

# Application Form

## Confidential

Before applying for a *Shared Ownership – Wales* or *Rent to Own – Wales* home, please read the ***Shared Ownership – Wales Buyers Guide*** and/or ***Rent to Own – Wales Buyers Guide*** for guidance and eligibility criteria.

The guide is available for download at [gov.wales/yourhomeinwales](http://gov.wales/yourhomeinwales)

Please indicate which home ownership product(s) you are interested in by ticking the relevant box(es)

***Shared Ownership – Wales***

***Rent to Own – Wales***

Please complete the following sections of the Application Form in full using BLOCK CAPITALS in black ink to enable us to process your application quickly.

**Section 1 About you and your household**

**Section 2 About your current housing and housing needs**

**Section 3 Property to be purchased or rented**

**Section 4 About your income and savings**

**Section 5 Declaration**

**Section 6 Use of your information**

**Section 7 Disclosures and Agreements**

**Section 8 Additional Information**

Please submit the completed application form accompanied with:

- 2 forms of identification (driving licence, birth certificate, passport)
- 1 proof of current address
- Last 3 months bank statements
- Last 3 months wage slips evidence for each applicant

Please only send photocopies as originals cannot be returned.

## Section 1: About you and your household

What is your relationship to First Applicant?

|  | First Applicant | Second Applicant |
|--|-----------------|------------------|
| Title (Mr/Mrs/Ms/other)  |                 |                  |
| Surname  |                 |                  |
| First name   |                 |                  |
| Middle name  |                 |                  |
| Date of Birth  |                 |                  |
| Address<br>(If you have lived elsewhere in the last three years, please provide a list of all previous addresses at the end of this application form)  |                 |                  |
| Postcode   |                 |                  |
| What date did you move into your current property?   |                 |                  |
| Home telephone number  |                 |                  |
| Mobile telephone number  |                 |                  |
| Work telephone number  |                 |                  |
| E-mail address   |                 |                  |
| Which local authority area/s do you want to live in?   |                 |                  |
| Which local authority area is your 1st choice?   |                 |                  |
| Are you a serving member of the Armed Forces or a former member of the Armed Forces honourably discharged in the last 2 years?   |                 |                  |
| Are you permanently employed?<br>(If NO, please advise when your contract is due to end.) Contract end date if applicable  |                 |                  |
| Your National Insurance number   |                 |                  |
| Occupation/job title/grade<br>(If you are not working please indicate; i.e. retired, early retirement on health grounds etc. then go to the question 'Have you ever had a home repossessed') |                 |                  |

## Section 1: About you and your household (continued)

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| Employer's name, address, telephone number and email address<br><br>(Please specify if self employed. If a teacher, provide details of the school or if a nurse the name of the hospital, etc.) |                 |                  |
| When did you start working for this Employer?   |                 |                  |
| Have you been employed with this employer for 12 months or more?<br><br>(If NO provide details of previous employers on a separate sheet)   |                 |                  |
| Have you ever had a home repossessed?   |                 |                  |
| Have you ever been declared bankrupt or had an Individual Voluntary Arrangement?<br>If YES has this been discharged?  |                 |                  |
| Do you have any adverse credit to include County Court Judgements (CCJs) and defaults or missed payments that may affect you obtaining a mortgage?  |                 |                  |
| If you had any County Court Judgements (CCJs) have they been satisfied?   |                 |                  |
| Have you made any recent mortgage applications and what was the outcome?  |                 |                  |

### Who else will be living with you?

Number of people who will be living in your household

Number of adults to live in the property

Number of children to live in the property

For these purposes those aged 18+ at the expected completion date as indicated on page 7 are adults and those aged below 18 are children.

## Section 1: About you and your household (continued)

|  | First Applicant | Second Applicant |
|--|-----------------|------------------|
| Are one or both of the applicants in a marital relationship? |                 |                  |

If YES, please confirm that your spouse does not own another property? (please tick)

Please complete the following for all adults who will reside in the property.

| Name | Relationship to applicant(s) | Gender | Date of Birth |
|------|------------------------------|--------|---------------|
| 1    |                              |        |               |
| 2    |                              |        |               |
| 3    |                              |        |               |
| 4    |                              |        |               |
| 5    |                              |        |               |

How would you describe the composition of your household?

Single     
  Couple     
  Couple with children     
  Single with children     
  Sharing

Are any of the applicants expecting a baby?

If YES please state who and due date

Do you have any pets you intend to keep in the property?

If YES, specify type and number

| Type | Number |
|------|--------|
|      |        |
|      |        |
|      |        |
|      |        |
|      |        |
|      |        |
|      |        |
|      |        |
|      |        |

## Section 2: About your current housing and your housing needs

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| Do you or anyone living in your household currently own a property in the UK or abroad? |                 |                  |
| If YES, please provide details  |                 |                  |
| If YES, is it a Shared Ownership property?  |                 |                  |
| If YES, what percentage share do you currently own?                                     |                 |                  |
| Are you in the process of selling your property?  |                 |                  |
| What stage is the sale process at?  |                 |                  |
| On the market   |                 |                  |
| Offer accepted  |                 |                  |
| Solicitors instructed   |                 |                  |
| Contracts exchanged   |                 |                  |
| Completed   |                 |                  |
| What date are you expecting to complete on the sale of the property?                    |                 |                  |
| Has your name been removed from the deeds of the property?                              |                 |                  |
| If YES, what date was your name removed from the deeds?                                 |                 |                  |
| What is the approximate current full value of the property?                             | £               | £                |
| Please provide the amount of equity you have/will receive?                              | £               | £                |

## Section 2: About your current housing and your housing needs (continued)

|  | First Applicant | Second Applicant |
|--|-----------------|------------------|
| Are you? (Please tick all that apply)  |                 |                  |
| A first time buyer   |                 |                  |
| A current home owner   |                 |                  |
| A council tenant/housing association tenant  |                 |                  |
| Living with friends or family  |                 |                  |
| Renting privately  |                 |                  |
| On a council waiting list  |                 |                  |
| Other  |                 |                  |
| If you are on a council list please specify the council  |                 |                  |
| Housing list reference number<br>If you are a council, housing association or a private tenant, please give the name, address and telephone number of your landlord and, if applicable, the name of your housing officer |                 |                  |
| Are you registered with <i>Help to Buy – Wales</i> ?   |                 |                  |

How many bedrooms does your current home have?      One      Two      Three      Four      Other

What type of property is your current home?      Studio      Apartment      House      Bungalow

What is the minimum number of bedrooms you need?      One      Two      Three      Four      Other

What type of property are you looking for? (Tick all that apply)      Studio      Apartment      House      Bungalow

Do you or anyone in your household have any specific housing need?

If YES, please specify what your needs are – for example, require a ground floor apartment due to restricted mobility

## Section 2: About your current housing and your housing needs (continued)

Please provide us with any other information you think is relevant to your application

## Section 3: Property to be purchased or rented

|  | First Applicant | Second Applicant |
|--|-----------------|------------------|
| Housing Association                            |                 |                  |
| Site name                                      |                 |                  |
| Plot number                                    |                 |                  |
| No. of bedrooms                                |                 |                  |
| Address  |                 |                  |
| Postcode                                       |                 |                  |
| Full purchase price                            | £               | £                |
| Deposit Amount – From Applicant(s)             | £               | £                |
| – Gifted                                       | £               | £                |
| – HtB Forces                                   | £               | £                |
| – HtB ISA                                      | £               | £                |
| Mortgage Lender (if known)                     |                 |                  |
| Share to be purchased (if known)               |                 |                  |
| Expected Mortgage Term (if known)              |                 |                  |
| Expected exchange of contracts date            |                 |                  |
| Expected completion date<br>(must be provided) |                 |                  |

### Section 3: Property to be purchased or rented (continued)

#### Applicants Conveyancing Solicitor Details.

|                | First Applicant | Second Applicant |
|----------------|-----------------|------------------|
| Company name   |                 |                  |
| Contact        |                 |                  |
| Telephone      |                 |                  |
| E-mail address |                 |                  |
| Address        |                 |                  |
| Postcode       |                 |                  |

#### Independent Financial Advisor Mortgage Broker Details

|                | First Applicant | Second Applicant |
|----------------|-----------------|------------------|
| Company name   |                 |                  |
| Contact        |                 |                  |
| Telephone      |                 |                  |
| E-mail address |                 |                  |
| Address        |                 |                  |
| Postcode       |                 |                  |



## Section 4: About your income and savings

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| Do you have access to at least £2500 to cover the cost of moving and legal fees? Stamp duty/Land Transaction Tax (if applicable) is not included in this amount |                 |                  |
| What is your total annual income before deductions? (Exclude overtime and bonuses but include pensions)   | £               | £                |
| How much Overtime, Bonuses & Commission do you normally earn in a year? (total)   | £               | £                |
| Additional monthly household income   |                 |                  |
| Monthly Working Tax Credits   | £               | £                |
| Monthly Child Tax Credits   | £               | £                |
| Monthly Disability Allowance  | £               | £                |
| Monthly guaranteed maintenance income   | £               | £                |
| Other regular income including other allowances   | £               | £                |
| What are your total savings?  | £               | £                |
| Have you been in rent arrears in the last 12 months?  |                 |                  |
| Do you have any outstanding loans?  |                 |                  |
| If yes, what is the total monthly payment?  | £               | £                |
| Do you have any outstanding credit cards or other debts?  |                 |                  |
| If so, how much is the outstanding balance? Please provide details of final payment dates   | £               | £                |
| What are the repayments for?<br>(For example: car loan)   |                 |                  |
| Do you have any other regular monthly financial commitments?<br>(For example: child maintenance)  |                 |                  |
| If YES, specify how much you pay per month and the reason   | £<br>For:       | £<br>For:        |
| Do you intend to take out any additional borrowing/loans in the next 6 months?  |                 |                  |

## Section 4: About your income and savings (continued)

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| New monthly mortgage payment (if known)                           | £               | £                |
| New monthly service charge for the proposed property if Leasehold | £               | £                |

## Section 5: Declaration

|  | First Applicant | Second Applicant |
|--|-----------------|------------------|
| Are you related to a current or former committee member, board member or officer of a Registered Provider (housing association)?     |                 |                  |
| If YES, please specify the name of the person, position, relationship and the name of the Registered Provider (housing association)? |                 |                  |

## Section 6: Use of your information

If you choose to make an application, you will need to provide us with information about you and other members of your household. This section explains how your Housing Association (we or us) will use this personal information. In summary, we will:

- use your personal information to assess whether you qualify for the Schemes
- contact credit reference agencies and fraud prevention agencies to help us decide on your eligibility
- share anonymised information about your application with the Welsh Government, which funds the Schemes, in order for them to manage the funding and evaluate how the Schemes are working

More details about how we will use your personal information are contained in our privacy notice. This also contains important information about your rights. Please contact us if you have not yet seen a copy of our privacy notice.

### More about credit reference agencies

We may use credit reference agencies in order to make decisions about your application. More information about how we, credit reference agencies and fraud prevention agencies use your information is detailed in our privacy notice. These agencies will record searches about you whether or not your application proceeds and these searches may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. Your application will also be assessed using credit reference agency records relating to anyone with whom you are linked financially.

### More about fraud prevention agencies

In order to prevent or detect fraud we will share information provided in this application form with fraud prevention agencies. It is therefore vital that you provide accurate information. If false or inaccurate information is provided and fraud is identified then this will be passed to fraud prevention agencies. **False or misleading information will result in your application being declined without further explanation.**

### Contacting you for marketing purposes

We would like to contact you from time to time to send you information about our other services. Please tick each relevant box if you would like to receive information about our other services by:

Post                      E-mail                      Telephone

## Section 7: Disclosures and Agreements

Please read the following declarations carefully. **It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application.**

1. 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.
2. 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.
3. I/We understand that as 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 this application.
4. I/We understand that the Housing Association will share information with the Welsh Government [and other organisations which provide public funds]. [The information may be used for statistical surveys, which means the Housing Association may pass this information in confidence to Local Authorities and agencies working on the Welsh Government's behalf who may contact you.]
5. I/We authorise the Housing Association to pass information to [other application agents, partner Housing Associations, Local Authorities, Financial Advisors and credit reference agencies].
6. I/We authorise the Housing Association to request searches from credit reference agencies who will supply credit information as well as information from the Electoral Register. These agencies will record details of any searches whether or not your application proceeds.
7. I/We authorise the Housing Association to conduct other investigations required in the assessment of this application including credit scoring and statistical analysis to test the repayment of any funding provided.
8. I/We authorise my/our Landlord to supply a rent reference to my Housing Association in support of this application.
9. I/We authorise my/our employer to disclose to the Housing Association any information relevant to this application.
10. I/We acknowledge that the Housing Association may share information about me/us with third parties such as credit reference agencies, fraud prevention organisations, other companies and associated agents for the assessment of this application and the prevention of financial crime. I/We understand that anonymised information will also be shared with Welsh Government for the purpose of the management and evaluation of the Schemes.
11. I/We agree that the information and supporting documentation provided will be used by the Housing Association to assess this application and that any decision is final.
12. I/We understand that if it is found that false information has been given to obtain assistance under the *Shared Ownership – Wales* or *Rent to Own – Wales* Schemes either knowingly or recklessly, appropriate legal action may be taken.
13. For cases with more than one applicant, we confirm that we would like to exercise our right under the 185(2) of the Consumer Credit Act 1974 to opt out of receiving annual statements of our account, to each individual. Please provide one annual statement to the lead applicant until such time as I/We may notify you otherwise. I/we understand that this does not in any way affect my/our liability to you which shall at all times continue to be joint and several with the other borrower(s).

**I have read and understood the statements above and in submitting this form, I can confirm that all details in this form are accurate and the information provided is correct.**

**This application is being completed by:**

|                               | First Applicant | Second Applicant |
|-------------------------------|-----------------|------------------|
| Full Name                     |                 |                  |
| Date                          |                 |                  |
| Consent<br>(Please sign here) |                 |                  |

## Section 7: Disclosures and Agreements (continued)

By ticking this box I am confirming:

That as the applicant I am aware that my personal information provided to you will be used by your Housing Association to carry out credit checks using a credit reference agency.

| First Applicant | Second Applicant |
|-----------------|------------------|
|                 |                  |

I declare that I am:

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| UK National                                   |                 |                  |
| EEA Citizen                                   |                 |                  |
| Person with indefinite leave to remain status |                 |                  |
| Other   |                 |                  |

## Section 8: Additional Information

Please tell us your preferred method of Communication

|         | First Applicant | Second Applicant |
|---------|-----------------|------------------|
| Welsh   |                 |                  |
| English |                 |                  |

To help us identify you and protect data sensitive documents we send you, please provide a password and appropriate password hint which is personal and memorable to you.

Your password must include between 5 and 8 letters in lower case.

|               | First Applicant | Second Applicant |
|---------------|-----------------|------------------|
| Password      |                 |                  |
| Password hint |                 |                  |

## Section 8: Additional Information (continued)

### Applicant 1 – My Current/Previous Addresses For The Last 3 Years

|   |  |   |
|---|--|---|
| <p><b>Address &amp; postcode</b><br/>Please include full address &amp; postcode</p> | <p><b>Please tick the below regarding the above address</b></p> <p>Owner Occupied</p> <p>Renting</p> <p>Living with Family/Friends</p> | <p><b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.</p> <p><b>Landlord/Agent name</b></p> <hr/> <p>Telephone</p> <hr/> <p>Address</p> <hr/> <p>E-mail</p> |
| <p>Date from<br/>DD/MM/YY</p>   | <p>Date from<br/>DD/MM/YY</p>  | <p>Date from<br/>DD/MM/YY</p>   |
| <p><b>Address &amp; postcode</b><br/>Please include full address &amp; postcode</p> | <p><b>Please tick the below regarding the above address</b></p> <p>Owner Occupied</p> <p>Renting</p> <p>Living with Family/Friends</p> | <p><b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.</p> <p><b>Landlord/Agent name</b></p> <hr/> <p>Telephone</p> <hr/> <p>Address</p> <hr/> <p>E-mail</p> |
| <p>Date from<br/>DD/MM/YY</p>   | <p>Date from<br/>DD/MM/YY</p>  | <p>Date from<br/>DD/MM/YY</p>   |
| <p><b>Address &amp; postcode</b><br/>Please include full address &amp; postcode</p> | <p><b>Please tick the below regarding the above address</b></p> <p>Owner Occupied</p> <p>Renting</p> <p>Living with Family/Friends</p> | <p><b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.</p> <p><b>Landlord/Agent name</b></p> <hr/> <p>Telephone</p> <hr/> <p>Address</p> <hr/> <p>E-mail</p> |
| <p>Date from<br/>DD/MM/YY</p>   | <p>Date from<br/>DD/MM/YY</p>  | <p>Date from<br/>DD/MM/YY</p>   |

## Section 8: Additional Information (continued)

|   |   |  |
|---|---|--|
| <b>Address &amp; postcode</b><br>Please include full address & postcode | <b>Please tick the below regarding the above address</b><br><br>Owner Occupied<br><br>Renting<br><br>Living with Family/Friends | <b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.<br><b>Landlord/Agent name</b> |
|   |   | Telephone  |
|   |   | Address  |
|   |   | E-mail   |
| Date from DD/MM/YY  | Date from DD/MM/YY  | Date from DD/MM/YY   |

### Applicant 2 – My Current/Previous Addresses For The Last 3 Years

|   |   |  |
|---|---|--|
| <b>Address &amp; postcode</b><br>Please include full address & postcode | <b>Please tick the below regarding the above address</b><br><br>Owner Occupied<br><br>Renting<br><br>Living with Family/Friends | <b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.<br><b>Landlord/Agent name</b> |
|   |   | Telephone  |
|   |   | Address  |
|   |   | E-mail   |
| Date from DD/MM/YY  | Date from DD/MM/YY  | Date from DD/MM/YY   |

|   |   |  |
|---|---|--|
| <b>Address &amp; postcode</b><br>Please include full address & postcode | <b>Please tick the below regarding the above address</b><br><br>Owner Occupied<br><br>Renting<br><br>Living with Family/Friends | <b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.<br><b>Landlord/Agent name</b> |
|   |   | Telephone  |
|   |   | Address  |
|   |   | E-mail   |
| Date from DD/MM/YY  | Date from DD/MM/YY  | Date from DD/MM/YY   |

## Section 8: Additional Information (continued)

|   |  |   |
|---|--|---|
| <p><b>Address &amp; postcode</b><br/>Please include full address &amp; postcode</p> | <p><b>Please tick the below regarding the above address</b></p> <p>Owner Occupied</p> <p>Renting</p> <p>Living with Family/Friends</p> | <p><b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.</p> <p><b>Landlord/Agent name</b></p> <hr/> <p>Telephone</p> <hr/> <p>Address</p> <hr/> <p>E-mail</p> <hr/> |
| <p>Date from DD/MM/YY</p>   | <p>Date from DD/MM/YY</p>  | <p>Date from DD/MM/YY</p>   |
| <p><b>Address &amp; postcode</b><br/>Please include full address &amp; postcode</p> | <p><b>Please tick the below regarding the above address</b></p> <p>Owner Occupied</p> <p>Renting</p> <p>Living with Family/Friends</p> | <p><b>Landlord/Agent information:</b> Please include email addresses or address for landlord as the references need to be in writing.</p> <p><b>Landlord/Agent name</b></p> <hr/> <p>Telephone</p> <hr/> <p>Address</p> <hr/> <p>E-mail</p> <hr/> |
| <p>Date from DD/MM/YY</p>   | <p>Date from DD/MM/YY</p>  | <p>Date from DD/MM/YY</p>   |

**Please check you have completed all sections or this form will be returned to you.**

**Return your completed form to:**

Address stamp

**Any core information required up front to be returned with application form**

**Contact us:**

Tel:

General Enquiries

Weblink

This form is available in other formats and in Welsh on request. Please contact us to discuss your needs.

Customer Reference No:

• **Applicants Eligible**

**Reservation Fee paid**

**Previous landlord's references**

**Employers reference – basic salary, perm/temp, No of hours**

**Experian Check**

**Dated**

• **Applicants Ineligible, signposted to**

***Help to Buy – Wales***

***Homebuy – Wales***

**Local Authority Waiting List**

**Other – please state**

**Any further information to disclose**