****

**Application for Shared Ownership**

**FAO Helen Napierski**

**IMPORTANT NOTES TO ALL APPLICANTS**

* Please complete all sections
* All applicants must be over the age of 18
* You must follow the steps contained within the covering letter
* Once completed please return to sales@alliancehomes.org.uk;

Or post to

Sales, Alliance Homes, 40 Martingale Way, Portishead, North Somerset BS20 7AW

* Alliance Homes operates policies designed to ensure we treat all applicants fairly

|  |
| --- |
| **INFORMATION ABOUT WHO WILL PURCHASE THE PROPERTY** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| **First name** |  |  |
| **Surname** |  |  |
| **Date of birth** | **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** | **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** |
| **Gender** |  |  |
| **National Insurance No.**  |  |  |
| **Full current address** |  |  |
| **Home Owner or Renting?** |  |  |
| **How long have you lived at your current address?** |  |  |
| **Number of children** |  |  |
| **Mobile number** |  |  |
| **Home number** |  |  |
| **Email address** |  |  |
| **ALTERNATIVE CORRESPONDENCE ADDRESS**: If you require support in dealing with correspondence, who should this be sent to? NB If you provide this address, ALL post from us will be sent to this address |
| Name | Address |
|  |  |

|  |  |
| --- | --- |
| **Applicants Name(s)** |  |
| **Property applied for** |  |
| **Scheme** |  |
| **Share to be purchased** | \_\_\_\_\_\_ % |
| **Amount of mortgage to be raised** | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Amount of deposit** | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

|  |
| --- |
| **YOUR EXISTING ACCOMMODATION (please complete all sections that apply)** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Council tenant | 🞎 | 🞎 |
| Housing Association tenant | 🞎 | 🞎 |
| Private tenant | 🞎 | 🞎 |
| Share with family  | 🞎 | 🞎 |
| Share with friends | 🞎 | 🞎 |
| Homeowner | 🞎 | 🞎 |
| Other (please state) |  |  |

|  |
| --- |
| **YOUR EXISTING ACCOMMODATION CONTINUED** |
| **APPLICANT 1** | **APPLICANT 2** |
| House | 🞎 | Flat  | 🞎 | House | 🞎 | Flat  | 🞎 |
| Bungalow | 🞎 | Bedsit  | 🞎 | Bungalow | 🞎 | Bedsit | 🞎 |
| Shared | 🞎 | Family | 🞎 | Shared | 🞎 | Family | 🞎 |
| Other (Please state) |  | Other (Please State) |  |
| No of bedrooms |  | No of bedrooms |  |
| **IF YOU ARE A HOMEOWNER, PLEASE COMPLETE BELOW** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Is your property for sale? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| *If yes, how much for?* | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| *How long has it been on the market?* |  |  |
| *What equity will you receive from the sale?* | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| What is your monthly mortgage payment? | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

|  |
| --- |
| **IF YOU PAY RENT, PLEASE COMPLETE BELOW** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Monthly rent | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

|  |
| --- |
| **OTHER ADDRESSES IN THE LAST 3 YEARS** |
| **APPLICANT 1** | **APPLICANT 2** |
|  |  |
|  |  |
|  |  |

|  |
| --- |
| **IF YOU HAVE BEEN KNOWN BY ANOTHER NAME, PLEASE GIVE FULL DETAILS BELOW** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Previous Name |  |  |
| Reason for change |  |  |
| Date | **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** | **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** |
| **APART FROM THE MAIN APPLICANTS, WHO WILL LIVE IN THE PROPERTY WITH YOU?** |
| **First name** | **Surname** | **Date of birth** | **Male / Female** | **Relationship** |
|  |  | **\_\_\_ / \_\_\_ / \_\_\_** |  |  |
|  |  | **\_\_\_ / \_\_\_ / \_\_\_** |  |  |
|  |  | **\_\_\_ / \_\_\_ / \_\_\_** |  |  |
|  |  | **\_\_\_ / \_\_\_ / \_\_\_** |  |  |

|  |
| --- |
| **EMPLOYMENT INFORMATION** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Name of Employer |  |  |
| Address of Employer |  |  |
| Job Title |  |  |
| Length of time in this employment  |  |  |
| Annual income | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Basic take home pay | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **EMPLOYMENT INFORMATION CONTINUED** |
| How often do you get paid | Weekly / Monthly | Weekly / Monthly |
| What overtime or commission do you receive? |  |  |
| Are you full or part time? |  |  |
| **NB: If you have more than one job, please list the details for both** |

|  |
| --- |
| **MONTHLY INCOME** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Wages | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Overtime | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Pension (please list all) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Child tax credit | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Income support | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Disability Living allowance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other (Please state) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **TOTAL** | **£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | **£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

|  |
| --- |
| **SAVINGS (please give details below)** |
|  |

|  |
| --- |
| **DEBT (please list all debt that you have which should include, loans, credit cards, store cards, HP loans, car finance etc)** |
| **APPLICANT 1** | **APPLICANT 2** |
| **Type of debt**  | **Company** | **Amount owed** | **Monthly payment** | **Type of debt** | **Company** | **Amount owed** | **Monthly payment**  |
|  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |
|  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |
|  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |
|  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |
|  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |  |  | £\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_ |

|  |
| --- |
| **COUNTY COURT JUDGEMENTS** |
| **APPLICANT 1** |
| Company | Amount owed | Monthly payment | Is it active? | If not active, when was it settled? | Do you have a notice of satisfaction?  |
|  | £\_\_\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_\_\_\_ |  |  |  |
|  | £\_\_\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_\_\_\_ |  |  |  |
| **APPLICANT 2** |
| Company | Amount Owed | Monthly Payment | Is it active?  | If not active, when was it settled?  | Do you have a notice of satisfaction?  |
|  | £\_\_\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_\_\_\_ |  |  |  |
|  | £\_\_\_\_\_\_\_\_\_ | £\_\_\_\_\_\_\_\_\_\_ |  |  |  |

|  |
| --- |
| **HAVE YOU PREVIOUSLY APPLIED FOR OR HAD A PROPERTY WITH ALLIANCE HOMES?** |
| **APPLICANT 1** | **APPLICANT 2** |
| Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |

|  |
| --- |
| **ARE YOU AN ALLIANCE HOMES MEMBER OF STAFF?** |
| **APPLICANT 1**  | **APPLICANT 2** |
| Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |

|  |
| --- |
| **TO THE BEST OF YOUR KNOWLEDGE ARE YOU RELATED TO ANY MEMBER OF STAFF, FORMER MEMBER OF STAFF OR BOARD MEMBER AT ALLIANCE HOMES?** |
| **APPLICANT 1**  | **APPLICANT 2** |
| Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Name of Person |  | Name of Person |  |
| Relationship to you |  | Relationship to you  |  |

|  |
| --- |
| **MONTHLY OUTGOINGS** |
| **What do you pay now in the property you live in?** | **What do you expect to pay in the property you are applying for?** |
| Mortgage | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Mortgage | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Rent | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Rent | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Council Tax | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Council Tax | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Building Insurance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Building Insurance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Life Insurance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Life Insurance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Water Charge | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Water Charge | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Service Charge | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Service Charge | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Pension | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Pension | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Gas | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Gas | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Electricity | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Electricity | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Landline Phone | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Landline Phone | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Mobile Phone | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Mobile Phone | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Internet | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Internet | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Sky or Cable | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Sky or Cable | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Housekeeping | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Housekeeping | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Pet Costs | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Pet Costs | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| TV Licence | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | TV Licence | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Child Maintenance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Child Maintenance | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Debt | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Debt | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Other (Please State) | £ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **TOTAL** | **£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | **TOTAL** | **£ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

|  |
| --- |
| **CARE & SUPPORT** |
|  | **APPLICANT 1** | **APPLICANT 2** |
| Do you currently receive care? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| *If yes, how many hours per week?* | \_\_\_\_\_\_\_\_\_\_\_ hours/week | \_\_\_\_\_\_\_\_\_\_\_ hours/week |
| *Who is the care provider?* |  |  |
| *What is the hourly rate?* | £ \_\_\_\_\_\_\_\_\_\_\_\_ per/hr | £ \_\_\_\_\_\_\_\_\_\_\_\_ per/hr |

|  |
| --- |
| **DO YOU, OR DOES ANYONE WHO WILL LIVE IN THE PROPERTY WITH YOU, HAVE A PHYSICAL OR MENTAL DISABILITY, MEDICAL OR HEALTH PROBLEM WHICH WILL AFFECT YOUR NEED FOR HOUSING? (Please detail below)** |
|  |

|  |
| --- |
| **ADDITIONAL INFORMATION** |
| **PLEASE DESCRIBE FULLY YOUR HOUSING CIRCUMSTANCES, GIVING AS MUCH DETAIL AS YOU FEEL YOU NEED TO AND TELL US ABOUT ANY CHANGES WHICH MAY OCCUR IN THE FORESEEABLE FUTURE. THIS INFORMATION WILL HELP US TO UNDERSTAND YOUR HOUSING NEED.**  |
|  |

|  |  |  |
| --- | --- | --- |
| **IMPORTANT REMINDERS (Please tick the boxes which are relevant to you)** | **Yes** | **No** |
| If you require a mortgage, you will need to contact the financial adviser listed in the application pack to start the application process. Once you have had your phone assessment, they require the completed application form and all the supporting documentation.  | 🞎 | 🞎 |
| If you do not require a mortgage you will to submit your completed application form and all the supporting documentation to us at the address listed on eth covering letter.  | 🞎 | 🞎 |
| You will need to register with the help top buy agent, help to buy south. They can be contacted on 0845 604 1122 or [www.helptobuysouth.co.uk](http://www.helptobuysouth.co.uk);  | 🞎 | 🞎 |
| Do not make any commitment to purchase the property you have applied for until your application has been approved by Alliance Homes. | 🞎 | 🞎 |
| Once your application is approved by Alliance Homes you will need to instruct a solicitor and start your mortgage application ( if required) | 🞎 | 🞎 |
| If you rent a property, do not give notice to leave until we have agreed a completion date for the property you are purchasing. If you are a local authority or housing association tenant you are required to give up your tenancy and move into the home you are purchasing. Do not give notice to leave until we have agreed a completion date for the property you are purchasing. | 🞎 | 🞎 |
| Applicants details (not your name and address) will be passed to the Homes and Communities Agency. This information may be used by them for the statistical surveys, which will entail passing this information, in confidence to the department of communities and local Government and companies working on its behalf. Checks may also be made to detect fraudulent applications. | 🞎 | 🞎 |
| If sending in a cheque have you added the property address you are buying? | 🞎 | 🞎 |

|  |
| --- |
| **HOW DID YOU HEAR ABOUT THE PROPERTY?**  |
| Received a flyer in the post | 🞎 | Alliance Homes website | 🞎 |
| Received an email from Alliance Homes | 🞎 | South West Homes website | 🞎 |
| Site board | 🞎 | For Sale sign | 🞎 |
| Local Authority | 🞎 | Recommendation | 🞎 |
| Right Move | 🞎 | Other | 🞎 |

|  |
| --- |
| **EQUAL OPPORTUNITIES MONITORING**  |
| **Completion of this section is voluntary. The information supplied will be used for statistical purposes and will be treated as confidential.**  |
|  | **Applicant 1** | **Applicant 2** |  | **Applicant 1** | **Applicant 2** |
| **White British** |  |  | **White Irish** |  |  |
| **White Other** |  |  | **Mixed - White and Black Caribbean** |  |  |
| **Mixed - White and Black African** |  |  | **Black or Black African** |  |  |
| **Black or Black British** |  |  | **Mixed White & Asian** |  |  |
| **Asian or Asian British** |  |  | **Black or Black British Caribbean**  |  |  |
| **Other (please state)** |  |  |  |  |  |
| **Asian or British Indian** |  |  | **Asian or British Pakistani** |  |  |
| **Asian or British Bangladeshi** |  |  | **Mixed Other** |  |  |
| **Chinese** |  |  | **Chinese Other** |  |  |
| **Gypsy / Romany / Irish Traveller** |  |  | **Prefer not to say** |  |  |
| **Other (please state)** |  |  |  |  |  |

|  |
| --- |
| **RELIGION (please tick one)** |
|  | **Applicant 1** | **Applicant 2** |  | **Applicant 1** | **Applicant 2** |
| **None** |  |  | **Buddihist** |  |  |
| **Christian**  |  |  | **Hindu** |  |  |
| **Jewish** |  |  | **Muslim** |  |  |
| **Sikh** |  |  | **Other (please state)** |  |  |
| **Prefer not to say** |  |  |  |  |  |

|  |
| --- |
| **SEXUAL ORIENTATION We will use this information to better understand your needs and, if you wish, put you in touch with relevant local groups.**  |
|  | **Applicant 1** | **Application 2** |  | **Applicant 1** | **Applicant 2** |
| **Heterosexual** |  |  | **Bisexual** |  |  |
| **Gay Man** |  |  | **Gay Woman** |  |  |
| **Other** |  |  | **Prefer not to say** |  |  |

|  |
| --- |
| **LANGUAGE We will normally contact you in English by phone or letter. If you would prefer to be contacted in another language or format (e.g. Braille, large print, audio tape or CD etc) please tell us below.** |
|  | **Applicant 1** | **Applicant 2** |
| **Spoken** |  |  |
| **Written/read** |  |  |
| **Password: Would you like us to use a password when we visit you? If so tell us what word you would like to use?** |  |  |

|  |  |  |
| --- | --- | --- |
| **MARTIAL STATUS** | **Applicant 1** | **Applicant 2** |
| **Please specify** |  |  |

|  |
| --- |
| **DECLARATION** |
| **I/we declare that the information given on this form is accurate to the best of my/our belief and undertake to notify Alliance Homes of any changing circumstances.****Alliance Homes may request such information by way of reference as it may consider appropriate and I/we hereby give my/our consent that such information may be disclosed. In addition, Alliance Homes may make such enquiries as it consider appropriate about me/us.**  |

|  |
| --- |
| **CERTIFICATIONS** |
| **I/we undertake to dispose of any interest in a property I/we own or part own, should I/we be eligible for the scheme. I/we certify that the property we purchase through Alliance Homes will be occupied as my/our main and principle home.**  |
| **APPLICANT 1** **PLEASE SIGN AND DATE BELOW** | **APPLICANT 2****PLEASE SIGN AND DATE BELOW** |
|  |  |
| **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** | **\_\_\_\_ / \_\_\_\_ / \_\_\_\_** |

**INDEPENDENT FINANCIAL ADVICE**

Alliance Homes believes that it is vital for purchaser of our shared ownership schemes to obtain independent financial advice. This ensures our customers get the best deal and that we ensure we offer sustainable home ownership. Alliance Homes is not qualified or authorised to provide financial advice and we therefore of require you to contact one of the below certified Financial advisors:

|  |  |
| --- | --- |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=652** | The Mortgage Brain, 25 Park Road, Gloucester, GL1 1LHTel: 01452 554433\*Area Covered - The South West |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=821** | The Mortgage Packager Ltd, 16-20 South Street, Hythe, SO45 6EBTel: 02380 018109\*Area Covered - The South West |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=808** | Cherry Mortgage & Finance Ltd, 62 Basepoint, Aviation Business Park, Enterprise Close, Christchurch, Dorset BH23 6NXTel: 01202 651300\*Area covered - Dorset |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=799** | Charles Derby Financial Services Limited, Lower Ground Office, 28 Lemon Street, Truro, Cornwall, TR1 2LSTel: 01872 321386 Mob: 07881888878\*Area Covered - Cornwall |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=440** | That Mortgage Place, Chesham House, 53 Lower Street, Kettering, Northants, NN16 8BHTel: 01604 780586\*Area Covered- Devon, Cornwall, Somerset & Dorset |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=451** | Woodward Insurance & Mortgage Services Ltd, 143 High Street, Street, Somerset, BA16 0EXTel No: 01458 844146\*Area Covered- The South West |
| **https://www.helptobuysw.org.uk/NovaWeb/Infrastructure/ViewLibraryDocument.aspx?ObjectID=814** | Millfield Capital Ltd, Cams Hall, Cams Hill, Fareham, PO16 8ABTel No: 01329 227404/0771 381 3212\*Area Covered- Devon, Dorset & Somerset |

L & C London & Country Mortgages Ltd

Beazer House, Lower Bristol Road

Bath, BA2 3BA

**CONVEYANCING SERVICES**

Alliance Homes do not specifically recommend solicitors when dealing with the purchase of shared ownership homes. However, there are a number of legal firms that are experienced in dealing with shared ownership conveyancing. Not all legal firms have this experience in dealing with shared ownership conveyancing.

|  |  |
| --- | --- |
| **Hoffman Male** | **Griffiths Ings Property Lawyers** |
| Yvette Morcombe - 01454 202134yvette@hoffmanmale.co.ukRegus Aztec West, 2440 The Quadrant, Almondsbury, Bristol, BS32 4AQ | Zahrah Aullybocus - 07740 775345zahraha@griffithsings.com70 High Street, Vale of Glamorgan, CF6 7DW(Offices also in Portishead and Bristol) |
| **www.hoffmanmale.co.uk** | **www.griffithsings.com** |
| **Wards Solicitors** | **Berry Redmond Gordon & Penney** |
| 195-197 High Street, WsM 01934 428811 | 117-121 High Street, WsM 01934 513963 |

**GUIDANCE FOR SHARED OWNERSHIP APPLICATIONS**

Shared ownership, sometimes known as Part Buy / Part Rent allows you to buy part of a property where you’re not able to afford to buy one outright. You need to raise enough money, usually through a mortgage, to pay for just the share that you are buying.

The scheme aims to provide housing for people whose incomes are too high to qualify for social rented housing. You will pay an affordable rent on the share you don’t own.

We will consider you for a property that is suitable for your needs. For example, a single person or childless couple will normally be limited to a 2 bed property. A family of three or more would be able to apply for a three bed property. Our allocations policy gives more information.

If you have any outstanding county court judgements (CCJ’s) you are not eligible to apply for shared ownership.

You will need to register with the help top buy Agent, Help to buy south, they can be contacted on 0845 6041122 or [www.helptobuysouth.co.uk](http://www.helptobuysouth.co.uk). As shared ownership is often aimed at providing local homes for local people, it may be that the local council will need to nominate you; therefore you may need to register with them. We will inform you if this is the case and will apply for your nomination.

Most properties will have a two week deadline date to apply from the day we start to market property. All applications received by this date will be assessed on a first come first serve basis. However if we receive two applications at the same time, we will assess them in line with our allocations policy.

We would not expect the total debt you have to exceed £15,000. This total should include the interest payable over the term of the loan. Within this total, credit card/ store care or catalogue debt should not exceed £5,000.

We will carry out a credit check on all applicants.

**DATA PROTECTION ACT 1998**

**IMPORTANT NOTICE TO ALL APPLICANTS**

The information supplied will be held on Alliance Homes computers and manual records and will be treated as strictly private and confidential. The information will be used only in accordance with Alliance Homes registration under the Date Protection Act 1998. This information may be used from time to time for statistical purposes. Your name and address may be given to researchers for the purpose of carrying out tenants/ residents satisfaction surveys and other surveys as required by Alliance Homes.