

Application for Home Ownership

Strictly private and confidential



Thank you for applying for a home with THT.

This application form is for people who are interested in Shared Ownership

Please complete all sections fully as appropriate

Internal Reference:

Completed application forms should be returned to:
Developer Sales, Trafford Housing Trust, Sale Point,
126-150 Washway Road, Sale, M33 6AG

Part I - Your Application

Which development /property are you interested in?

Development Name:	Agreed sale price (if known): £
Property Number or Name:	At what percentage are you buying the property?
Development Address:	50% <input type="checkbox"/> 75% <input type="checkbox"/> Other <input type="checkbox"/> %
	Is this a joint application? Yes <input type="checkbox"/> No <input type="checkbox"/>
Postcode:	If yes, please enter the second applicant details below ▼

About You - Please provide the following details about yourself and a second applicant if applicable

First Applicant Details	Second Applicant Details
Title: Mr / Mrs / Miss / Ms / Other	Title: Mr / Mrs / Miss / Ms / Other
First Name:	First Name:
Last Name:	Last Name:
Previous Last Name:	Previous Last Name:
Date of Birth: / /	Date of Birth: / /
National Insurance Number:	National Insurance Number:
Mobile Phone:	Mobile Phone:
Daytime Telephone:	Daytime Telephone:
Evening Telephone:	Evening Telephone:
Email:	Email:
Are you or the second applicant a member of the Armed Forces/Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/> (please tick as appropriate)	What is your relationship to the first applicant? Spouse <input type="checkbox"/> Partner <input type="checkbox"/> Friend <input type="checkbox"/> Other <input type="checkbox"/> If other, please state:

Part 2 – Equality & Diversity

We are committed to ensuring that all applicants are treated equally and not discriminated against on the grounds of gender, sex, race, marital or civil partner status, gender reassignment, colour, nationality, ethnic or national origin.

Please provide the following information to aid us in this matter. However if you do not wish to answer this question you do not have to do so, and it will not affect your application process if you don't.

Ethnic background - Please tick the box which best represents your ethnic group (optional)

First Applicant Details		Second Applicant Details	
White	Black or Black British	White	Black or Black British
British	Caribbean	British	British
Irish	African	Irish	African
Other	Other	Other	Other
Mixed	Asian or Asian British	Mixed	Asian or Asian British
White/Black Caribbean	Indian	White/Black Caribbean	Indian
White/Black African	Pakistani	White/Black African	Pakistani
White/Asian	Bangladeshi	White/Black Asian	Bangladeshi
Other	Other	Other	Other
Other		Other	
Chinese	Other	Chinese	Other
Gypsy/Other Traveller	Prefer not to say	Gypsy Traveller	Prefer not to say
Gender		Gender	
Male	Female	Male	Female
Prefer not to say		Prefer not to say	
Current Status		Current Status	
Are you a British or EU/EEA citizen?		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 no, state your nationality:		If no, state your nationality:	
Is your passport stamped with 'indefinite leave to remain'?		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"/>	
If no, when does your 'leave to remain' end?		If no, when does your 'leave to remain' end?	
Disability		Disability	
Do you consider yourself disabled?		Do you consider yourself disabled?	
Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please state your disability:		If yes, please state your disability:	

Part 3 – Your Home

First Applicant Details

Current Address:

Postcode:

When did you move to this address?

Year: Month:

How many bedrooms does your current property have?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ Other:

What type of accommodation do you currently live in?

Flat ☐ Maisonette ☐ House ☐

Bungalow ☐ Other:

Second Applicant Details

Current Address:

Postcode:

When did you move to this address?

Year: Month:

How many bedrooms does your current property have?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ Other:

What type of accommodation do you currently live in?

Flat ☐ Maisonette ☐ House ☐

Bungalow ☐ Other:

If you have lived elsewhere in the last 3 years please list your previous address below:
(Please continue on a separate sheet if required and attach to this form)

Previous Address 1:

Postcode:

When did you move to this address?

Year: Month:

Previous Address 1:

Postcode:

When did you move to this address?

Year: Month:

Previous Address 2:

Postcode:

When did you move to this address?

Year: Month:

Previous Address 2:

Postcode:

When did you move to this address?

Year: Month:

Part 3 – Your Home (Continued)

At your current address, are you currently:

First Applicant	Second Applicant
Owner/Occupier <input type="checkbox"/>	Owner/Occupier <input type="checkbox"/>
Living with parent(s) <input type="checkbox"/>	Living with parent(s) <input type="checkbox"/>
Tenant of a Local Authority <input type="checkbox"/>	Tenant of a Local Authority <input type="checkbox"/>
Tenant of a Housing Association/Trust <input type="checkbox"/>	Tenant of a Housing Association/Trust <input type="checkbox"/>
Tenant of a private landlord <input type="checkbox"/>	Tenant of a private landlord <input type="checkbox"/>
Living with family/friends <input type="checkbox"/>	Living with family/friends <input type="checkbox"/>
Other, please state:	Other, please state:

If you are a council, housing association, or private rented tenant, please give the name, address and telephone of your landlord:

Landlord Name:	Landlord Name:
Address:	Address:
Postcode:	Postcode:
Telephone:	Telephone:

Part 4 – About your Household

Please include full name and relationship status of anyone else who will be living with you. If they are 16 or over, please indicate whether the person will be on the mortgage and contributing to mortgage payments.

Name	Relationship	Occupation	Income per annum	Gender	Age	On Mortgage?	Is this person a wheelchair user and/or registered disabled?
			£				
			£				
			£				
			£				
			£				
			£				

Part 5 – About your employment

First Applicant

Second Applicant

Job Title/Occupation/Grade:

Job Title/Occupation/Grade:

Employer's Name:

Employer's Name:

Address*:

Address*:

Postcode:

Postcode:

Employer's telephone number:

Employer's telephone number:

**If you are a key worker this should be the address and contact number that we can obtain an employer's reference from.*

If you are based in a location different to that of your employer's main address, please state where you work:

Address:

Address:

Postcode:

Postcode:

Telephone number:

Telephone number:

Are you:

Permanently employed? Full-time ☐ Part-time ☐

If part-time, please state your hours per week:

On a fixed-term contract? ☐

If yes, please state the length of your contract:

Contract Start Date: / /

Contract End Date: / /

Permanently employed? Full-time ☐ Part-time ☐

If part-time, please state your hours per week:

On a fixed-term contract? ☐

If yes, please state the length of your contract:

Contract Start Date: / /

Contract End Date: / /

Self-employed*? ☐

Self-employed*: ☐

Retired/In receipt of Pension/Benefits**? ☐

Retired/In receipt of Pension/Benefits**: ☐

*If self-employed, please provide accounts for the last 2 complete financial years

**If retired or in receipt of pension/benefits, please provide additional information in 'Part 6 – Your Income/Savings' and 'Part 10 – Additional Information'

Part 6 – Income/Savings

First Applicant	Second Applicant
Gross ANNUAL Income: £	Gross ANNUAL Income: £
Net MONTHLY pay (basic): £	Net MONTHLY pay (basic): £
Average monthly overtime/bonus: £	Average monthly overtime/bonus: £
Monthly total from pensions: £	Monthly total from pensions: £
Monthly total from tax credits: £	Monthly total from tax credits: £
Monthly total from other benefits: £	Monthly total from other benefits: £
Monthly total from other sources: £	Monthly total from other sources: £
GRAND TOTAL PER MONTH: £	GRAND TOTAL PER MONTH: £
Income being used for mortgage application? Yes <input type="checkbox"/> No <input type="checkbox"/>	Income being used for mortgage application? Yes <input type="checkbox"/> No <input type="checkbox"/>

Please state how you intend to fund this purchase. E.g. Deposit plus mortgage, Savings only.
Please give details of the deposit you have available and how much you intend to borrow?

Please state total amount capital/savings:

NB: You will need money for deposits, legal fees, surveys and mortgage arrangement costs.

If you are a home owner, please state below how much you have sold your property for; what your outstanding mortgage amount is (if any) and how much you will receive after you have paid everything due (taking into account all fees, outstanding mortgage, debts etc.)

First Applicant	Second Applicant

Part 7 –Credit/Expenditure

Please list all parties' outstanding financial commitments, e.g. loans, hire purchase, credit cards, fines, etc.

Nature of Debt	Amount Outstanding	Monthly Repayments
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

Part 8 – Do these statements apply to you?

Please tick the statement that applies to you	First Applicant	Second Applicant
I have access to raise additional funds to cover the cost of buying the property and deposit		
I have never failed to keep up payments on any loan or form of credit agreement		
I have never had a County Court Judgment registered against me or had any defaults in the past 18 months (if yes, please state whether you have had a Certificate of Satisfaction in additional information in Part 7)		
I have never been declared bankrupt		
I have never been declined credit on the basis of an adverse credit reference report		
I have not been behind with my rent in the past 12 months (please include an up to date rent statement if applicable, or reference)		
I am not in breach of my current tenancy agreement		
I am not currently receiving housing benefit *		
I am not currently receiving disability allowance *		

* If you are in receipt of Housing or Disability benefits this does not exclude you from accessing low cost home ownership. If you cannot tick all the boxes please include in additional information on opposite page, a summary of the circumstances involved.

Why are you applying for Shared Ownership? (Please tick all that apply)

First time buyer		Can't afford other types of housing	
Need larger property		Private rented	
Need smaller property		Local Authority tenant	
To be near, or give support to, relatives		Relationship breakdown	
Current property unsuitable		Other (Please state)	
Housing Association tenant		Have you ever applied for Shared Ownership before?	
		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Part 9 – Monitoring

How did you hear about us? (Please tick all that apply)

Newspaper		Open Day/Event	
THT Website		Rightmove/Estate Agent	
Family/Friends		Sign Board	
Magazine		Former Leaseholder/Tenant	

Other, please specify:

Part 10 – Additional Information – Please state your local connection to the area and include any other information to support your application

[illegible]

Checklist: Please ensure you have enclosed copies of the following to support your application: (Please tick to confirm)

Proof of Earnings*		Loan Agreements (if applicable)	
Proof of Address e.g. Utility bill		All contact details entered	
Bank Statements (covering last 3 months)			
Proof of Identification			

*If paid monthly, we require the last 3 months payslips and if paid weekly we require the last 12 weeks' payslips. If you are self-employed we will require copies of the last 2 years accounts.

Part 11 – Declaration

It is a criminal offence to knowingly make a false declaration or withhold information reasonably required in connection with your application. Please read the following information and sign if you accept the terms and conditions:

I/we have read the above and confirm that I/we have provided accurate and up-to-date information relating to my/our application.

I/we understand that if it is found that false information has been given to obtain housing knowingly, appropriate legal action may be taken and the RSL or local authority may seek possession of any leasehold tenancy granted.

I/we understand that our personal data will be processed and I/we allow Trafford Housing Trust to share the information as detailed in the application process.

I/we understand that as a council, housing association or other public sector tenant, I/we will be required to give up rented accommodation on the day of completion if I buy a home through any of the 'Help to Buy' schemes.

I/we authorise Trafford Housing Trust/ Help to Buy agent to pass information to sub-regional local authorities, partner RSL's, credit reference agencies and to estate agents who may be able to assist in locating properties for applicant.

Also, it is essential in accordance with Trafford Housing Trust's Code of Governance, that all applicants for housing disclose any relationships with employees or board members of Trafford Housing Trust. Failure to disclose a relationship with anyone at Trafford Housing Trust may jeopardise any application that you make and invalidate a reservation made on any property.

Please tick the relevant box below to confirm that you are/are not related to, or in a relationship with, anyone within Trafford Housing Trust and to confirm that you have not used, and will not use, any influence in the application process or the reservation of a Trafford Housing Trust home.

First Applicant

Signature:

Print Name:

Are you related to anyone within Trafford Housing Trust?

Yes ☐

No ☐

If yes, please state the name of the staff member and specify your relationship:

Date:

Second Applicant

Signature:

Print Name:

Are you related to anyone within Trafford Housing Trust?

Yes ☐

No ☐

If yes, please state the name of the staff member and specify your relationship:

Date:

Part 12 – Fair Collection Statement

The information provided on this form and any further information you may provide in connection with your application and may be used by the Trust in the administration of your application and the management and termination of any subsequent agreement you enter into with the Trust.

The information provided may be shared with other relevant agencies and organisations in connection with the application and any subsequent agreement. In particular information may be disclosed to utility and water companies, the police, the benefits agency, housing benefit or council tax departments, credit referencing and debt collection agencies, our contractors and others carrying out work on our behalf and other third parties who are entitled to receive the information.

We may collect "sensitive" personal information which includes details around your age, gender, disability, ethnic origin, religion, sexual orientation and medical conditions. We understand that you may not feel comfortable answering some of these questions and you have the right to refuse to tell us but we need this information to make sure we treat all our customers fairly and also because we know that this information may affect your choice of home, the area you want to live in or the services we need to provide to you.

If you have any questions about Data Protection, please contact our Company Secretary on 0300 777 7777 or visit our website at www.traffordhousingtrust.co.uk.

Approved By:

Staff Use Only:

Signature:

Print Name:

Date:



Contact

If you have any further queries please contact our Sales Team.

Call: 0300 777 7777

Email: sales@traffordhousingtrust.co.uk

Web: www.traffordhousingtrust.co.uk

Please note:

Information is given as a guide only and is subject to the terms and conditions of the lease of the property for sale.

All prospective buyers are advised to take independent legal advice before going through with a purchase.

Every effort has been made to ensure that information is correct, it is intended as a guide and THT reserves the right to alter information as necessary and without prior notification. This does not constitute or form any part of a contract of sale.