

Shared Ownership Resales

Application Form

Guidance Notes

- Please read the Information Sheet provided before filling in this form
- Please do not fill in this form if you currently own your own home and do not have a sale agreed
- You must not instruct a solicitor or agree a sale with the seller until your application has been approved by us
- Please give as much detail as possible. It could delay the assessment of your application if we need to contact you for more information
- Any joint purchasers on this application must also be named on the mortgage offer, and subsequently the lease of the property
- We cannot approve applications from purchasers requiring a guarantor for their mortgage
- We will contact you to inform you of the outcome of your application and tell you what to do next

Send your completed form and supporting documentation to:

Riverside Home Ownership
2 Estuary Boulevard, Estuary Commerce Park

Liverpool, L24 8RP

Or by email to rho.resales@riverside.org.uk

If you need help filling in your form or have any questions, please contact us:

0345 155 9029 rho.resales@riverside.org.uk

Shared Ownership Resales Application Form

1. Your new home

Please give the address of the property you are applying for:

.....
.....Postcode.....

2. About you

Purchaser 1

Title: Mr/Miss/Mrs/Ms/Other.....

Your full name.....

Please tick: Male [] Female []

Date of birth.....Age..... National Insurance No.....

Current address.....
.....Postcode.....

Contact telephone number.....

Email address.....

Purchaser 2

Title: Mr/Miss/Mrs/Ms/Other.....

Your full name.....

Please tick: Male [] Female []

Date of birth.....Age..... National Insurance No.....

Current address.....
.....Postcode.....

Contact telephone number.....

Email address.....

How do you intend to fund your purchase of the property? e.g. mortgage/savings/property sale

.....

Please list any major financial outgoings you currently have.

Include any loan or credit card repayments or child maintenance payments. You do not need to include your current rent or housing costs (council tax, utility bills etc.)

Creditor e.g. car loan, credit card	Monthly payment amount	Final payment date if applicable
.....
.....
.....
.....

Purchaser 2

If you work, what is your annual salary?

What is your monthly take home salary after deductions?

If you receive benefits, a pension or any other income, please give details:

Type of income	How often you receive it	How much you receive
.....
.....
.....
.....

How much do you have personally in savings?

How much of these savings will you be using towards buying the property?

How do you intend to fund your purchase of the property? e.g. mortgage/savings/property sale

Please list any major financial outgoings you currently have.
Include any loan or credit card repayments or child maintenance payments. You do not need to include your current rent or housing costs (council tax, utility bills etc.)

Creditor e.g. car loan, credit card	Monthly payment amount	Final payment date if applicable
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.....

5. About your household

Please give the details of anyone else who is not purchasing, but will be living with you:

Full Name	Male/ Female	Date of Birth	Relationship to you
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.....
.....
.....

6. Your current home and circumstances

Please tick all of the following statements that apply to each purchaser:

	Purchaser 1	Purchaser 2
I am a first time buyer	[]	[]
I rent my home privately	[]	[]
I am living with family or friends	[]	[]
I am a council or housing association tenant	[]	[]
I am registered on a council or housing association waiting list	[]	[]
I am over 55 and living in unsuitable accommodation	[]	[]
If so, why is it unsuitable?		
I am, or somebody who will be living with me is disabled or a wheelchair user	[]	[]
If so, please give details.....		
I own my current property	[]	[]
If so, how much is it approximately worth?		
How much do you owe on your mortgage?		
Have you received an offer from a buyer?		

Home owners: We can only approve your application once you have a buyer in place for your current property.

If your current living circumstances are not covered above, please give details:

.....

.....

	Purchaser 1		Purchaser 2	
What type of property do you currently live in? e.g. 2 bed flat	
Have you rented or bought a property from Riverside in the past?	Yes []	No []	Yes []	No []

If you have rented or bought a property through Riverside previously, please give details:

.....

.....

7. Other information

If there is any other information that you feel may support your application, such as a change in personal circumstances or family matters, please give details here:

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8. Relationship to Riverside employees or Board Members

We are required to note the details of anybody we offer a home to who has a family connection to Riverside. If you or any members of your household are related to employees or Board Members of Riverside, please give details here:

.....

.....

9. Declaration

Please read the following carefully. Each purchaser should then sign below:

The Riverside Group will only process your personal data for the purpose of processing your application for housing and will hold your information in accordance with the Data Protection Act 1998.

All information you give us on this form (and information resulting from contact with your landlord and/or employer) may be shared with the same only in relationship to this application.

All information **will** be treated in the strictest confidence. We, alongside the local Help to Buy Agent reserve the right to take up any references relating to applicants as we consider it necessary and may also search the files of any credit reference agency which will keep a record of any such request.

We must protect the public funds we handle and so may use the information you have provided on this form to prevent and detect fraud.

Sensitive personal data such as racial or ethnic origin, offences (including alleged offences) and physical and mental disabilities are required under the Equal Opportunities monitoring statute. We may also share this information for the same purposes with other organisations that handle public funds. The information may be used for statistical surveys, which means we may pass this information in confidence to Homes England and agencies working on our and their behalf.

Declaration:

It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application.

I/we consent to the information I/we have given on this form being used for the purposes of this application.

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. 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 Riverside and/or the Local Authority may seek possession of any leasehold tenancy granted.

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.

I/we authorise Riverside to pass information to other application agents, Registered Providers, local authorities, financial advisors, credit reference agencies and to estate agents who may be able to assist in locating properties for applicants.

I/we will authorise my/our Landlord to supply a rent reference to Riverside in support of this application if necessary. I/we will authorise my/our employer to disclose to Riverside any information relevant to this application.

Purchaser 1

Signature

Date

Print name

Purchaser 2

Signature

Date

Print name

Send your completed form and supporting documentation to: Riverside Home Ownership, 2 Estuary Boulevard, Estuary Commerce Park, Liverpool, L24 8RP or by email to sales@riverside.org.uk

Riverside Home Ownership is a trading name of The Riverside Group Limited.

Registered Office: 2 Estuary Boulevard, Estuary Commerce Park, Liverpool L2L1 8RF. A charitable Registered Society under the Co-operative and Community Benefit Societies Act 2011.

Equal Opportunities

We believe it is important that everyone has an equal opportunity to access the services we provide.

It is against the law to discriminate against anyone on the basis of race, gender, sexuality, age, culture, disability or religious belief. We need to keep these records to make sure we provide equal opportunities for all.

If you choose not to complete this section, it will not harm your application in any way.

Please tick only one box in each column, for each of the people on this application.

Ethnicity	Purchaser 1	Purchaser 2	Others
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White			
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Mixed			
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Asian or Asian British			
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Black or Black British			
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Gypsy/Romany/Irish Traveller			
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If any other background not stated above, please give details here			
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Prefer not to say			
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Gender

Religion

Disability

Please tick those that apply

Visually impaired

Hearing impaired

Mobility impaired

Prefer not to say

Sexuality

Transgender

Do you identify with the gender you were assigned at birth?

Thank you for completing this form.

All personal data will be used and held in accordance with current Data Protection Legislation.

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