A picture containing drawing

Description automatically generated

**Shared ownership application pack**

Property details

What’s the name of the development (or the address of the property) you’re applying for?

|  |
| --- |
|  |

Plot preference (new developments only)

|  |  |  |
| --- | --- | --- |
| 1st | 2nd | 3rd |
|  |  |  |

Application details

|  |  |  |
| --- | --- | --- |
| What is your Help to Buy application number? |  | |
| Is this a single or joint applicant? | Single | Joint |

Applicant details

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 (if applicable) |
| Relationship to Applicant 1 | N/A |  |
| First name |  |  |
| Last name |  |  |
| Date of birth |  |  |
| Mobile |  |  |
| Email |  |  |

Household details

|  |  |  |  |
| --- | --- | --- | --- |
| Apart from the applicant(s) will anyone else be living in the home? | | Yes | No |
| First name | Last name | Date of birth | Relationship |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
| 7 |  |  |  |
| Does anyone in the household consider themselves to either have a disability or require help/support to carry out their normal day to day activities? | | Yes | No |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |

Financial and employment information

Do you require a mortgage for this purchase?

|  |  |  |
| --- | --- | --- |
| Do you require a mortgage for this purchase? | Yes | No |
| Mortgage provider |  | |
| Mortgage/financial advisor (if applicable) |  | |

Employment details

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 (if applicable) |
| Employment status | Employed  Not working  Retired  Self-employed  Other | Employed  Not working  Retired  Self-employed  Other |
| Type of contract | Fixed-term  Permanent  Temporary  Other | Fixed-term  Permanent  Temporary  Other |
| Length of service |  |  |
| Employer’s details (if applicable) |  |  |
| Name |  |  |
| Address |  |  |
| Telephone |  |  |
| Email |  |  |

Income

|  |  |  |  |
| --- | --- | --- | --- |
| How do you prefer to budget? | Monthly | Weekly | Two weekly |

|  |  |  |
| --- | --- | --- |
| *Employment* |  |  |
| Gross salary (before tax and excluding bonusses and overtime) | £ | £ |
| Total bonusses and overtime | £ | £ |
| Average annual income for the last 3 years (if self-employed) | £ | £ |
| *Benefits* |  |  |
| Attendance Allowance | £ | £ |
| Carer’s Allowance | £ | £ |
| Child Benefit | £ | £ |
| Council Tax Support | £ | £ |
| CSA/maintenance | £ | £ |
| Disability Living Allowance (DLA) | £ | £ |
| Employment Support Allowance (ESA) | £ | £ |
| Housing Benefit | £ | £ |
| Income Support | £ | £ |
| Jobseeker’s Allowance (JSA) | £ | £ |
| Personal Independence Payment (PIP) | £ | £ |
| Support with Mortgage Interest (SMI) | £ | £ |
| Tax Credits (Child) | £ | £ |
| Tax Credits (Working) | £ | £ |
| Universal Credit | £ | £ |

|  |  |  |
| --- | --- | --- |
| *Fuel* |  |  |
| Warm Home Discount Scheme | £ | £ |
| Winter fuel payment | £ | £ |
| Cold weather payment | £ | £ |
| *Pension* |  |  |
| Pension (Credit) | £ | £ |
| Pension (private) | £ | £ |
| Pension (State) | £ | £ |
| **Total** | **£** | **£** |

Expenditure

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 (if applicable) |
| Childcare (e.g. nursery, school meals, school uniforms) | £ | £ |
| Clothing | £ | £ |
| Council tax | £ | £ |
| CSA/maintenance | £ | £ |
| Deductions from current benefit entitlement(s) | £ | £ |
| Utilities (including electric, gas and water) | £ | £ |
| Food | £ | £ |
| Broadband and media packages (e.g. Sky, Virgin, Amazon Prime etc) | £ | £ |
| Other | £ | £ |
| Phone (including landlines and mobiles) | £ | £ |
| Rent/mortgage | £ | £ |
| Repayments (including loans, debt management plans, court order) | £ | £ |
| Transport/travel (including getting to and from work, petrol, MOT and servicing) | £ | £ |
| TV licence | £ | £ |
| **Total** | **£** | **£** |

Debt management

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 (if applicable) |
| Other income | £ | £ |
| Savings | £ | £ |
| *Debts* |  |  |
| Business | £ | £ |
| Credit (including credit cards and loans) | £ | £ |
| Contract | £ | £ |
| Court debts and fines | £ | £ |
| Government | £ | £ |
| Housing (in addition to above) | £ | £ |
| Payday loan | £ | £ |
| Rent arrears | £ | £ |
| Re-charges | £ | £ |
| Student loan | £ | £ |
| Utilities | £ | £ |
| **Total** | **£** | **£** |

Where do you live at the moment?

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 |
| Current address |  |  |
| Rent (local authority) |  |  |
| Rent (housing association) |  |  |
| Rent (privately) |  |  |
| Rent (from employer) |  |  |
| Living with family and friends |  |  |
| Home owner |  |  |
| Other |  |  |

Confirmation of gift

This information must be provided pursuant to the previsions of Anti-Money Laundering Regulations 2017. If you are receiving a gift as part of your purchase, this form must be completed by the person who is gifting the funds. The person gifting the funds must:

Complete this form

Provide a certified copy of their ID

Provide a copy of the bank statement where the funds are held

Please note, if the account is in joint names, both signatories are required.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Person 1 | | Person 2 (if applicable) |
| First name |  | |  |
| Last name |  | |  |
| Address |  | |  |
| I/We confirm I/we are gifting the sum of | | £ | |
| To | |  | |
| Relationship to recipient | |  | |

* I/We have included a copy of my/our bank statement and certified ID as proof we have the funds to gift
* I/We confirm that these monies are not repayable and that
* I/We will have no recourse to the property. I/We confirm that any tax implications (if any) have been satisfied

|  |  |  |
| --- | --- | --- |
|  | Person 1 | Person 2 (if applicable) |
| Signed |  |  |
| Dated |  |  |

Supporting documents

As part of your application, please provide SHAL with the following documents:

|  |  |
| --- | --- |
|  | **Mortgage in Principle & Key Facts Illustration for the maximum you can borrow** |
| An Independent mortgage adviser will be able to provide you with this document. Please note: we do not accept 100% mortgages. | |
|  | **Letter from your employer or, if self-employed, your last 3 years accounts** |
| We need to know that you are permanently employed (and from what date) and what your gross (earnings before tax) annual salary is. Your employer must confirm this in writing on headed paper or corporate email. If you are self employed, we need to see 3 years of accounts. If you don’t have 3 years accounts, you can supply 1 years accounts and 1 years projected accounts. | |
|  | **Experian or Equifax Credit Report** |
| You will need to provide us with a copy of your full credit report. You can order your report online using the following links:  [www.experian.co.uk/consumer/statutory-report](http://www.experian.co.uk/consumer/statutory-report)  [www.equifax.co.uk/Products/credit/statutory-report](http://www.equifax.co.uk/Products/credit/statutory-report) | |
|  | **Last 3 Months’ Payslips** |
| It is important that we receive this information relating to the 3 months prior to assessment (for each job held). | |
|  | **Last 3 Months’ Bank Statements** |
| It is important that we receive this information relating to the 3 months prior to assessment. The bank statements must be for each account held and show the transactions. | |
|  | **Certified Photo ID – Passport or Driving Licence** |
| We need to see a certified copy of your identification. This means it should be signed by a professional to confirm that it is you. This should be a professional stamp (if available), their profession, signature and date. A list of relevant professionals is included, however the Post Office will do this for you for a fee:  [www.postoffice.co.uk/document-certification-service](http://www.postoffice.co.uk/document-certification-service) | |
|  | **Confirmation of Savings** |
| We need to see where this money will be coming from. A copy of a bank statement for the account in which it is held is sufficient. If you are receiving money as a gift, please complete the enclosed gift letter.  For the gift, we will also need to see a copy of the account that this money will be coming from, together with a certified copy of a Photo ID (passport/ driving licence) on Page 2 of the Gift Letter, for the person making the gift, signed by a professional in the same way as your certified ID above. Your savings must cover at least a 5% deposit and legal fees etc. (for each savings account). | |
|  | **Copy of Loan or Outstanding Credit Agreements** |
| If you have any loan, hire purchase agreements, store cards or credit cards, we need to see the most recent statement. | |
|  | **Copy of Tax Credits Awards or Pension (if applicable)** |
| If you claim tax credits, we need to see a copy of the full award given at the beginning of the financial year. It’s not sufficient to reference payments into your bank account. If you are in receipt of any pensions please provide details. | |
|  | **Copy of Pension awards(s)** |
| We need to see your latest pension statements for all pensions that you hold. The statement should detail the amount you receive each year or month | |

Please return completed applications to:

Email: [sharedownership@shal.org](mailto:sharedownership@shal.org)

Post: 2 King Square, Bridgwater, Somerset, TA6 3DG

(Please don’t send original documents)

List of professions qualified to provide certification of a driving licence or passport:

|  |  |
| --- | --- |
| * Accountant Airline Pilot * Articled Clerk to a limited company Bank/Building Society official Barrister * Chairman/Director of limited company Chiropodist * Commissioner of Oaths Councillor (Local or county) * Civil Servant (Permanent), but not someone who works for IPS * Dentist * Director/Manager of a VAT registered charity Director/Manager/Personnel Officer of a VAT registered company Engineer (with professional qualifications) * Financial Services intermediary (e.g. Stockbroker or Insurance Broker) Fire Service Official * Funeral Director * Insurance Agent (Full Time) of a recognized company Journalist * Justice of the Peace * Legal Secretary (fellow or associate member of the Institute of Legal Secretaries and PA’s) * Licensee of public house Local Government Officer * Manager/Personnel officer (of a limited company) | * Member, Associate or fellow of a professional body Member of Parliament * Merchant Navy Officer * Minister of a recognized religion (including Christian Science) Nurse (RGN and RMN) * Officer of the Armed Services (active or retired) Optician * Paralegal (Certified Paralegal, Qualifies Paralegal or Associate Member of the Institute of Paralegals) * Person with honours (an OBE or MBE for example) Pharmacist * Photographer (Professional) Police Officer * Post Office official * President/Secretary of a recognized organization Salvation Army officer * Social Worker Solicitor Surveyor Teacher/Lecturer * Trade Union Officer Travel Agent (qualified) * Valuer or Auctioneer (fellows and associate members of the incorporated society * Warrant Officers and Chief Petty Officers |

Important information and declaration

All applicants must sign this section.

SHAL will only use the given personal data of all applicants for the purpose of processing your application for housing and will hold your information in accordance with the General Data Protection Regulation and the Data Protection Act 2018. A full copy of our Privacy Notice is available on our website.

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, partner housing associations and developers reserve the right to take up any references relating to applicants as we consider necessary and may also search the files of any credit reference agency who will keep a record of any such request.

We must protect the public funds we handle and so may use the information to you provided on this form to detect and prevent fraud. Under Section 29(3) of the Data Protection Act 1998, the information may be disclosed for purposes of crime prevention and detection.

**Data Protection Act**

We will aim to keep your personal information up to date, but rely on you telling us promptly if your name, address, telephone number or any other details change. We will not pass your personal information to anyone outside our group, except to third parties for the purpose of providing products, services and/or marketing information to you (e.g. Professional advisers, financial providers, estate agents, recommended suppliers). We may also copy this form to relevant third parties.

In relation to your purchase generally your personal information may be shared with companies in SHAL, associated companies and joint venture partners, also with external companies and contractors that directly support our sales, marketing, construction and customer care teams. Your personal information may be used by us and any of the persons mentioned above for: internal purposes and to provide products, services and/or marketing information to you. Your personal information may also be used for research purposes and to help us develop our website, products and/or services.

Please tick the relevant box if you do not wish to receive marketing information on properties, research, products and/or services that might be of interest to you from:

We may also share this information for the same purposes with other organisations that can help you buy a home. Such organisations include, but are not limited to: Homes England, Local Authorities, Help to Buy, Solicitors and Independent Financial Advisors.

**Declaration**

It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application. I/we have read the above and confirm that I/we have provided accurate and up to date information relating to my/our application for home ownership. I/we understand 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 housing association may seek possession of any leasehold tenancy granted.

I/we understand that if I/we are a council, housing association or other public sector tenant, I/we will be required to give up my/our rented home on the day of completion if I/we buy or rent a home through SHAL.

By signing this form I/we are aware that this information is being collected and processed with regard to my home ownership application and I/we authorise SHAL to share this information as appropriate.

|  |  |  |
| --- | --- | --- |
|  | Applicant 1 | Applicant 2 (if applicable) |
| Signed |  |  |
| Dated |  |  |