



Alliance Homes Group

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	Ensleigh North, Bath
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	<input type="checkbox"/>	<input type="checkbox"/>
Housing Association tenant	<input type="checkbox"/>	<input type="checkbox"/>
Private tenant	<input type="checkbox"/>	<input type="checkbox"/>
Share with family	<input type="checkbox"/>	<input type="checkbox"/>
Share with friends	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner	<input type="checkbox"/>	<input type="checkbox"/>

Other (please state)		
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YOUR EXISTING ACCOMMODATION CONTINUED							
APPLICANT 1				APPLICANT 2			
House	<input type="checkbox"/>	Flat	<input type="checkbox"/>	House	<input type="checkbox"/>	Flat	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	Bedsit	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>	Bedsit	<input type="checkbox"/>
Shared	<input type="checkbox"/>	Family	<input type="checkbox"/>	Shared	<input type="checkbox"/>	Family	<input type="checkbox"/>
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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, how much for?</i>	£ _____	£ _____
<i>How long has it been on the market?</i>		
<i>What equity will you receive from the sale?</i>	£ _____	£ _____
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

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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)

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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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

ARE YOU AN ALLIANCE HOMES MEMBER OF STAFF?

APPLICANT 1	APPLICANT 2
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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 <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Name of Person		Name of Person	
Relationship to you		Relationship to you	

MONTHLY OUTGOINGS

What do you pay <u>now</u> in the property you live in?		What do you expect to <u>pay</u> 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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If yes, how many hours per week?</i>	_____ hours/week	_____ hours/week
<i>Who is the care provider?</i>		
<i>What is the hourly rate?</i>	£ _____ 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.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
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 ;	<input type="checkbox"/>	<input type="checkbox"/>
Do not make any commitment to purchase the property you have applied for until your application has been approved by Alliance Homes.	<input type="checkbox"/>	<input type="checkbox"/>
Once your application is approved by Alliance Homes you will need to instruct a solicitor and start your mortgage application (if required)	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
If sending in a cheque have you added the property address you are buying?	<input type="checkbox"/>	<input type="checkbox"/>

HOW DID YOU HEAR ABOUT THE PROPERTY?

Received a flyer in the post	<input type="checkbox"/>	Alliance Homes website	<input type="checkbox"/>
Received an email from Alliance Homes	<input type="checkbox"/>	South West Homes website	<input type="checkbox"/>
Site board	<input type="checkbox"/>	For Sale sign	<input type="checkbox"/>

Local Authority	<input type="checkbox"/>	Recommendation	<input type="checkbox"/>
Right Move	<input type="checkbox"/>	Other	<input type="checkbox"/>

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			Buddhist		
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	Applicant 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
___ / ___ / ___	___ / ___ / ___

Please return this form to:

Alliance Homes Group
FAO Helen Napierski
Harbour Court
Serbert Road
Portishead
BS20 7GF

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 require you to contact one of the below certified Financial advisors:



The Mortgage Brain, 25 Park Road, Gloucester, GL1 1LH
Tel: 01452 554433

*Area Covered - The South West



The Mortgage Packager Ltd, 16-20 South Street, Hythe, SO45 6EB
Tel: 02380 018109

*Area Covered - The South West



Cherry Mortgage & Finance Ltd, 62 Basepoint, Aviation Business Park, Enterprise Close, Christchurch, Dorset BH23 6NX
Tel: 01202 651300

*Area covered - Dorset



Charles Derby Financial Services Limited, Lower Ground Office, 28 Lemon Street, Truro, Cornwall, TR1 2LS
Tel: 01872 321386 Mob: 07881888878

*Area Covered - Cornwall



That Mortgage Place, Chesham House, 53 Lower Street, Kettering, Northants, NN16 8BH
Tel: 01604 780586

*Area Covered- Devon, Cornwall, Somerset & Dorset



Woodward Insurance & Mortgage Services Ltd, 143 High Street, Street, Somerset, BA16 0EX
Tel No: 01458 844146

*Area Covered- The South West



Millfield Capital Ltd, Cams Hall, Cams Hill, Fareham, PO16 8AB
Tel No: 01329 227404/0771 381 3212

*Area Covered- Devon, Dorset & Somerset

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 202134 yvette@hoffmanmale.co.uk Regus Aztec West, 2440 The Quadrant, Almondsbury, Bristol, BS32 4AQ	Zahrah Aullybocus - 07740 775345 zahraha@griffithsings.com 70 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 to buy Agent, Help to buy south, they can be contacted on 0845 6041122 or 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 Data 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.