



Rent to Own Initiative Application Form

Welland House

Application window: 1 October to 5pm on 15 November 2026

Before you begin

Please ensure that you complete every section.

For a joint application, both applicants must provide information and sign the declarations, providing supporting evidence as requested.

Please note that this application form is a pre-qualification document for the purpose of ensuring that you meet the core requirements for the initiative.

Should you progress as the preferred tenant for one of the flats, final approval will be subject to satisfactory completion of our letting agents Sheldon Bosley Knight's standard suitability process including the following stages:

- **Income & Affordability Check:** You must prove you earn enough to comfortably afford the monthly rent (typically gross earnings need to be roughly 2.5 to 3 times the annual rent amount). You will need to supply proof of income such as employment details, employer references, and bank statements.
- **Credit History Review:** A credit check is run to review your financial responsibility, checking for County Court Judgments (CCJs), bankruptcies, or severe debt defaults. A limited credit history does not automatically mean a failure.
- **Right to Rent Check:** For properties in England, mandatory legal identity and immigration status checks are completed for all adult occupants before the tenancy starts.
- **Previous Landlord / Employment References:** Contact details are checked with your current/previous landlord and your employer to confirm reliable payment history and job stability.
- **Guarantors (if required):** If your income or credit profile requires extra security, a guarantor may need to go through the exact same referencing and affordability checks.

Important eligibility summary

- ☐ All applicants must be a first-time buyer and must not previously have owned a freehold or leasehold interest in a dwelling anywhere in the world.
- ☐ There may be no more than two applicants.
- ☐ You must live, work, or have a close relative living within 15 miles of the MHBS branch network (We have branches in Market Harborough, Kettering, Rothwell, Desborough and Kibworth).
- ☐ At the date of application, total gross annual income must be between **£30,000 and £60,000 for a sole application**, or between **£30,000 and £80,000 combined for a joint application**. Income must be paid in GB pounds into a UK bank account.
- ☐ Each applicant must satisfy credit, letting-agent due diligence, residency or status, criminal-record and diplomatic-immunity requirements.
- ☐ If selected, you must agree to open or maintain an existing MHBS savings account.

Important: Meeting the initial criteria does not guarantee selection.

1. Application type

- ☐ Sole application
- ☐ Joint application, with a maximum of two applicants

2. Applicant details

Applicant 1

Title:

Full legal name:

Previous or other names:

Date of birth:

Current home address:

Postcode:

Time at address:

Previous address, if you have lived at your current address for less than three years:

Email address:

Telephone number:

National Insurance number:

Applicant 2

Leave this section blank for a sole application.

Title:

Full legal name:

Previous or other names:

Date of birth:

Current home address:

Postcode:

Time at address:

Previous address, if you have lived at your current address for less than three years:

Email address:

Telephone number:

National Insurance number:

3. First-time buyer status

The initiative uses the following test: an applicant must never have owned a freehold or leasehold interest (or equivalent) in a dwelling anywhere in the world and must intend to purchase their only or main residence. This applies to every joint applicant.

Applicant 1

- ☐ I have never owned a freehold or leasehold interest (or equivalent) in a dwelling anywhere in the world.
- ☐ I intend any property purchased with support from the initiative to be my only or main residence.
- ☐ I understand that the initiative cannot be used for a buy-to-let property or a property intended for letting or subletting.
- ☐ I confirm that the above statements are true.

Applicant 1 initials:

Applicant 2

- ☐ I have never owned a freehold or leasehold interest (or equivalent) in a dwelling anywhere in the world.
- ☐ I intend any property purchased with support from the initiative to be my only or main residence.
- ☐ I understand that the initiative cannot be used for a buy-to-let property or a property intended for letting or subletting.
- ☐ I confirm that the above statements are true.

Applicant 2 initials:

4. Connection to the MHBS heartland

At least one qualifying connection must be demonstrated. Tick all that apply and provide the relevant details.

Applicant 1

- ☐ I live within a 15-mile radius of an MHBS branch.
- ☐ I work within a 15-mile radius of an MHBS branch.
- ☐ I have a close relative living within a 15-mile radius of an MHBS branch.

Address supporting the connection:

Workplace address, if relevant:

Close relative's full name and relationship to you:

Close relative's address, if relevant:

Applicant 2

- ☐ I live within a 15-mile radius of an MHBS branch.
- ☐ I work within a 15-mile radius of an MHBS branch.
- ☐ I have a close relative living within a 15-mile radius of an MHBS branch.

Address supporting the connection:

Workplace address, if relevant:

Close relative's full name and relationship to you:

Close relative's address, if relevant:

5. Employment and income

Income thresholds

At the date of application, total gross annual income must be:

- Between **£30,000 and £60,000** for a sole application; or
- Between **£30,000 and £80,000 combined** for a joint application.

Income must be paid in GB pounds into a UK bank account.

Applicant 1

Employment status:

- ☐ Employed
- ☐ Self-employed
- ☐ Other: _____

Employer or business name:

Job title or occupation:

Employment start date:

Is your employment permanent?

☐ Yes

☐ No

Gross annual income: £

Other gross annual income: £

Total gross annual income: £

Is your income paid in GB pounds?

☐ Yes

☐ No

Is your income paid into a UK bank account?

☐ Yes

☐ No

Applicant 2

Employment status:

☐ Employed

☐ Self-employed

☐ Other: _____

Employer or business name:

Job title or occupation:

Employment start date:

Is your employment permanent?

☐ Yes

☐ No

Gross annual income: £

Other gross annual income: £

Total gross annual income: £

Is your income paid in GB pounds?

- ☐ Yes
☐ No

Is your income paid into a UK bank account?

- ☐ Yes
☐ No

Combined income for joint applications only

Combined total gross annual income: £

Please provide applicable evidence:

- ☐ Last 3-months Payslips
☐ Latest P60
☐ Latest years Accounts
☐ Last three months Bank statements
☐ Other: _____

☐ I/we confirm that, at the date of application, total gross annual income is between £30,000 and £60,000 for this sole application, or between £30,000 and £80,000 combined for this joint application.

6. Financial commitments

List each applicant's significant financial commitments.

Please provide details of any loans, credit cards, overdrafts and other debts or commitments which you have.

For each commitment, provide:

- Applicant
- Type of commitment
- Provider
- Outstanding balance
- Monthly payment
- End date

Commitment 1

Applicant: _____

Type: _____

Provider: _____

Outstanding balance: £ _____

Monthly payment: £ _____

End date: _____

Commitment 2**Applicant:** _____**Type:** _____**Provider:** _____**Outstanding balance:** £ _____**Monthly payment:** £ _____**End date:** _____**Commitment 3****Applicant:** _____**Type:** _____**Provider:** _____**Outstanding balance:** £ _____**Monthly payment:** £ _____**End date:** _____**Commitment 4****Applicant:** _____**Type:** _____**Provider:** _____**Outstanding balance:** £ _____**Monthly payment:** £ _____**End date:** _____☐ I/we have no financial commitments to declare.**7. Credit history declarations**

Complete this section for each applicant. MHBS and/or its Agent may carry out credit-reference and due-diligence checks.

Applicant 1

In the last 24 months, how many loan, credit-card or other financial-commitment payments have you missed?

Have you ever been bankrupt?

- ☐ Yes
- ☐ No

Have you ever had an Individual Voluntary Arrangement?

- ☐ Yes
- ☐ No

Have you ever had a Debt Management Plan?

- ☐ Yes
- ☐ No

Have you ever had a County Court Judgment?

- ☐ Yes
- ☐ No

Have you ever had a default?

- ☐ Yes
- ☐ No

If you have answered yes to any of the above, provide the type, amount, relevant dates, date satisfied and any other relevant details:

- ☐ I understand that the eligibility criteria require no more than two missed relevant payments in the last 24 months.
- ☐ Where applicable, I confirm that any bankruptcy, Individual Voluntary Arrangement, Debt Management Plan, County Court Judgment or default has been satisfied for more than three years.

Applicant 2

In the last 24 months, how many loan, credit-card or other financial-commitment payments have you missed?

Have you ever been bankrupt?

- ☐ Yes
- ☐ No

Have you ever had an Individual Voluntary Arrangement?

- ☐ Yes
- ☐ No

Have you ever had a Debt Management Plan?

- ☐ Yes
- ☐ No

Have you ever had a County Court Judgment?

- ☐ Yes
- ☐ No

Have you ever had a default?

- ☐ Yes
- ☐ No

If you have answered yes to any of the above, provide the type, amount, relevant dates, date satisfied and any other relevant details:

- ☐ I understand that the eligibility criteria require no more than two missed relevant payments in the last 24 months.
- ☐ Where applicable, I confirm that any bankruptcy, Individual Voluntary Arrangement, Debt Management Plan, County Court Judgment or default has been satisfied for more than three years.

8. Letting due diligence

- ☐ **All Applicants:** I/we consent to the letting agent carrying out its required referencing and due-diligence checks.
- ☐ **All Applicants:** I/we understand that satisfactory checks are a condition of final eligibility.

9. UK status and other eligibility declarations

Applicant 1

Tick one:

- ☐ UK citizen
- ☐ Permanent right to reside in the UK
- ☐ EU Settlement status

Nationality:

Status or document reference:

Expiry date, if applicable:

- ☐ I do not have a criminal record.
- ☐ I do not have diplomatic immunity.
- ☐ I will provide evidence of my identity and immigration or residency status when requested.

Applicant 2

Tick one:

- ☐ UK citizen

☐ Permanent right to reside in the UK

☐ EU Settlement status

Nationality:

Status or document reference:

Expiry date, if applicable:

☐ I do not have a criminal record.

☐ I do not have diplomatic immunity.

☐ I will provide evidence of my identity and immigration or residency status when requested.

10. Savings account requirement

Applicant 1

☐ I already hold an MHBS savings account.

Account number:

☐ If selected, I agree to open an MHBS savings account with a minimum deposit of £100 and to remain an MHBS account holder for the required rental or eligibility period.

Applicant 2

☐ I already hold an MHBS savings account.

Account number:

☐ If selected, I agree to open an MHBS savings account with a minimum deposit of £100 and to remain an MHBS account holder for the required rental or eligibility period.

11. Property and tenancy acknowledgements

☐ If selected, I/we will enter into an Assured Periodic Tenancy agreement and the Rent to Own Terms and Conditions.

☐ I/we understand that one month's rent will be payable as a tenancy security deposit to the Lettings Agent when the tenancy is signed.

☐ I/we understand that rent is payable monthly at the advised market rate and may be reviewed annually under the tenancy.

- ☐ I/we understand that eligibility for a contribution requires at least 12 months' residence and compliance with the tenancy and initiative terms.
- ☐ I/we understand that selection does not guarantee future mortgage eligibility.

12. Data protection and checks

Details of our Privacy Policy and how we may process your data can be found by clicking on the link below:

[Market Harborough Building Society Privacy Policy](#)

- ☐ I confirm that I have received, or have been given access to, the applicable privacy notice.
- ☐ I authorise MHBS and its appointed Agent to verify the information in this application and to undertake the checks described in the Terms and Conditions and privacy notice.
- ☐ I understand that information may be shared with relevant service providers for eligibility, tenancy and fraud-prevention purposes, as explained in the privacy notice.

13. Applicant declaration

By signing below, each applicant declares that:

- ☐ The information provided is complete, accurate and not misleading.
- ☐ I/we will promptly tell MHBS if any information changes before the ballot, tenancy or eligibility decision.
- ☐ I/we understand that false or fraudulent information may result in rejection, termination of participation, loss of any contribution and possible further action.
- ☐ I/we understand that MHBS makes the final decision on whether the initial eligibility criteria are met.
- ☐ I/we have read the full Rent to Own details and Terms and Conditions and understand that, if successful, separate legally binding documents must be signed.
- ☐ I/we have had the opportunity to seek independent legal and financial advice.

Applicant 1

Full name:

Signature:

Date:

Applicant 2

Full name:

Signature:

Date:

14. Optional promotional activity preference

Your preference about publicity will be treated separately from the eligibility decision. Tick one option. Your preference can be revisited if you are selected.

- ☐ I am willing to be contacted about optional promotional activity, such as events, quotes, photographs or video.
- ☐ I am willing to participate only on an anonymised basis.
- ☐ I do not wish to participate in promotional activity.

Applicant 1 initials:

Applicant 2 initials:

For MHBS use only

Decision

Initial eligibility decision:

- ☐ Eligible
- ☐ Refer
- ☐ Not eligible

Reason or conditions:

Decision-maker's name:

Signature:

Date:

Ballot entry reference:

Application checklist

- ☐ **All applicant details completed.**
- ☐ **First-time buyer declarations completed by each applicant.**
- ☐ **Heartland connection evidenced.**
- ☐ **Income and commitments completed.**
- ☐ **Credit and eligibility declarations completed.**
- ☐ **Privacy and applicant declarations signed by all applicants.**