details

What is your current employment status?

Permanent Employment

What is your job title/occupation?

Employer's name

Employer's Address

House name or number

Road name (optional)

Town or City

County (optional)

Postcode

Telephone (optional)

How many years have you worked here?

Less than a year

Are you a serving member of the British Armed Forces?

-- Please Select --

Have you been honourably discharged from the British Armed Forces in the last 2 years?

-- Please Select --

If you have any other forms of employment please give details (optional)

Previous

Next

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## Step 7

### Financial details

Step 7 captures all areas of your finances that will be accounted for, including your current income, any credits you may receive, your savings/deposit and any debts. Some of the information is listed as an optional addition.

## Step 8

### Equal opportunities

The equal opportunities section looks at your background, culture and circumstances. All answers on this section are optional or you can select a refusal to provide the information if you would prefer to not supply these details.

## Step 9 More information

This step provides you with the opportunity to select how you heard about the scheme and provide any further information that you feel may be relevant to your application.

The screenshot shows the 'More Information' step, which is the 8th step in a 10-step process. The steps are: 1. Scheme Selection, 2. About You, 3. Other Occupants, 4. Current Accommodation, 5. Employment Details, 6. Financial Details, 7. Equal Opportunities, 8. More Information, 9. Declaration, and 10. Application Confirmation. The 'More Information' step is highlighted with a green background. The form contains a dropdown menu for 'Where did you hear about this service?' with 'Word of mouth' selected. Below this is a large text area for 'If you would like to tell us about anything else relevant to your application, please use the box below (optional)'. At the bottom are 'Previous' and 'Next' buttons.

## Step 10 Declaration

The declaration page details how your data will be used and stored in line with the data protection laws. You are also informed that references may be requested to ensure the safety of public funds. By ticking the box on this page you will be stating that you have read and agree to the declaration.

The screenshot shows the 'Declaration' step, which is the 9th step in a 10-step process. The steps are: 1. Scheme Selection, 2. About You, 3. Other Occupants, 4. Current Accommodation, 5. Employment Details, 6. Financial Details, 7. Equal Opportunities, 8. More Information, 9. Declaration, and 10. Application Confirmation. The 'Declaration' step is highlighted with a green background. The form contains a heading 'Declaration' and a paragraph: 'Please read the text below and tick the box to say you have read and agree to the declaration.' Below this is a large text area containing the following text: 'Important Information Help to Buy North West / Plus Dane Group will only process the given personal data of all applicants for the purpose of processing your application for housing and will hold information in accordance with data protection laws including the General Data Protection Regulation and the Data Protection Act 2018. 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 for 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, other Help to Buy Agents and partner RSL's (Registered Social Landlords) 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 we will keep a record of any such request. We must protect the public funds we handle and so may use the information you have provided on this form to prevent and detect fraud. Under data protection law the information may be disclosed for the 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. By ticking this box you confirm that you have read the above declaration and that all the information you have provided in your application is true and accurate.' Below this text is a checkbox labeled 'Tick to confirm you read the declaration.' which is checked. At the bottom are 'Previous' and 'Submit Application' buttons.

## Step 11 Application submitted

You have now submitted your application to Help to Buy Agent 1 and they will be in contact shortly to let you know if you have been approved or not.

If you have been approved for the Home Reach scheme, you will receive a Help to Buy letter, which you can use as your proof of eligibility.

You will need to keep this information safe and be able to provide this information to commence with reserving a Home Reach plot.

Please note, the Help to Buy agent is a third party and does not form part of heylo housing group. Any members of heylo housing group are unable to discuss your application with the Help to Buy agents on your behalf.

## Example of your approval from Help to Buy Agent 1

If you are approved by your local Help to Buy Agent you will receive a letter that you can then use as proof of your eligibility. Your letter and application will need to be shared with the team at heylo. You can see an example of the approval letter.



### Help to Buy Agent 1 – Affordable Home Ownership Approval

Further to the online application below, we are pleased to advise that you have been approved for Affordable Home Ownership. This approval is valid for 6 months, if your details change during this time please let your chosen Provider know.

If you have any queries please do not hesitate to contact us on 0300 790 0570.

Help to Buy,

Plus Dane Housing,

Rialto Building,

90-94 Upper Parliament Street,

Liverpool,

L8 7SY

### Scheme Selection

Application is joint: No

Scheme Type: Shared Ownership

Developer: Don't know

Development:

Reasons for applying: First time buyer,

Other reason for applying:

Property Type: Other

Bedrooms: 1

Preferred Local Authority: 30UH - Lancaster

### Lead Applicant

Title: Miss

First name: Emily

Middle name: Rose

Last name: King

Gender: Female

Applicants address: 96 , Westbourne Road , Lancaster , , LA1 5JX

Applicant lived here less than three years: No

DOB: 01/04/1998

National Insurance Number:

Home telephone: 07415690259

Mobile telephone: 07415690259

Work telephone:

Email address: erking101@hotmail.co.uk

Local authority you live in: 30UH - Lancaster

Local authority you work in: 00ET - Halton

Is British citizen: Yes

### Other Occupants

Number of adults: 0

Number of Children: 0

### Current Accommodation:

Living arrangements: Living with Family/Friends

Other living arrangements:


### Primary Applicant Employment Details

Employment status: Permanent Employment

# Help to Buy Agent 2 Application process

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## Contact details

 03333 214 044

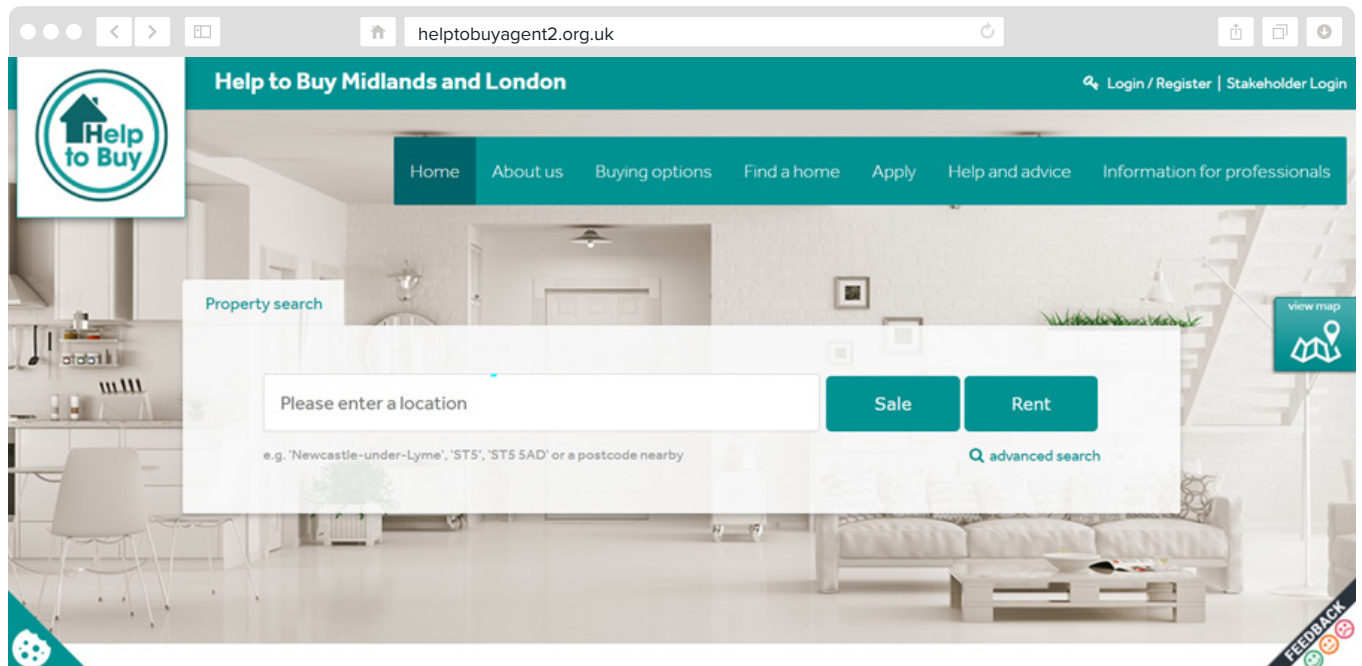
## Midlands and London

- Derbyshire
- Herefordshire
- Leicestershire
- Lincolnshire
- London
- Northamptonshire
- Nottinghamshire
- Rutland
- Shropshire
- Staffordshire
- Warwickshire
- West Midlands
- Worcestershire

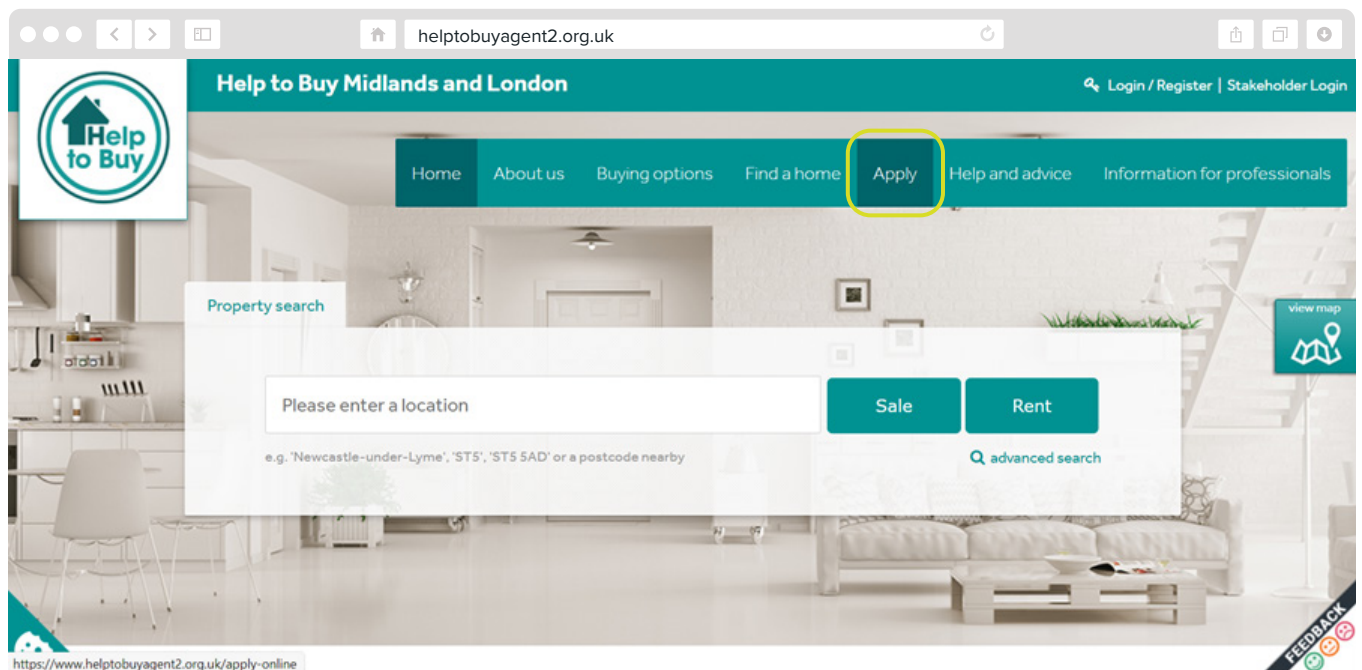
# Step 1

## Getting started

Visit Help to Buy - [helptobuyagent2.org.uk](https://helptobuyagent2.org.uk)



Select the apply button.





## Step 2

### Create an account

Find the form titled 'Apply for Affordable Home Ownership'. Fill out the form to set yourself up with an account. This is where you can complete the application.

#### Apply for Affordable Home Ownership

If you are interested in applying for a shared ownership home, you must first register with a Help to Buy agent.

We can then see if you are eligible to apply and support you with the application process. You can complete an Affordable Home Ownership Application below.

If you are looking to apply for shared ownership in London please visit <https://www.london.gov.uk/what-we-do/housing-and-land/homes-londoners> (opens in a new window).

Title Miss	First name Kirsty
Last name Archer	Contact Number 020 3998 2915
Email karcher@heylohousing.com	Confirm Email karcher@heylohousing.com
Password *****	Re-type password *****
<input checked="" type="checkbox"/> I'm not a robot	
<a href="#">reCAPTCHA Privacy - Terms</a>	
<input type="button" value="Register"/>	

Please note by submitting this form you agree to our [Privacy Statement](#) and [Terms & Conditions](#). Please click on the links at the bottom of the page for further information.

## Step 3

### The checklist

You will be required to review the checklist that details the information you will need to complete the form and the functionality. To ensure that you have read and understood this, there are tick boxes that you need to tick before proceeding.

#### 1 Checklist



##### Checklist

In order to complete the application form to follow you will need access to the following information:

- ☒ Name, postal address in the UK and all contact details of all applicants
- ☒ An email address must be supplied
- ☒ Details of those who will be living with you
- ☒ Employer details for both applicants showing positions and salaries (if applicable)
- ☒ Employer address details – such as name and full address
- ☒ Additional income, such as overtime, benefits etc.
- ☒ All details of any outstanding loans/ debt payments and any outstanding balances

I/we have read and have access to the above information.

☐ Yes ☐ No

This online application will take approximately 15 – 20 minutes to complete.

Throughout the application you have the opportunity to save your details to enable you to complete the rest of the application form at a later date.

PLEASE NOTE: this form will become inactive after 15 minutes of inactivity.

[read the terms and conditions](#)

I/we have read and agree to the terms and conditions stated.

☐ Yes ☐ No

PLEASE READ:

- ☒ I am aware that I am likely to need a deposit to obtain a mortgage to purchase a property through any of the Help To Buy Schemes.
- ☒ If accepted for the Rent to Buy Scheme, I will agree to save the discount I receive on the rent to save for a deposit.
- ☒ I understand that in order to be considered for any of the Low Cost Home Ownership schemes available, I have to complete an application form and have my eligibility confirmed.

Tick here to confirm that you have read, understood and agreed to the eligibility statements above.

☐ Yes ☐ No

## Step 4

### Start your application

The first section of the application asks for details on the type of application that you will be making. This includes whether it is a joint or single application. The further stage focuses on your financial history with some yes or no questions

#### 2 Start Your Application

Save & exit

Exit without saving

##### Is this a joint application?

Is this a joint application?

☐ Yes ☐ No

What is the second applicants relationship to the first applicant?

Select

Are either applicant 1 or 2 expecting a baby?

☐ Yes ☐ No

Next →

##### ✓ Eligibility Statements

#### 2 Start Your Application

Save & exit

Exit without saving

##### ✓ Is this a joint application?

edit

✓ Saved

##### Eligibility Statements

Do you have a gross household income of less than £80,000 per annum?

☐ Yes ☐ No

Have you ever had a home repossessed within the last six years?

☐ Yes ☐ No

Have you ever been declared bankrupt within the last six years?

☐ Yes ☐ No

Have you ever had any County Court Judgements (CCJ's) within the last six years?

☐ Yes ☐ No

Have you ever failed to keep up payments on a loan or any form of credit agreement within the last six years?

☐ Yes ☐ No

Are you a council or housing association tenant who has been in arrears within the last twelve months?

☐ Yes ☐ No

Next →

## Step 5

### Your details

The next step in the application is all about your personal details. This ranges from your name, date of birth and address to contact details, your current living circumstances and who will be living in your Home Reach property. For some of these sections you will require items details on the checklist.

Who else will be living with you

Saved residents - (more than one can be added to the list)

First Name	Surname	Date of birth	Relationship
<input type="text"/>	<input type="text"/>	14/04/2021	Select

Annual Income

0.00

Full time education / working?

Select

Home owner?

☐ Yes ☐ No

Add

There are no saved items

NOTE: Spouse of main applicant must complete the form fully as Applicant 2

Do you keep a pet?

☐ Yes ☐ No

Next

Current Home Owners

Are you on the deeds or mortgage of a property in the UK or abroad?

☐ Yes ☐ No

Is it the same as your current address?

☐ Yes ☐ No

Property Type?

Select

Next

Your details

Save & exit Exit without saving

Personal Details

Gender

Select

Title

Select

First Name

Middle Name

Surname

Date of birth

Postcode

Lookup or Enter manually

Date moved to the area

I have a separate postal address

☐ Yes ☐ No

Mobile Telephone

Home Telephone

Work Telephone

Email Address

Next

Present Housing Circumstances

Who else will be living with you

Current Home Owners

Your details

Save & exit Exit without saving

Personal Details

edit

Saved

Present Housing Circumstances

Current housing situation

Select

Are you on a council waiting list?

☐ Yes ☒ No

How many bedrooms does your current home have?

0

Property Type?

Select

Next

Who else will be living with you

Current Home Owners

# Step 6

## Your housing needs

This section will look into your requirements for the property that you are looking for. You will be asked to confirm the specific option that you are applying for as well as your local authority that is of interest. If you do not have just 1 local authority, you are able to add multiple.

4 Your housing needs

Save & exit

Exit without saving

Schemes

Which Help to Buy options are you applying for? (Please tick all that apply)

☐ Shared Ownership

☐ HOLD

☐ Older Persons shared ownership (OPSO)

☐ Discounted rent

☐ Rent to Buy

☐ Shared Ownership resales

☐ Discounted sale

☐ Shared Equity

☐ Intermediate rent

☐ Older Persons shared ownership (OPSO) resales

☐ Help to Buy Equity Loan

Have you previously applied for low cost home ownership with bpha?

☐ Yes

☐ No

If you are already registered with another Help to Buy agent, please state which one

Next

Where would you like to live

Local authorities - (more than one can be added to the list)

Local Authority

Connection - e.g. live and or work.

Select

Add

There are no saved items

Next

Where would you like to live

Local authorities - (more than one can be added to the list)

Local Authority

Connection - e.g. live and or work.

Select

Add

There are no saved items

Next

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# Step 7

## Employment and income

The employment and income section is broken down into segments. This looks into the current employment status of all parties that will be contributing towards the payments in the property. As well as this you will also be required to detail your income and any outgoings including loans and repayments.

1 Employment and income

Save & exit

Exit without saving

Employment details

Your current employment status

Select

Next -->

Income

Total gross annual income

Please provide details of any additional income (e.g. pension, overtime, bonuses, benefits. Please breakdown each benefit individually, more than one can be added to the list)

Income Type

Select

Frequency of additional income

Select

Income Amount

Add

There are no saved items

Total: £ 0.00

Total joint savings (Please include any equity expected from the sale of a current property)

Next -->

Loans & Payments

Outgoings - (more than one can be added to the list)

Purpose of loan

Select

Name of lender

Date of final payment

14/04/2021

Monthly payments

Total Amount Outstanding

Add

There are no saved items

Total: £ 0.00

Next -->

5 Employment and income

Save & exit

Exit without saving

Employment details

edit

Saved

For MOD employee or surviving partners

Are you a MOD employee or surviving partner?

Yes

No

Next -->

Income

Total gross annual income

Please provide details of any additional income (e.g. pension, overtime, bonuses, benefits. Please breakdown each benefit individually, more than one can be added to the list)

Income Type

Select

Frequency of additional income

Select

Income Amount

Add

There are no saved items

Total: £ 0.00

Total joint savings (Please include any equity expected from the sale of a current property)

Next -->

Loans & Payments

Outgoings - (more than one can be added to the list)

Purpose of loan

Select

Name of lender

Date of final payment

14/04/2021

Monthly payments

Total Amount Outstanding

Add

There are no saved items

Total: £ 0.00

Next -->

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Correct at time of publication | June 2021



## Step 8

### Equality and diversity


The last step of the application looks into equality and diversity. For this they will look into various elements including your citizenship, sexual orientation and ethnicity. Once you have completed this section, you submit your application for review.

 Equality & Diversity


Are you a British or EU/EEA citizen?

☐ Yes ☐ No

What is your country of origin?

Select 


How would you describe your ethnic origin?

Select 


Do you consider any member of your household to be disabled?

☐ Yes ☐ No

How would you describe your sexuality?

Select 


How would you describe your religion or religious denomination?

Select 

Are you related to a current or former committee/board member or employee of bpha, a bpha subsidiary or any other housing association?

☐ Yes ☐ No

Where did you hear about us?

Select 

Please supply details e.g. Which newspaper or radio station etc.

Next 

## Step 9

### Application submitted

You have now submitted your application to Help to Buy Agent 2 and they will be in contact shortly to let you know if you have been approved or not.


If you have been approved for the Home Reach scheme, you will receive a Help to Buy number or letter, which you can use as your proof of eligibility.

You will need to keep this information safe and be able to provide this information to commence with reserving a Home Reach plot.

Please note, the Help to Buy agent is a third party and does not form part of heylo housing group. Any members of heylo housing group are unable to discuss your application with the Help to Buy agents on your behalf.

## Example of your approval from Help to Buy Agent 2

Upon the approval from Help to Buy Agent 2, they will send you an email confirming so, providing you with a reference number which you can use as proof of your eligibility. An example can be seen. You will be required to share your email confirmation, application and reference number with the team at heylo.


Help to Buy Agent 2

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**Help to Buy Application Form**

THIS EMAIL IS SENT FROM AN UNMONITORED INBOX - PLEASE DO NOT DIRECTLY RESPOND.

Hello Abdul Wahab

Thank you for submitting your application on 02/01/2021 and registering an interest in the following schemes:

- Shared Ownership
- Discounted sale
- Help to Buy Equity Loan

We are pleased to confirm that your application for Help to Buy: Affordable Home Ownership has been approved. This approval means you are now eligible to apply for properties under our Help to Buy schemes. If you are interested in Help to Buy Equity Loan, please note there is a separate application process - Please visit our [Equity Loan](#) page.

Your approved application reference number is 275945.

Your username is: [wab760@gmail.com](mailto:wab760@gmail.com)

**What happens next?**

By clicking on the link, you can now search for available properties. Please be aware, that Help to Buy: Shared Ownership schemes in London are managed by the Greater London Authority. Find out more at [Share to Buy](#)

If you find a property you like you can 'register an interest' by simply clicking on the button. The details of the provider selling the property can be found on the right-hand side of the property listings and you can contact them directly.

The housing provider will need your approved application reference number (275945) to obtain a copy of your application from our database. Your application may be assessed further by the provider to check if you meet the affordability criteria for the property.

If you need to discuss your mortgage requirements, or require assistance finding out which properties you can afford, you can visit our [Help and Advice](#) page where we also have a link to the [Money Advice](#) service.

Your details will be added to our database, which is available to providers who will contact you regarding available homes based on the preferences indicated on your application form. You can also log into your account and create a saved search to receive updates on properties available in the areas you are interested in.

Please note Help to Buy Midlands and London act as an agent for providers to market Help to Buy properties, we do not have any involvement in property allocations, this is assessed by the providers offering the property.

This approval does not guarantee you a home through Help to Buy and a full financial assessment will be required by the provider before your application can be considered further. For more information on criteria requirements for a particular property or development please contact the housing providers directly.

If you have any further questions please visit our website [www.help2obuyagent2.org.uk](http://www.help2obuyagent2.org.uk), call us on 03333 214044 or email [AHO@help2obuyagent2.org.uk](mailto:AHO@help2obuyagent2.org.uk)

Kind regards,

**Help to Buy Midlands and London**  
Agent 2

Web: [www.help2obuyagent2.org.uk](http://www.help2obuyagent2.org.uk)  
Tel: 03333 214044

**WARNING – FRAUD** perpetrated during property purchases is increasing. Criminals send authentic looking emails to homebuyers asking for deposit or completion funds, but the bank details enclosed will send the money to the criminal rather than the legitimate solicitor or conveyancer.

Please note, when BEING ASKED BY ANYONE to transfer money or make changes to an account, always verify the details first. Contact your solicitor, bank, mortgage provider or financial advisor in person or by phone, and not by using the telephone number listed in the suspect email.

This e-mail is confidential and intended solely for the use of the individual to whom it is addressed. Any views or opinions presented are solely those of the sender and should not be taken as representing the view of BPHA. If you are not the intended recipient, be advised that you have received this e-mail in error and that any use, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.

If you have received this e-mail in error, please contact us. We endeavour to exclude viruses from our data but it is the obligation of the recipient to check any attachments for viruses.

bpha Limited, Registered Office Bedford Heights, Mantion Lane, Bedford MK41 7BJ is registered as a Charitable Industrial Provident Society (26751R) and also with the Homes and Communities Agency (LH3887) and is affiliated to the National Housing Federation.


Kind regards,  
**Help to Buy Agent 2**  
bpha

Email: [help2obuy@bpha.org.uk](mailto:help2obuy@bpha.org.uk)  
Tel: 03333 214044  
Web: [www.help2obuyagent2.org.uk](http://www.help2obuyagent2.org.uk)

# Help to Buy Agent 3 Application process

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## Contact details

 0800 456 1188

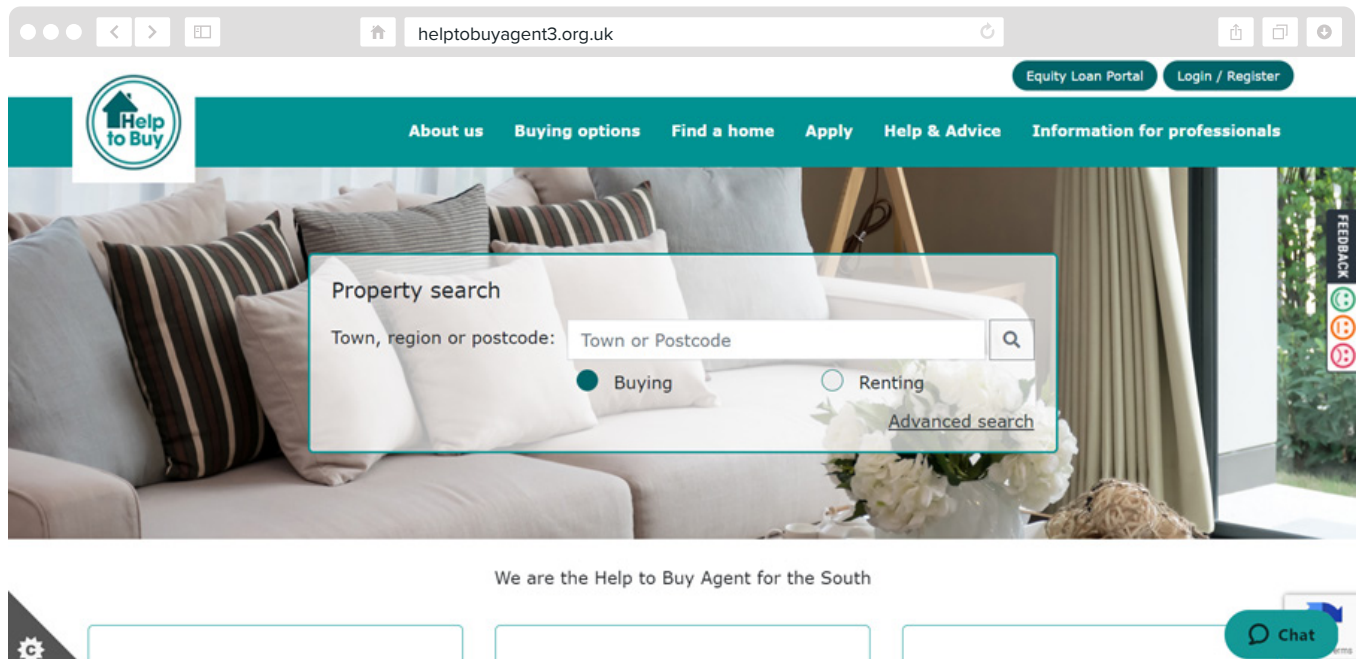
## South

- Bath and NE Somerset
- Bedfordshire
- Berkshire
- Bristol
- Buckinghamshire
- Cambridgeshire
- Cornwall
- Devon
- Dorset
- East Sussex
- Essex
- Gloucestershire
- Hampshire
- Hertfordshire
- Isle Of Wight
- Kent
- Mendip and North Somerset
- Norfolk
- Oxfordshire
- South Somerset
- Suffolk
- Surrey
- West Sussex
- Wiltshire

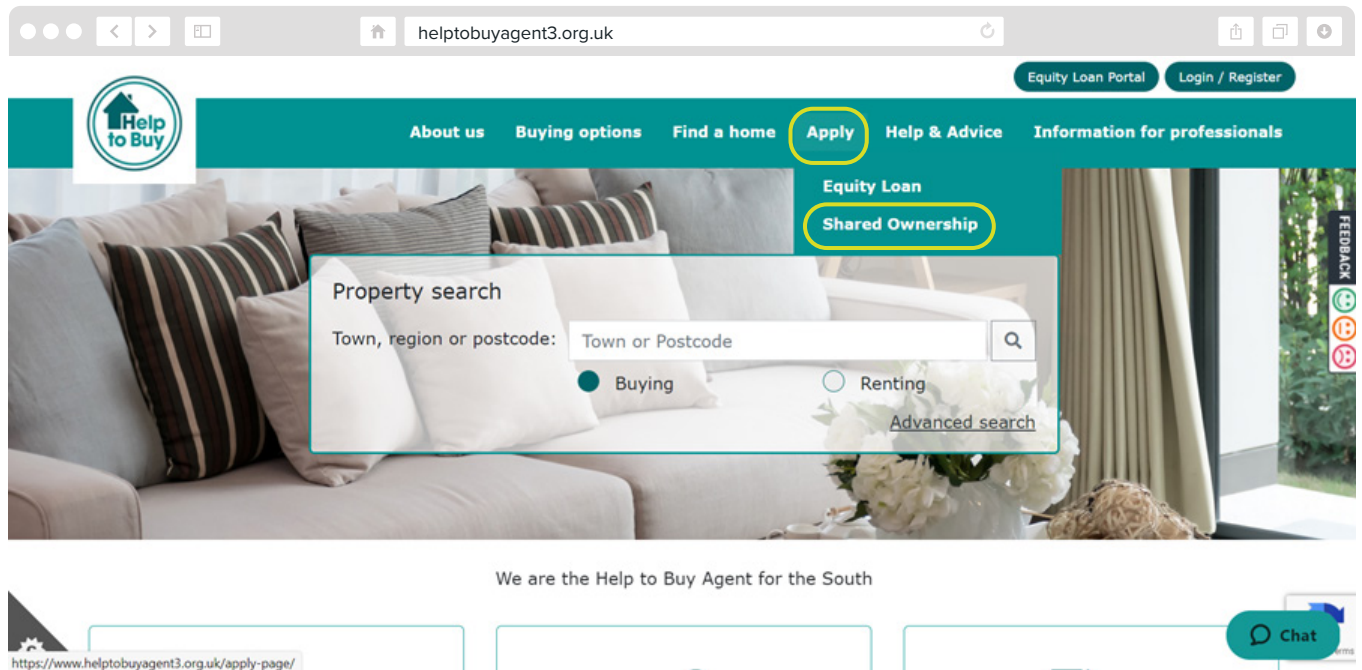
# Step 1

## Getting started

Visit Help to Buy - [helptobuyagent3.org.uk](https://helptobuyagent3.org.uk)



Select the 'Apply' button which gives the drop down list and click on 'Shared Ownership'



## Step 2

### Register

At this stage you will need to register to set yourself up a profile on the Help to Buy Agent 1 website. You are asked to provide basic personal information such as your name and email. Once you have registered, you will receive an email to verify your account which must be done within 24 hours of setting up the account. Following on from registering, you will then be able to log into your account on the same page.


**Login (Shared Ownership/Rent to Buy)**

If you have already registered with Help to Buy South please complete your log in details as follows:

**1** Homes England have recently issued Help to Buy Agents with a new affordable Home Ownership application form. This new form requires different information to the previous application. If you have a registered application, we confirm that it continues to remain registered, as the data we held was transferred into the new format. However, we would request that you log in and review your application, adding any missing or additional information.

**Email address**

**Password**

☐ I'm not a robot 

[Forgotten your password?](#)  
 If you have forgotten your password we can help you reset it.

[Reset my password](#)

[Login](#)

**Register (Shared Ownership/Rent to Buy)**

If you are a new user and wish to complete an application form, please enter your details as follows:

**Title**

**Forename**

**Surname**

**Email address**

**Confirm email address**

**Password**

Must be a minimum of 10 characters in length  
 Must contain 1 digit (0-9)  
 Must contain at least one lower case character (a-z)  
 Must contain at least one upper case character (A-Z)  
 Must contain at least one symbol (@, &, £, etc.)

**Confirm password**

[Register](#)

Please note by submitting this form you agree to our Privacy Statement and Terms & Conditions. Please click on the links at the bottom of the page for further information.

## Step 3

### Verify your account

Once you have registered, you will receive an email to verify your account which must be done within 24 hours of setting up the account. Following on from registering, you will then be able to log into your account on the same page.


**Login (Shared Ownership/Rent to Buy)**

If you have already registered with Help to Buy South please complete your log in details as follows:

**1** Homes England have recently issued Help to Buy Agents with a new affordable Home Ownership application form. This new form requires different information to the previous application. If you have a registered application, we confirm that it continues to remain registered, as the data we held was transferred into the new format. However, we would request that you log in and review your application, adding any missing or additional information.

**Email address**

**Password**

☐ I'm not a robot 

[Forgotten your password?](#)  
 If you have forgotten your password we can help you reset it.

[Reset my password](#)


[Login](#)

**Register (Shared Ownership/Rent to Buy)**

✓ You have successfully created a Help to buy South account.

You have been sent an email to the email address you entered. You must click on the link in the email to confirm it is a valid email address for you.

You must verify your email address within 24 hours of creating your Help to buy South account.



Dear Kirsty Archer,

Thank you for registering for Help to Agent for the South. Please click on the link below to verify your account.

Please note that the link expires in 24 hours.

[Verify my account](#)

Thank you for using Help to Buy Agent for the South.

Kind regards,



## Step 4

### Start a new application

Ensure to read through the information provided before starting your new application. This provides details to ensure that you are applying for the right scheme for you and will let you know the personal information to have ready for your application in advance. If happy, then please proceed with starting your application.

## My Homepage

Welcome to Help to Buy Agent for the South. Please note that you must complete a full application and be assessed as eligible by Help to Buy Agent for the South before you can express interest in properties and proceed with a rental property or purchase of a Shared Ownership home.

[My Application](#)
[My Account](#)
[Property Searches](#)
[Favourite Properties](#)

### My application

The application should take approximately 10 minutes to complete.

### Applying for Help to Buy: Shared Ownership

You will need to complete this form if you want to apply to buy a Shared Ownership property.

Once you've fully completed the form, we'll be able to consider your application.

#### Before you start

- Make sure you have read our information about the range of Help to Buy schemes available, and whether you might be eligible to apply.
- You will need to register with us first. This will allow you to return to your application at a later stage if you need to.
- We recommend completing the application on a desktop computer or laptop.
- If you would prefer to complete a paper copy, you can do so.

#### Information you will need

You will need information to hand in order to complete some of the questions, including details of:

- your income
- members of your household (including dates of birth)

[Start a new application](#)

It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application. By completing and submitting this application online you understand that if it is found that false information is given to obtain housing either knowingly or recklessly, appropriate legal action may be taken which could result in the loss of the home.

## Step 5

### Schemes

The first page of the form asks you to select the schemes that you are interested in, provide property information if you have a particular property that you are looking to purchase and select the eligibility criteria. When filling out the form for a Home Reach property, the selection will always be 'Shared Ownership New Build'.

[Schemes](#)
[About You](#)
[Household](#)
[Income](#)
[Diversity](#)
[Declaration](#)
[Summary](#)

### Shared Ownership schemes of interest

**\*Please tell us which Shared Ownership schemes you are interested in (select all options that apply):**

☐ Shared Ownership Resales  
☐ Shared Ownership New Build  
☐ Rent To Buy  
☐ Extra Care Older Persons Shared Ownership  
☐ Home Ownership People with Long Term Disabilities

**Which home(s) are you interested in? Please list the address(es) below. If no specific home has been identified at this point - please leave blank:**

**If you are interested in a home(s) that is/are currently being built or on the market, who is/are the Shared Ownership provider(s)?**

If you tell us about a Shared Ownership provider you are interested in purchasing from, the details contained on your application form will be shared with them. The Shared Ownership provider will request additional information in order to complete their full affordability check if you decide to proceed with the purchase. For more information on how we process, use, and store the information you provide us with, please see our privacy policy

[Save & Continue](#)

[Schemes](#)
[About You](#)
[Household](#)
[Income](#)
[Diversity](#)
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[Summary](#)

### Shared Ownership schemes of interest

[Edit](#)

### Eligibility statements

**\*Is your application** ☒ Single ☐ Joint

**\*Is your gross (before tax) household income less than £80,000 per annum** ☒ Yes ☐ No

**\*If currently renting, are you in rent arrears?** ☐ Yes ☒ No

**\*Do you have a history of rent arrears?** ☐ Yes ☒ No

[Save & Continue](#)

# Step 6

## About you

The 'About you' section requires you to fill in your personal identifying information. This includes a variety of information including name, address, employment, armed forces history etc. Although all sections must be filled out, there are some fields that are not mandatory but can be filled in out of choice. All fields that have to be filled in are marked with an asterisk.

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About you

\*Title

Miss

\*Surname

\*First name

Middle name(s)

\*Date of birth

DD

MM

YYYY

\*Postcode

Find my Address

\*Address line 1

Address line 2

Address line 3

\*Town

\*County

\*Preferred telephone number

Alternative telephone number

\*Email address

karcher@heylohousing.com

To change client 1's email use the email change feature within the account settings on the website as this will affect your login

\*What is your current employment status

--Select--

\*Are you a serving member of the armed forces (MoD)?

Yes

No

\*Are you a surviving partner of a member of the armed forces?

Yes

No

\*Are you an ex regular service personnel, honourably discharged within the last 24 months?

Yes

No

Save & Continue

# Step 7

## Household

This section asks you questions that provides information on your living circumstances both currently and when you are looking to purchase a Home Reach property. This will be where you determine your reasons for applying to the Help to Buy scheme.

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Your household

\*How would you describe your household make up?

--Select--

Save & Continue

Your current housing situation

Current homeowners

Your housing requirements

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Edit

Your current housing situation

\*A first-time buyer

☐

\*On the council housing waiting list

☐

\*A current homeowner

☐

\*A current shared owner

☐

\*A council or housing association tenant

☐

\*Living with friends/family

☐

\*A private renter

☐

\*Armed Forces accommodation

☐

Other

Save & Continue

Current homeowners

Your housing requirements

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Edit

Your current housing situation

Edit

Current homeowners

Do you or anyone purchasing alongside you own a property (are listed on the title deeds) in the UK or abroad?

☐ Yes (UK)

☐ Yes (abroad)

☐ No

Save & Continue

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Edit

Your current housing situation

Edit

Current homeowners

Edit

Your housing requirements

\*Where would you like to live?

--Select Count--

--Select Local--

--Select Town--

Add extra row

\*What type of property are you looking for? (Please select all that apply)

☐ Apartment / Flat

☐ Bungalow

☐ Extra Care Housing

☐ House

☐ Sheltered Housing

\*What is the minimum number of bedrooms that you require?

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ 6

\*Do you or anyone in your family have any specific housing requirements?

☐ Yes

☒ No

Save & Continue

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Correct at time of publication | June 2021

# Step 8

## Income

The income section asks questions regarding your finances. As with other stages, this is split into different sections that looks into your income, benefits, savings and any other financial information that may be important for your application.

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Income

Shared Ownership is for those who have a total household income of £80,000 a year or less outside London, or £90,000 a year or less in London. It's for people who can't afford to buy a home on the open market, but who can afford to buy and maintain a Shared Ownership home. The information you provide helps us to assess your eligibility for Shared Ownership. If you are considered eligible then the Shared Ownership landlord, and any mortgage lender who will help fund the purchase, will undertake more detailed additional checks on your income and expenditure. Additional costs of buying a home could include mortgage, legal, administration, and valuation fees. It's important to make sure that you have enough savings cover these as well as your deposit.

\*What is your total gross annual income from employment excluding overtime and bonuses? 

£

\*How much overtime, bonuses and commission do you normally earn in a year?

£

If none, please enter '0'.

\*What is your gross annual income from pension, investment, or other non-benefit sources?

£

Benefits

\*Working tax credits per year:

£

If none, please enter '0'.

\*Child benefit per year:

£

If none, please enter '0'.

\*Child tax credits per year:

£

If none, please enter '0'.

\*Disability allowance per year:

£

If none, please enter '0'.

\*Guaranteed maintenance per year:

£

If none, please enter '0'.

\*Housing benefit per year:

£

If none, please enter '0'.

Universal Credit per year:

£

\*Any other income (please detail)

£

If none, please enter '0'.

Savings

\*How much do you have in savings?

£

If none, please enter '0'.

\*How much of your savings will be used for the deposit?


£

If none, please enter '0'.

Other information

Please provide any other information relevant to your submission or any supporting information you wish to include:

Save & Continue

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Correct at time of publication | June 2021

## Step 9

### Diversity

The diversity section of the application form presents questions and sections that look into your background, culture and circumstances. Where you would prefer not to provide the information, you can select the 'prefer not to say' option.

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#### Equality and diversity

Please specify your preferred method of communication, if other than in writing with normal sized print.

☐ Audio
☐ Large Print
☐ Braille
☐ Other

In order to ensure that all applicants are treated fairly, could you please provide the following information, if you do not wish to provide the information, please tick prefer not to say.

Which of the following options best describes your ethnicity? Please tick the appropriate box or self-describe.

Asian / Asian British	Bangladeshi	<input type="radio"/>
	Chinese	<input type="radio"/>
	Indian	<input type="radio"/>
	Pakistani	<input type="radio"/>
	Any other Asian background	<input type="radio"/>
Black / African / Caribbean / Black British	African	<input type="radio"/>
	Caribbean	<input type="radio"/>
	Any other Black background	<input type="radio"/>
	Any other Black background	<input type="radio"/>
Mixed / Multiple ethnic groups	White & Asian	<input type="radio"/>
	White & Black African	<input type="radio"/>
	White & Black Caribbean	<input type="radio"/>
	Any other Mixed / Multiple ethnic background	<input type="radio"/>
	Any other Mixed / Multiple ethnic background	<input type="radio"/>
White	English / Welsh / Scottish / Northern Irish / British	<input type="radio"/>
	Irish	<input type="radio"/>
	Gypsy or Irish Traveller	<input type="radio"/>
	Any other White background	<input type="radio"/>
	Any other White background	<input type="radio"/>
Other ethnic groups	Arab	<input type="radio"/>
	Any other ethnic group	<input type="radio"/>
	-- Please provide details below	<input type="text"/>
Prefer not to say		<input type="radio"/>

What is your preferred Language?

☐ English
☐ Other (please specify)
☐ Prefer not to say

What is your age? Please tick the appropriate box.

16-24	<input type="radio"/>
25-29	<input type="radio"/>
30-34	<input type="radio"/>
35-39	<input type="radio"/>
40-44	<input type="radio"/>
45-49	<input type="radio"/>
50-54	<input type="radio"/>
55-59	<input type="radio"/>
60-64	<input type="radio"/>
65+	<input type="radio"/>
Prefer To Not Say	<input type="radio"/>

Which of the following options best describes your gender identity? Please tick the appropriate box or self-describe.

Female	<input type="radio"/>
Male	<input type="radio"/>
Non-binary	<input type="radio"/>
Prefer not to say	<input type="radio"/>
Other/prefer to self describe	<input type="radio"/>
-- Please provide details below	<input type="text"/>

Is your gender identity the same as the sex assigned to you at birth?

☐ Yes
☐ No
☐ Prefer not to say

Which of the following options best describes your sexual orientation? Please tick the appropriate box or self-describe.

Asexual	<input type="radio"/>
Bi/Bisexual	<input type="radio"/>
Gay/Lesbian	<input type="radio"/>
Heterosexual/Straight	<input type="radio"/>
Questioning/unsure	<input type="radio"/>
Prefer not to say	<input type="radio"/>
Other/prefer to self describe	<input type="radio"/>
-- Please provide details below	<input type="text"/>

Which of the following options best describes your religion or belief? Please tick the appropriate box or self-describe.

Agnostic	<input type="radio"/>
Buddhist	<input type="radio"/>
Christian	<input type="radio"/>
Hindu	<input type="radio"/>
Jain	<input type="radio"/>
Jewish	<input type="radio"/>
Muslim	<input type="radio"/>
Sikh	<input type="radio"/>
No religion/belief	<input type="radio"/>
Prefer to Not Say	<input type="radio"/>
Other / Prefer to Self Describe - please provide details below	<input type="radio"/>
-- Please provide details below	<input type="text"/>

The Equality Act 2010 defines disability as 'a physical or mental impairment which has a substantial and long-term effect on a person's ability to carry out normal day to day activities'. Do you consider yourself to have a disability or impairment that has (or would have without treatment) a substantial and long-term adverse effect on your ability to carry out one or more day to day activities?

☐ Yes
☐ No
☐ Prefer not to say

Please advise if you require any reasonable adjustments for the application process:

Save & Continue



## Step 10

### Declaration

Under the declaration tab you will need to read the full set of information provided. It states how your information will be used in accordance with the Data Protection Act 2018, referees may be called upon, how the information you provided can be checked and declarations that the information you provided is accurate.

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#### Confirmations

**If you do not complete the checklist, your application is liable to be rejected.**  
A reference to "the applicant" is a reference to the First Applicant (and Second Applicant unless specified otherwise).

Confirmation Statements:	Applicant
1. The Applicant has read Section 7 Declaration in full.	<input type="checkbox"/>
2. The Applicant understands that as a tenant, they will be required to give up their rented home on the day of completion if they buy or rent a home through this Help to Buy application.	<input type="checkbox"/>
3. The Applicant authorises the Help to Buy Agent to pass information submitted as part of its application to those organisations detailed in Section 7 Declaration for the purposes identified in that section, including but not limited to, for the purposes of processing this application, credit reference agencies, statistical surveys.	<input type="checkbox"/>

#### Declaration

The applicant acknowledges that:

The Help to Buy Agent will only process the personal data of the applicant(s), or other named individuals, for the following purposes. The Help to Buy Agent will hold your information in accordance with the Data Protection Act 2018.

- Firstly**, for the purposes of processing your application for housing;
- Secondly**, the Help to Buy Agent may also share this information for the same purpose with Homes England, and other Help to Buy agents, Shared Ownership Providers or with other organisations that handle public funds.
- Thirdly**, the information may be used for anonymised statistical surveys and analysis – please request a copy of the cookies policy for more information. The Help to Buy agent may pass your information in confidence to the Ministry of Housing, Communities and Local Government (MHCLG) and other third-party providers.

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. The Help to Buy Agent and Shared Ownership Provider, reserve the right to take up any references relating to applicants as the Help to Buy Agent or Shared Ownership Provider 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 public funds it handles and so may use the information you have provided on this form to prevent and detect fraud. Under Schedule 2 of the Data Protection Act 2018 the information may be disclosed for purposes of crime prevention and to detect fraud. 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.

We require third parties to respect the security of your data and to treat it in accordance with the law. For more information on how we manage your personal data, please refer to Homes England's privacy notice here:

It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application.

The applicant has read the above and confirms that they have provided accurate and up to date information relating to their application for homeownership.

The applicant understands that if it is found that false information has been given to obtain housing either knowingly or recklessly, appropriate legal action may be taken, and the Shared Ownership Provider and/or Local Authority may seek possession of any leasehold tenancy granted. (Translation service available if required)

I confirm and declare that all statements and information provided in this application form are true and accurate

	First Applicant
Signature	<input type="checkbox"/>
Date	08/04/2021

Save & Continue

## Step 11

### Application submitted

You have now submitted your application to Help to Buy Agent 3 and they will be in contact shortly to let you know if you have been approved or not.

If you have been approved for the Home Reach scheme, you will receive a Help to Buy number or letter, which you can use as your proof of eligibility.

You will need to keep this information safe and be able to provide this information to commence with reserving a Home Reach plot.

Please note, the Help to Buy agent is a third party and does not form part of heylo housing group. Any members of heylo housing group are unable to discuss your application with the Help to Buy agents on your behalf.

## Example of your approval from Help to Buy Agent 3

If your local Help to Buy Agent approves your application, you will receive an email that can be seen here. This will detail your reference number which can be used as proof of your eligibility and needs to be shared with the team at heylo along with your application and email confirmation.



Dear Alejandro Suarez Chavez,

### **Help to Buy agent for the South Application – Reference Number: HTB-77920-Q9G9W4**

Further to your recent application, I am delighted to confirm that your application has been assessed as **eligible** for the Help to Buy affordable home ownership schemes and are therefore **registered** with the Help to Buy agent for the South.

As a next step we would strongly recommend you contact a financial adviser to understand what properties would be affordable to you. You can find a financial adviser using this link <https://register.fca.org.uk/s/>

To start your property search click [here](#). You are able to set up saved search alerts, which will trigger an email when properties within your search criteria become available.

The areas we cover are Bedfordshire, Berkshire, Bristol, Bath, Somerset & Mendip, Buckinghamshire, Cambridgeshire, Cornwall (including the Isles of Scilly), Devon, Dorset, East Sussex, Essex, Gloucestershire, Hampshire & Isle of Wight, Hertfordshire, Kent, Norfolk, Oxfordshire, Suffolk, Surrey, West Sussex and Wiltshire.

Once you find a property you would like to receive more information about, express your interest online by selecting the **'Register Interest'** button on the advert. It's that easy!

For the Help to Buy Equity Loan scheme, visit a participating developer. If you find a property you like, you will simply need to complete the Property Information Form which you can also download [here](#)

Please note that if you have a significant level of debt we would recommend that you work towards reducing this. High levels of debt could have a detrimental effect on your affordability assessment when applying for properties.

If you have any queries at all, please call 0800 456 11 88 and ask to speak to a Customer Services Advisor or you can visit our website [http://www.help\\_tobuyagent3.org.uk/](http://www.help_tobuyagent3.org.uk/).

Help to Buy Agent for the South

# Contact us

Call

020 3744 0415