# First Homes reservation and application to become a First Homes Owner (initial sales only)

* 1. To be completed by the proposed First Homes Owner(s), Developer and the proposed First Homes Owner(s) mortgage advisor.[[1]](#footnote-2)
  2. The application cannot be submitted to Chelmsford City Council unless all sections are complete.
  3. The proposed First Homes Owner(s) must sign all the declarations in the application.
  4. The Developer, and the proposed First Homes Owner(s) mortgage advisor must complete the application checklist before submitting to Chelmsford City Council.
  5. A mortgage lending decision in principle must be obtained by the proposed First Homes Owner(s) before the application is submitted to Chelmsford City Council. However, the full mortgage application cannot be submitted to the mortgage lender until Chelmsford City Council has checked this application and issued the Authority to Proceed and Eligibility Certificate to the proposed First Homes Owner(s) and their conveyancer.

# Proposed First Homes purchase

|  |  |
| --- | --- |
| **The proposed First Homes Owner(s) (full names)** |  |
| **Developer** |  |
| **First Home property to be purchased**  **(plot & postal address including postcode)** |  |
| **Developer scheme/development name/reference** |  |
| **House type (Detached/Semi-detached/Terraced/Flat)** |  |
| **Tenure (Freehold/Leasehold) –** leasehold houses not permitted |  |
| **Number of bedrooms** |  |
| **Reservation fee paid (£)** |  |
| **Date of reservation** |  |
| **Expected build completion date** |  |
| **Forecast First Home purchase legal completion date:** |  |
| **Market value of First Home (100% of value)** | £ |
| **First Homes discount %** |  |
| **Discount Market Price (price to be paid by the proposed First Homes Owner after applying the First Homes discount to the Market value)** | £ |
| **Proposed First Homes Owner deposit cash contribution to be paid at exchange of contracts and no less than 5% of the Discount Market Price.**  For customers who cannot pay all deposit monies at exchange of contracts, it is permitted to provide a deposit less than 5% of the First Homes Discount Market Price at exchange of contracts. However, the full balance of the deposit must always be paid at legal completion. | [£ ]  [% ] |
| **Proposed First Homes Owner mortgage** Mortgage cannot be less than 50% of the Discount Market Price. The deposit and mortgage added together must equal and be no more than the Discount market Price | [£ ]  [% ] |
| **Proposed First Homes Owner mortgage lender (bank/building society)** |  |
| **Has the proposed First Homes Owner mortgage lender issued decision in principle for mortgage?** |  |
| **Total incentives (as applicable)** As set out in the UK Finance Disclosure of Incentives Form and not to exceed 5% of the Discount Market Price. These must include all financial and non-financial incentives provided by the builder |  |

# Proposed First Homes Owner(s)

|  |  |
| --- | --- |
| **Is your application single or joint?** |  |
| **Proposed First Homes Owner Homebuyer 1** | |
| **Title:** |  |
| **First Name:** |  |
| **Middle name(s):** |  |
| **Surname:** |  |
| **Date of Birth:** |  |
| **National Insurance number:** |  |
| **Occupation:** |  |
| **Relationship status** (Single/Married/Civil Partnership/ widow / widower / Not applicable) |  |
| **Contact telephone number**  (This must be a contact telephone number for the proposed First Homes owner, not that of a third party such as a mortgage adviser) |  |
| **Email address:** |  |
| **Current address (including postcode):** |  |

|  |  |
| --- | --- |
| **Proposed First Homes Owner Homebuyer 2** | |
| **Title:** |  |
| **First Name:** |  |
| **Middle name(s):** |  |
| **Surname:** |  |
| **Date of Birth:** |  |
| **National Insurance number:** |  |
| **Occupation:** |  |
| **Relationship status** (Single/Married/Civil Partnership/ widow / widower / Not applicable) |  |
| **Contact telephone number**  (This must be a contact telephone number for the proposed First Homes owner, not that of a third party such as a mortgage adviser) |  |
| **Email address:** |  |
| **Current address (including postcode):** |  |

**If there are more than two purchasers, please complete additional Proposed First Homes Owner Homebuyer forms as required. Note the proposed mortgage lender’s decision in principle must have been made for the number of proposed owners.**

# Proposed First Homes Owner(s) conveyancer

|  |  |
| --- | --- |
| **Name:** |  |
| **Firm:** |  |
| **Address** |  |
| **Email:** |  |
| **Telephone:** |  |
| **Reference (if known)** |  |

# Developer’s conveyancer

|  |  |
| --- | --- |
| **Name:** |  |
| **Firm:** |  |
| **Address:** |  |
| **Email:** |  |
| **Telephone:** |  |
| **Reference (if known)** |  |

# Proposed First Homes Owner(s) mortgage advisor

|  |  |
| --- | --- |
| **Name:** |  |
| **Firm:** |  |
| **Address:** |  |
| **Email:** |  |
| **Telephone:** |  |
| **Reference (if known)** |  |

# Eligibility criteria to be a First Homes owner

**Please consider the eligibility requirements you need to satisfy and ensure all the applicable sections are completed below. Use this check list to help you do this.**

**MANDATORY CRITERIA**

**To buy a First Home, you must answer yes to both of these questions:**

|  |  |
| --- | --- |
| **Q1: First Time Buyer requirement**  **All proposed First Homes Purchasers must be first time buyers** | |
| **YES a first time buyer: ALL applicants must sign the legal declaration below.** |  |
| **NOT a first time buyer: you are not eligible and cannot apply.** |  |

|  |  |
| --- | --- |
| **Q2 Household income limit**  **The household income of all proposed First Homes Purchasers must not exceed £80,000 per annum** | |
| **YES: requirement met and detailed below. All applicants must complete this section** |  |
| **No: household income cap exceeded; you are not eligible and cannot apply.** |  |

**FURTHER CRITERIA**

**To buy a First Home within the first three months of marketing, you need to answer yes to one of these questions:**

|  |  |
| --- | --- |
| **Q3: Local connection requirement**  **Are proposed First Homes owner(s) buying because of meeting the local connection eligibility criteria?** *For joint purchasers only one applicant must meet these requirements.* | |
| **YES: please complete Local Connection section below** |  |
| **NO: please leave section blank** |  |

|  |  |
| --- | --- |
| **Q4: Keyworker/essential worker requirement**  **Are proposed First Homes owner(s) buying because of meeting the Keyworker/essential worker eligibility criteria?** *For joint purchasers only one applicant must meet these requirements.* | |
| **YES: please complete Keyworker/essential worker section below** |  |
| **NO: please leave section blank** |  |

|  |  |
| --- | --- |
| **Q5: Armed Forces requirement**  **Are proposed First Homes owner(s) buying because of meeting the Armed Forces eligibility criteria? To meet these criteria at least one applicant must meet one of these conditions:**  In recognition of the unique nature of their circumstances, members of the Armed Forces, the divorced or separated spouse or civil partner of a member of the Armed Forces, the spouse or civil partner of a deceased member of the Armed Forces (if their death was caused wholly or partly by their service) or veterans within five years of leaving the Armed Forces should be exempt from any local connection testing restrictions. | |
| **YES: please complete the Armed Forces section below (for joint purchasers only one applicant must meet these requirements)** |  |
| **NO: please leave section blank** |  |

|  |  |
| --- | --- |
| **Q6: National criteria after three months of marketing**  **Are proposed First Homes owner(s) buying because of meeting the national criteria only?** *The Developer will advise whether this is an option* | |
| **YES: the seller will supply the relevant information below to complete this application** |  |
| **Developer confirmation that home previously marketed for three months [from date] to [date] and no proceedable buyers meeting local criteria reserved.** | Date marketed from  [ ]  to date [ ] |
| **NO: please leave section blank** |  |

# Proposed First Homes Owner(s) household income eligibility

**The household income must not exceed £80,000 per annum for First Homes purchasers in Chelmsford City Council’s area.**

|  |  |  |
| --- | --- | --- |
| **Homebuyer 1** | | |
| **Name:** |  | **Evidenced by** |
| **Employment income (gross)** | £ | (last three months’ payslips/bank statements) |
| **Self-employment income (gross)** | £ | Signed off accounts |
| **Other income:** | £ |  |
| **Total 1** | **£** |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| **Homebuyer 2** | | |
| **Name:** |  | **Evidenced by** |
| **Employment income (gross)** | £ | (last three months’ pay slips/bank statements etc) |
| **Self-employment income (gross)** | £ | Signed off accounts |
| **Other income:** | £ |  |
| **Total 2** | **£** |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| **Total Household income 1&2** | **£** |  |
|  |  |  |

# Proposed First Homes Owner(s) Local connection eligibility

|  |  |
| --- | --- |
| **Homebuyer 1 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **Lives in Chelmsford City Council administrative area at the time of marketing of property** | Lives in the administrative area of Chelmsford City Council  **Yes [ ]**  **Evidenced by** rent books,rental contract, landlord reference, utility bills, council tax bill, bank statement or driving licence |
| **OR works in the administrative area of Chelmsford City Council at the time of marketing (must be contracted to work with a company based in Chelmsford on either a full-time or part-time basis)** | Employed in the administrative area of Chelmsford City Council at the time of marketing.  **Yes [ ]**  Employer name [ ]  Employer address [  ]  Job Title/role [ ]  **Evidenced by** Letter from employer, employer contract, ID/warrant card, payslip |

|  |  |
| --- | --- |
| **Homebuyer2 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **Lives in Chelmsford City Council administrative area at the time of marketing of property** | Lives in the administrative area of Chelmsford City Council  **Yes [ ]**  **Evidenced by** rent books,rental contract, landlord reference, utility bills, council tax bill, bank statement or driving licence |
| **OR works in the administrative area of Chelmsford City Council at the time of marketing (must be contracted to work with a company based in Chelmsford on either a full-time or part-time basis)** | Employed in the administrative area of Chelmsford City Council at the time of marketing.  **Yes [ ]**  Employer name [ ]  Employer address [  ]  Job Title/role [ ]  **Evidenced by** Letter from employer, employer contract, ID/warrant card, payslip |

# Proposed First Homes Owner(s) Key/essential worker employment

|  |  |
| --- | --- |
| **Homebuyer 1 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **I am a key worker/essential worker (public sector employees who provide frontline services in areas including health, education, and community safety – such as NHS staff, teachers, police, firefighters and military personnel, social care, and childcare workers)** |  |
| **Employer (name & address):** |  |
| **Job title/role** |  |
| **Evidenced by:** | Letter from employer, employment contract, ID/warrant card, payslip, Armed Forces ID card |

|  |  |
| --- | --- |
| **Homebuyer 2 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **I am a key worker/essential worker (public sector employees who provide frontline services in areas including health, education, and community safety – such as NHS staff, teachers, police, firefighters and military personnel, social care, and childcare workers)** |  |
| **Employer (name & address):** |  |
| **Job title/role** |  |
| **Evidenced by:** | Letter from employer, employment contract, ID/warrant card, payslip, Armed Forces ID card |

# Proposed First Homes Owner(s) Armed Forces connection

|  |  |
| --- | --- |
| **Homebuyer 1 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **I am a member of the Armed Forces, the divorced or separated spouse or civil partner of a member of the Armed Forces, the spouse or civil partner of a deceased member of the Armed Forces (if their death was caused wholly or partly by their service) or a veteran within five years of leaving the Armed Forces.** |  |
| **Armed Forces unit** | Name:  Address: |
| **Job title/role** |  |
| **Evidenced by:** | Armed Forces ID/warrant card, death certificate |

|  |  |
| --- | --- |
| **Homebuyer 2 (only one homebuyer must meet this requirement)** | |
| **Name:** |  |
| **I am a member of the Armed Forces, the divorced or separated spouse or civil partner of a member of the Armed Forces, the spouse or civil partner of a deceased member of the Armed Forces (if their death was caused wholly or partly by their service) or a veteran within five years of leaving the Armed Forces.** |  |
| **Armed Forces unit** | Name:  Address: |
| **Job title/role** |  |
| **Evidenced by:** | Armed Forces ID/warrant card, death certificate |

# Proposed First Home Owner(s) Confirmations and Legal Declaration

* 1. A reference to “the homebuyer” is a reference to Homebuyer 1 and Homebuyer 2 set out in section 3 unless specified otherwise.
  2. A reference to “the Property” is a reference to the First Home Property as detailed above.

|  |  |
| --- | --- |
| **First Homes confirmation statements and legal declaration** | **Homebuyer(s) signature(s)** |
| The homebuyer has read the First Homes information. |  |
| The homebuyer acknowledges that the 30% discount on market value is to remain in perpetuity and the First Homes property can only be resold in the future to an eligible First Home buyer who meets all eligibility requirements. |  |
| The homebuyer agrees and confirms by completing this application that they are a first-time buyer, meaning they are a buyer who has not (either alone or with others):   * + owned a home or residential land now or in the past in the UK or abroad; and/or   + had any form of home purchase plan mortgage finance. |  |
| The homebuyer understands that it is a condition of First Homes that they will occupy the First Homes Property as their only or main residence. You may be allowed to let out your First Homes in some circumstances but only with the prior approval of Chelmsford City Council and the consent of your mortgage provider. |  |
| The homebuyer confirms that they (as applicable) have a local connection as required by Chelmsford City Council, as evidenced by appropriate documentation. |  |
| The homebuyer confirms that they (as applicable) are a key worker/essential worker as required by Chelmsford City Council. |  |
| The homebuyer confirms that they (as applicable) are a member of the Armed Forces, the divorced or separated spouse or civil partner of a member of the Armed Forces, the spouse or civil partner of a deceased member of the Armed Forces (if their death was caused wholly or partly by their service) or a veteran within five years of leaving the Armed Forces. |  |
| The homebuyer confirms that they (as applicable) are purchasing the home according to the national First Homes criteria, after three months of active marketing, as confirmed by the home seller. |  |
| The homebuyer confirms that their household income is below the income cap as set by Chelmsford City Council and has been evidenced by appropriate documentation. |  |
| The homebuyer confirms they have received a copy of and read and understand the First Homes Customer Guide. |  |

# Legal Declaration

**WARNING If you dishonestly enter information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or to cause loss or the risk of loss to another person, you may commit the offence of fraud under section 1 of the Fraud Act 2006, the maximum penalty for which is 10 years imprisonment or an unlimited fine, or both.**

1. The homebuyer has read the above confirmation statements and confirms that they are a first-time buyer and satisfy the mandatory eligibility requirements for a First Home, they have provided accurate and up-to-date information relating to their application for a First Home.
2. The homebuyer understands that if it is found that false information has been given to obtain a First Home, either knowingly or recklessly, appropriate legal action may be taken by Chelmsford City Council.
3. The homebuyer acknowledges that to process and administer your application the Developer and the proposed First Homes Owner(s) mortgage advisor will pass on information you have provided over to 3rd parties: Chelmsford City Council, conveyancers, other government departments and agencies applicable for the purposes of processing this application and conducting statistical surveys and analysis of First Homes.

|  |  |
| --- | --- |
| **Legal Declaration Homebuyer 1** | |
| **I confirm and declare that all statements and information provided in this application form are true and accurate (homebuyer 1):** | |
| **Signed:** |  |
| **Dated:** |  |

|  |  |
| --- | --- |
| **Legal Declaration Homebuyer 2** | |
| **I confirm and declare that all statements and information provided in this application form are true and accurate (homebuyer 2):** | |
| **Signed:** |  |
| **Dated:** |  |

# Your data

1. The homebuyer(s) acknowledges that:
   * 1. The First Homes programme is administered by Chelmsford City Council, Homes England and the Department for Levelling Up Housing and Communities and (DLUHC) and applications are processed by the Developer and the applicable mortgage advisor and Chelmsford City Council.
     2. The above parties will only process the personal data of the homebuyer(s), or other named individuals, in accordance with the Data Protection Act 2018 (DPA 2018) and the United Kingdom General Data Protection Regulation (UK GDPR) for the following purposes:
        1. The processing and administering the homebuyer's application for a First Home, including performing identify, credit, and fraud checks, and to assess eligibility.
        2. The parties above will share this information for the same purpose between each other to ensure orderly administration of this Government programme.
        3. The information may be used for statistical surveys and analysis, by Chelmsford City Council, Homes England or DLUHC. When conducting these activities, we will either anonymise or, if anonymisation is not possible, pseudonymise the information.
     3. All information will be treated in the strictest confidence. Chelmsford City Council, Homes England, DLUHC, the Developer and the applicable mortgage advisor, reserve the right to take up any references relating to homebuyers as Chelmsford City Council and these parties considers necessary.
     4. Chelmsford City Council and these parties must protect the public funds it administers and so may use the information the homebuyer has 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 detection.
     5. All parties will respect the security of your data and to treat it in accordance with the law. For more information on how your personal data is managed, please refer to the appropriate privacy notice:

**<https://www.chelmsford.gov.uk/your-council/about-our-website/privacy-policy-and-notices/privacy-notice-for-first-homes-applications/> Notice]**

[https://www.gov.uk/government/publications/homes-england-privacy-notice](https://homesandcommunities.sharepoint.com/sites/FirstHomes_TM/Shared%20Documents/General/Market%20engagement%20house%20builders/Procurement%20contracting/Grant%20agreement%20ANNEX/FH%20res%20app%20STANDARD%20ANNEX.docx)

[https://www.gov.uk/government/organisations/department-for-levelling-up-housing-and-communities/about/personal-information-charter](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.gov.uk%2Fgovernment%2Forganisations%2Fdepartment-for-levelling-up-housing-and-communities%2Fabout%2Fpersonal-information-charter&data=05%7C01%7CEllen.Lincoln%40homesengland.gov.uk%7Cb5e1964f85c44699cc8e08da32620953%7Cfaa8e2690811453882e74d29009219bf%7C0%7C0%7C637877693887256249%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=F4Egd2Y8semCMl6tIU9Ru6n4aIIcrJ3BLbVKIuUZURg%3D&reserved=0)

|  |  |
| --- | --- |
| **Homebuyer 1 consent communications** | |
| I give consent to receive information by email | Y/N |
| **Signed:** |  |
| **Dated:** |  |

|  |  |
| --- | --- |
| **Homebuyer 2 consent communications** | |
| I give consent to receive information by email | Y/N |
| **Signed:** |  |
| **Dated:** |  |

# Equal Opportunities

|  |  |
| --- | --- |
| **The homebuyer declares for data capture purposes only (or if there is more than 1 homebuyer in relation to each homebuyer) that they are:** | **Homebuyer(s) signatures** |
| A UK National |  |
| An EEA citizen |  |
| A person with indefinite leave to remain |  |
| Other (please give details below) |  |
|  |  |

Chelmsford City Council operates a policy of equal opportunities in all aspects of its work. No person or group of people applying for housing will be treated less favourably than any other person or group of people because of their sex, age, race, colour, ethnic or national origin. We ask the homebuyer to tick the group to which they consider they belong to.

**You are under no obligation to complete this question. How would you the homebuyer(s) describe your ethnic origin?**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **White** | Home buyer 1 | Home buyer 2 | **Asian or Asian British** | Home buyer 1 | Home buyer 2 | **Asian or Asian British continued** | Home buyer 1 | Home buyer 2 |
| A1 British |  |  | C80 Indian |  |  | E15 Chinese |  |  |
| A2 Irish |  |  | C90 Pakistani |  |  | E16 Other ethnic group |  |  |
| A3 Other |  |  | C10 Bangladeshi |  |  | F17 Question refused |  |  |
|  |  |  | C11 Other |  |  |  |  |  |
| **Mixed** | Home buyer 1 | Home buyer 2 | **Black or Black British** | Home buyer 1 | Home buyer 2 |  |  |  |
| B4 White & Black Caribbean |  |  | D12 Caribbean |  |  |  |  |  |
| B5 White & Black African |  |  | D13 African |  |  |  |  |  |
| B6 White & Asian |  |  | D14 Other |  |  |  |  |  |
| B7 Other |  |  |  |  |  |  |  |  |
| **Do you or any member of your household consider yourself to be disabled?** | Response: Y N | If yes, please give details |  |  |  |  |  |  |
| **Do you or any member of your household use a wheelchair?** | Response: Y N |  |  |  |  |  |  |  |

# Application checklist confirmation to Chelmsford City Council

1. This is a fully complete application for a First Homes purchase.
2. The homebuyer(s) meet all the mandatory eligibility criteria set by Chelmsford City Council and we have provided the evidence of this as applicable and referenced below and with the enclosures to this application pack.
3. The homebuyer(s) have a mortgage decision in principle and have not submitted their full mortgage application.
4. The application requirements are confirmed as follows:

|  |  |
| --- | --- |
| **Date** |  |
| **Homebuyer(s) name(s)** |  |
| **Developer representative** |  |
| **Plot number and Site Address of First Home** |  |
| **Market value selling price (100% of value)** |  |
| **Discount Market Price (price to be paid by the proposed First Homes Owner after applying the First Homes Discount to the Market value)** |  |
| **Expected date for exchange of contracts** |  |
| **Expected date for completion of contracts** |  |
| **Developer date plot marketing commenced?** |  |
| **If applicable, Developer Confirmation 3 month marketing period has expired?** |  |
| **The homebuyers meet the eligibility criteria:** |  |
| **NATIONAL First Time Buyer** |  |
| **NATIONAL not exceeding household income £80,000 pa** |  |
| **LOCAL CONNECTION** | [or not applicable] |
| **KEYWORKER ESSENTIAL WORKER** | [or not applicable] |
| **ARMED FORCES** | [or not applicable] |
| **Developer Confirmation reservation made (as applicable) after 3 months marketing with no prior proceedable reservation** |  |

| **Requirement** | **Confirm eligible/compliant** | **Evidenced by:** | **Builder/mortgage advisor sign off** |
| --- | --- | --- | --- |
| **Property cap £250,000 not exceeded by discount market price** |  | Discount market price |  |
| **Household income <=£80,000 pa** |  | See enclosures |  |
| **First time buyer eligible** |  | Signed legal declarations |  |
| **If applicable, Local connection eligibility** |  | See enclosures |  |
| **If applicable, a key worker/essential worker** |  | See enclosures |  |
| **If applicable,** a **member of the Armed Forces, the divorced or separated spouse or civil partner of a member of the Armed Forces, the spouse or civil partner of a deceased member of the Armed Forces (if their death was caused wholly or partly by their service) or a veteran within five years of leaving the Armed Forces.** |  | See enclosures |  |
| **If applicable, the home has been actively marketed for at least three months, and the buyer is purchasing according to national criteria** |  | Confirmation of the marketing dates from the seller |  |
| **Mortgage lender decision in principle** |  | See enclosures |  |
| **Homebuyer(s) legal declarations signed** |  |  |  |
| **Homebuyer(s) data protection signed** |  |  |  |
| **Homebuyer(s) instructed conveyancer** |  |  |  |

|  |  |
| --- | --- |
| **Developer and mortgage advisor confirmation** | **Signatures** |
| We have fully completed this First Homes application and obtained and enclosed (as applicable) all the supporting evidence.  We confirm it is a complete application and the homebuyer(s) meet all the eligibility requirements of Chelmsford City Council and the First Homes scheme. We are recommending it to Chelmsford City Council to issue its First Homes Authority to Proceed. |  |
| Marketing confirmation: the house builder [the Developer] confirms that as applicable if the home buyer is proceeding on the NATIONAL criteria, the First Home was marketed for three months from date [ ] to date [ ] to the LOCAL criteria and no proceedable enquiry could be progressed as a result of this. |  |
| Developer name of representative |  |
| Mortgage advisor name of representative |  |

1. Developers and mortgage advisors and all parties working with customers to complete this Application Form are reminded of their duties to comply with the latest equality and related legislation. [↑](#footnote-ref-2)