

PRIVATE AND CONFIDENTIAL
Shared Ownership & Rental
Application Form



Development:

Please read the accompanying booklet before completing this application.
 Please fill in this form in BLOCK CAPITALS using black ink then send it back to us at the address on the back of this form.
 We cannot consider your application unless all sections of this application are fully completed.
 All persons over the age of 18 must fill in their details as the "SECOND APPLICANT" even if they do not earn an income.

1. Personal information	
You	Joint applicant
Title: MR / MRS / MISS / MS	Title: MR / MRS / MISS / MS
Surname.....	Surname.....
First Names.....	First Names.....
Date of Birth.....	Date of Birth.....
Address.....	Address.....
..... Postcode..... Postcode.....
Time living at this address.....	Time living at this address.....
If less than 3 years previous address.....	If less than 3 years previous address.....
..... Postcode..... Postcode.....
Do you have permanent UK residency?.....	Do you have permanent UK residency?.....
Home Phone No.....	Home Phone No.....
Work Phone No.....	Work Phone No.....
Mobile Phone No.....	Mobile Phone No.....
Email Address.....	Email Address.....
May we contact you at work? Yes / No	May we contact you at work? Yes / No

	First Applicant		Second Applicant	
Are you a British or EU/EEA citizen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If not is your passport stamped with "Indefinite leave to remain"?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Who else will be living with you?	Name	Age	Relationship	Education/ Working?
Please include full name & status. If they are aged between 16 - 21 please state whether they are in full time education or working.				

2. Your total income	
You	Joint applicant
Occupation.....	Occupation.....
Employer.....	Employer.....
Employer's Address.....	Employer's Address.....
Contract: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Perm <input type="checkbox"/> Temp	Contract: <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Perm <input type="checkbox"/> Temp
Annual Income £..... (before tax and national insurance)	Annual Income £..... (before tax and national insurance)
Take-home monthly income £.....	Take-home monthly income £.....
Guaranteed Overtime £.....	Guaranteed Overtime £.....
Guaranteed Bonus £.....	Guaranteed Bonus £.....
Other Income £.....	Other Income £.....
Date started this job.....	Date started this job.....
If in this post less than 12 months please give previous details: Employer.....	If in this post less than 12 months please give previous details: Employer.....
Address.....	Address.....
Date started.....	Date started.....

Self Employed Applicants Only		
	First Applicant	Second Applicant
Nature of Business	_____	_____
How long has the business been trading?	_____	_____
Business Address	_____	_____
Telephone Number	_____	_____
Last Year's Net Income	_____	_____
Your Accountant's Name and Address	_____	_____
Telephone Number	_____	_____

3. Your total savings/other capital assets

You How much do you have in savings? £.....	Joint applicant How much do you have in savings? £.....
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If you do not have savings, how will you cover initial costs of buying a home?

4. Other financial commitments

Please give details of all existing credit / commitments / personal loans (including Visa, Mastercard, Store cards etc.) and other amounts you have to pay such as Maintenance payments.

Details of Commitment	You	Joint Applicant	Current Balance	Monthly Payments	Date the Agreement ends

Have you ever been behind with any payments in respect of the above during the last three years? Yes / No

If yes, please provide details in a covering letter

5. Credit history

Have you or the joint applicant ever been bankrupt, had a County Court Judgement made, or Court proceedings brought against you for outstanding dept or entered into arrangement with creditors?	Yes / No
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Have you ever had a Default recorded against you for late payment of credit card, HP or personal loan commitments?	Yes / No
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Are you or have you or any of your household been in rent arrears over the last year?	Yes / No
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If yes, to any of the above please provide details. For the arrears, please attach the names and addresses of the landlords over this period so we can write to them.

If not, please supply evidence or rent payments.
 (eg. a rent book or bank statements)

Current Status

Are you:	First applicant	Second applicant
A council tenant	<input type="checkbox"/>	<input type="checkbox"/>
A housing association tenant or Shared Owner	<input type="checkbox"/>	<input type="checkbox"/>
Renting from your employer	<input type="checkbox"/>	<input type="checkbox"/>
Living with family or friends	<input type="checkbox"/>	<input type="checkbox"/>
Renting privately	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
On a council housing waiting list	<input type="checkbox"/>	<input type="checkbox"/>
Registered with the Government Homebuy Agent	<input type="checkbox"/>	<input type="checkbox"/>

If you are on a council waiting list please say where and give your reference number

If you are on a Government Homebuy waiting list please say where and give your reference number

Do you currently own or have an interest in a property or are you named on a mortgage or loan agreement on any property?

Yes / No

If yes please give details

If you are a council or housing association tenant or shared owner or a private tenant, please give the name and telephone number of your landlord and the name and telephone number of your Housing Officer if applicable:

Budget Planner - Income and Expenditure

Net Monthly Outgoings		
Anticipated mortgage payment		£
Shared ownership rent (if applicable)		£
Life assurance / pension contributions		£
Buildings / contents insurance		£
Endowment / investment-linked commitments		£
Payment protection / payment care		£
Ground rent / service charge (leasehold property)		£
Property repairs / decoration		£
Local tax (Council charge)		£
Electricity / gas / oil / water, etc		£
Telephone		£
TV rental / license		£
Private healthcare / Optician / Dental costs		£
Housekeeping and food costs		£
Clothing / hairdressing		£
Maintenance payments to dependents		£
Car loan / personal loan / HP		£
Credit cards / variable payments		£
Public transport costs / petrol		£
Car repairs / servicing / tax / insurance / AA, etc		£
Holidays / entertainment / birthdays / Christmas		£
Childcare / school fees / college fees / student loan repayment		£
Children's clothes / pocket money / school dinner		£
Pets / vets bills		£
Total monthly outgoings	=	£

Net Monthly Income		
	1 st applicant	2 nd applicant
Main wage take-home pay	£	£
Secondary wage, take-home pay	£	£
Income support, child benefit, family credit, pensions, WFTC, child tax credit	£	£
Investment / other income	£	£
Total	£	£
Total net monthly income = £		
Less total monthly outgoings £		
=		
Surplus money income £		

A useful tip

It is worthwhile having sufficient surplus income to cover any emergency expenditure that may be required from time to time. It is also worth remembering that if your personal circumstances change, this can affect your ability to repay the mortgage.

Declaration and application guidance for Low Cost Home Ownership and Rental Application Form

Important notes

Soha housing will only use your personal data for the purpose of processing your application for housing and will hold your information in accordance with the Data Protection Act 1998.

All information that 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 reserve the right to take up any reference relating to applicants as we consider necessary and may also search the files of any credit reference agency which will keep a record of any such request.

We must protect the public funds that we handle and may also use the information you have provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998 the information may only be disclosed for 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.

We may also share the information 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 Office of the Deputy Prime Minister, the Housing Corporation and agencies working on our and their behalf.

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 Soha housing may seek possession of any leasehold tenancy granted.

I/We understand that as a housing association tenant I will be required to give up my rented home on the day of completion if I buy or rent a home through any of the schemes that Soha housing is offering.

I/We authorise Soha housing to pass information to local authorities, credit reference agencies and to Estate Agents who may be able to assist in locating properties for applicants.

I/We understand that I am responsible for obtaining my own mortgage and complying with any of the mortgage conditions listed. Soha housing requires that I/we take independent financial advice in seeking a mortgage suitable for my/our income and financial circumstances and receive a written recommendation with reasons why the mortgage is most suitable for me/us as defined in the mortgage code.

I/We understand that Soha housing cannot contribute towards any legal, valuation/survey and mortgage costs and that I/we have sufficient funds to meet these costs. I/We also understand that I/we will be liable for these costs should the purchase not proceed.

I/We understand that I/we will need to pay any deposit due at exchange of contracts from my/our own resources and at my/our own risk.

Applicant 1

Print..... Signature..... Date.....

Applicant 2

Print..... Signature..... Date.....

Documents Checklist

Please include the following with your application form.

- Mortgage in Principle
- Last 3 months payslips (photocopies please)
- Last 3 months bank statements (photocopies please)
- Proof of any savings (photocopies please)

If you wish to reserve a property after viewing Soha will require a non-refundable reservation fee of £250.00.

At a later date we may ask you for photocopies of the following documents.

- P60 most recent
- Latest credit card statement
- Proof of savings as stated on your application form
- ID - preferably a passport - if not an EU citizen passport stamped with 'leave to remain for an indefinite period'
- Birth certificate / marriage certificate or two utility / service bills showing your address
- Rental agreement - rent card if applicable*
- Contract of Employment
- Details of student / graduate loan/s
- Any HP agreements

*Name(s) and addresses of the landlord(s) of both yourself and the joint applicant, to enable us to take up references, or evidence of regular rental payments.

