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| **Applicant Name(s)**  | **Date of Application for ATP**       |
| **ATP Customer Declaration** | **Before you recommend the Help to Buy – Wales scheme to your client(s), and submit an application on their behalf, you must ensure all applicants have read and understood the following documents & information:**[ ]  Help to Buy - Wales **Buyers’ Guide** - [Help to Buy - Wales Buyers' Guide (gov.wales)](https://www.gov.wales/sites/default/files/publications/2023-03/help-to-buy-wales-buyers-guide-phase-3-extension_0.pdf)[ ]  Help to Buy - Wales Ltd **Privacy Statement (**found on the Property Information Form).[ ]  **Important Information Leaflet** and understand how shared equity loans, leasehold purchases, Help to Buy ISAs, Lifetime ISAs (LISAs) and interest uplifts work.[ ]  The applicants have been made fully aware of all **associated fees and living costs including service charges and/or maintenance fees** in relation to their purchase.[ ]  The applicants understand the **implications of purchasing a leasehold property** and understand that a leasehold property is subject to charges associated with being a leaseholder (if applicable).[ ]  Help to Buy - Wales **Post Sales Guide and Post Sales Information Leaflet**. Redeeming the shared equity loan and restrictions on sub-letting and home improvements - [https://gov.wales/help-buy-wales/repaying-shared-equity-](https://gov.wales/help-buy-wales/repaying-shared-equity-loan) .[ ]  The **monthly direct debit payments of £1** have been fully explained. [ ] The applicants are aware that upon completion the Help to Buy – Wales property must be their only and main residence.[ ]  The applicants have instructed a Conveyancer/Solicitor from the list of Accredited Conveyancers found on the Help to Buy – Wales website - <https://gov.wales/help-buy-wales-trained-conveyancers> .**Once you have submitted the application and it has been logged by Help to Buy - Wales, we will email each applicant separately to confirm that they have been made aware of the above. Each applicant will need to complete an online declaration by following the link provided in the email.****We will not be able to issue ATP until this declaration has been completed by all applicants.** |
| **Document Submissions** | Please note that incorrect or incomplete submissions for ATP will be rejected **before** they are logged and allocated to a case handler. In addition, when a submission is allocated to a case handler, **errors in the documentation may lead to delays in processing and issuing ATP**. **You should ensure that you refer to the Affordability & Eligibility Guidance and Sustainability & Equity Loan Calculator Guidance within the HTBW Phase 3 Extension IFA Pack and double check all documents before you submit applications for ATP to avoid any delays.****All applications for ATP should be submitted via email to** **buyers@helptobuywales.co.uk** **.** |
| **Application for Authority to Proceed (ATP)** | **The Service Level Agreement (SLA) for ATP submissions is 4 working days. Please do not chase for an update within this timescale.**[ ]  PIF[ ]  Direct Debit Mandate[ ]  Property Reservation Form[ ]  Completed HTBW Affordability Calculator[ ]  Income evidence for all applicantsWhere applicable:[ ]  CML/UK Finance Disclosure Form (for leasehold properties only)[ ]  Documents to evidence pensions, benefits, allowances & maintenance [ ]  Proof of address  |
| **Property Information Form (PIF) & Direct Debit Mandate** | **General Information** | [ ]  The newest version of the PIF has been completed. The newest version can be found on our website - [Help to Buy - Wales Property Information Form (gov.wales)](https://www.gov.wales/sites/default/files/publications/2023-03/help-to-buy-wales-property-information-form-phase-3-extension.pdf).[ ]  The PIF has been completed electronically where possible. Any handwritten PIFs must be clearly written, and all information must be legible. [ ]  The PIF has been completed in full with no blank fields. N/A inserted where fields are not applicable to the applicants/application. |
|  | **Section 1: Personal Information** | [ ]  All fields completed accurately.[ ]  Email addresses of applicants are personal email addresses and not business/work related. E.g buyer@helptobuywales.co.uk would be considered a work email address and is not acceptable. |
|  | **Section 2: Financial Details** | [ ]  All fields completed accurately.[ ]  Employer address is the head office/address detailed on payslips/contracts. [ ]  If the applicant is a remote worker, works from home or works at a different address to the one detailed in employer address, the address is entered in the ‘usual place of work….’ field.[ ]  The income declared is consistent with income shown on payslips/HMRC tax returns.[ ]  If the applicants are in receipt of benefits, these are detailed in the relevant fields. Benefits not listed on the PIF are recorded in the ‘other regular income/allowances’ field and additional details provided in the box at the bottom of section 2.[ ]  Monthly pension and student loan deductions are detailed in the relevant fields as shown on the applicants’ payslips. Pension % of salary and student loan plan type are completed if known.[ ]  Any debt commitments are detailed in the relevant fields.[ ]  Any additional details in relation to any financial information are detailed in the box at the bottom of section 2. Examples include:* An explanation of specific items shown on payslips (bonus, overtime etc.)
* A breakdown of any debt commitments
* A breakdown of benefits – Universal Credit etc.
* An explanation of working hours/situations
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|  | **Section 3: Property Information** | [ ]  All fields completed accurately.[ ]  Expected exchange and completion dates are as accurate as possible and reflect the dates provided on the developer reservation form. **Full dates are provided** (day/month/year). **Expected completion is no later than 19/12/2025.**[ ]  Total deposit amount and the source of the deposit are declared in the relevant fields. The deposit amount is a minimum of 5% of the purchase price. **The HtBW equity loan is not included in the total deposit amount.**[ ]  The mortgage, deposit and HtBW equity loan figures add up to the property purchase price. [ ] [ ]  **The property has a minimum EPC rating of B**[ ]  The applicants’ chosen Conveyancer/Solicitor is accredited with Help to Buy – Wales. The list of accredited conveyancers can be found here <https://gov.wales/help-buy-wales-trained-conveyancers> . |
|  | **Section 4: Use of your Information &** **Section 5: Disclosures and Agreements****Consent****Password** | [ ]  Section 4 and 5 have been read carefully and understood by all applicants.[ ]  The name of the individual who completed the PIF has been correctly completed.[ ]  The name of all applicants has been completed in the Buyer 1 and Buyer 2 fields.[ ]  **If the PIF has been completed by an IFA/Broker/someone other than the applicants, consent has been given by ticking the first consent box:**[ ]  **If the PIF has been completed by an applicant, consent has been given by ticking the second and third consent boxes:**[ ]  The Nationality/Citizenship of all applicants has been completed.[ ]  **The consent has been dated.**[ ]  The language for the preferred method of communication has been selected for each applicant.[ ]  **The password provided meets the following criteria** :* Contains letters and is all in lower case;
* Contains at least 1 number;
* Does not contain upper case letters;
* Does not contain special characters (.,/?!”£$%^&\*);
* Does not contain spaces;
* Is not the same as the password hint.
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|  | **Direct Debit Mandate** | [ ]  All fields completed accurately.[ ]  The mandate has been printed, **signed in ink**, scanned/photographed and emailed to HtBW. **The signatures on the mandate are not digital/e-signatures.**[ ]  If emailed separately to the PIF, the subject/body of the email contains the buyers’ full names/property address/HTBW reference number to enable HtBW to link the mandate to the relevant buyer application. |
| **Property Reservation Form** | [ ]  The information detailed on the reservation form is consistent with the information provided on the PIF.[ ]  The reservation form has been **dated**.[ ]  Contains the **names and current address of all applicants**.[ ]  Contains the **plot number, site name and site postcode**.[ ]  Contains the **developer name**.[ ]  Contains the **purchase price** of the property and this **does not exceed £300,000**.[ ]  The property **reservation fee** is detailed and **does not exceed £500**.[ ]  Any **estate rent or service charges** are detailed (if applicable).[ ]  The **property tenure** is confirmed. If the property is leasehold, the ground rent is confirmed and is a maximum of peppercorn ground rent. If the tenure is freehold and this is **not** stated on the reservation form, this must be confirmed on the PIF.[ ]  If **cash incentives** are declared, these **do not exceed 5% of the property purchase price**.[ ]  The reservation form has been **signed by all applicants and a representative on behalf of the developer** (if applicable – not all reservation forms are formatted to require signatures).[ ]  If the reservation form has been completed by an agent on behalf of the developer, prior consent for the agent to represent the developer has been provided to HtBW.[ ]  The reservation form should **not** be in an editable format (Word document, editable PDF etc.) |
| **CML / UK Finance Disclosure Form** **(Leasehold Properties Only)** | [ ]  The information detailed on the CML is consistent with the information provided on the PIF and property reservation form.[ ]  The form is the **correct version** – ‘UK Finance Disclosure Form (Version 1) – Use from 21/02/2018’. Older versions are not acceptable.[ ]  Contains the **full names of all applicants** in section 1.[ ]  Contains the **correct property details** in section 2 and is consistent with the information detailed on the reservation form.[ ]  Contains the correct **property purchase price** in section 2b.[ ]  Details any **discounts offered by the Developer** in section 2b.[ ]  Details the correct **HtBW equity loan percentage** in section 4a.[ ]  Names **Help to Buy – Wales** in section 4a.[ ]  Details the **Developer** in section 5.[ ]  Any **incentives** are detailed in section 7.[ ]  **Tenure** is confirmed as leasehold in section 9a.[ ]  **Leasehold details** in section 9b have been completed in full and confirms:[ ]  Lease is a minimum of 125 years for a flat and 250 years for a house.[ ]  Ground rent does not exceed a peppercorn per annum.[ ]  The methodology for future increases in ground rent.[ ]  **Service/estate charges** have been detailed in section 9d/9e.[ ]  Section 10 has been completed in full and confirms the form has been completed by an employee/authorised individual on behalf of the developer. **It has not been completed by an agent acting for the Developer.** [ ]  The form has been printed and **signed with ink. It has not been signed with a digital/e-signature.****Leasehold houses will only be eligible for the scheme if the house is constructed on inalienable freehold land (being inalienable land owned by and registered to the National Trust or Crown Estate).** |