

# Affordable home ownership application form

If you are interested in applying for one of our new shared ownership or rent to buy properties, you will need to complete this application form and email it to [nchasales@ncha.org.uk](mailto:nchasales@ncha.org.uk).

If you are buying a shared ownership resale property, please send the completed application form to [homeownership@ncha.org.uk](mailto:homeownership@ncha.org.uk).

The information requested will be used to ensure that you are eligible. Please call if you prefer to complete the application form over the phone with a member of the team.

Get in touch with our  
Sales team on:



**0345 650 1204**



**[nchasales@ncha.org.uk](mailto:nchasales@ncha.org.uk)**



**[www.ncha.org.uk](http://www.ncha.org.uk)**

Please advise which Affordable Homeownership option you are applying for - select all that apply	Shared Ownership New Build  Shared Ownership Resale  Rent to Homebuy  Rent to Buy
Is your application Single or Joint?	Single                      Joint
Is your gross (before tax) household income less than £80,000 per annum?	Yes                      No

## Where would you like to live?

Property address / development name	
Number of bedrooms	
What type of property are you looking for? <i>Enter the property type. For example: house or flat</i>	
What area would you like to live?	
Share to be purchased. Insert percentage share (if unknown leave blank)	
Share value (if unknown leave blank)	

## Personal details

	Applicant one	Applicant two
Title - Mr, Mrs, Ms, Miss		
First name(s)		
Surname		
Previous name(s) (if applicable)		
Date of birth		
National insurance number		
Current address		
Postcode		
Number of years at the address		
Previous address if under three years		
Postcode		
Number of years at the address		
Which local authority do you currently live in?		
Which local authority area do you currently work in?		
Contact telephone no		
Email address		
Do you own a property in the UK or overseas	Yes                      No	Yes                      No

If yes, you must sell your property either before or at the same time as your shared ownership purchase.

## Your household

How would you describe your household make up? (Number of adults and children)	
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Please provide details of people who will be living in your home (excluding Applicant two if applicable)
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Name	Relationship	Date of birth	Gender	Dependent Y/N

Do you have any pets?	
If yes, please state what type of pet	

Your Sales or Homeownership Advisor will provide details of NCHA’s Pet Policy. You may be asked to complete a separate Pet Application Form.

## Your current home

Are you?	Applicant one	Applicant two
Renting privately		
Renting from your employer		
Living with family or friends		
A council tenant or Housing Association tenant		
A current homeowner in the UK or overseas		
A current shared owner		
A first time buyer		
Armed Forces accommodation		
On the council housing waiting list		
Other - please specify		

Please select any of the following that relate to your current living circumstances

	Applicant one	Applicant two
Poor health		
Partner of a deceased service personnel		
Poor condition of current property		
Harassment or neighbour dispute		
Threatened with homelessness		
Relationship breakdown		
Extreme financial difficulty		
Overcrowding in present home		
Job relocation from or to another part of the country		
None of the above, please specify		

## Employment details

	Applicant one	Applicant two
Job title / occupation		
Are you employed or self-employed?		
If you are self-employed, can you provide two years of audited accounts?		
Contract type i.e. full-time, part-time, fixed term contract		
Employer's name		
Employer's address		
Employer's postcode		
What is your total gross annual income (before tax) from employment excluding overtime and bonuses?		
How much overtime, bonuses, commission do you normally earn in a year?		
What is your gross annual income from pension, investment or other non-benefit sources?		

## Your benefits

	Applicant one £ per year	Applicant two £ per year
Working tax credits		
Child benefit		
Child tax credits		
Disability living allowance		
Guaranteed maintenance		
Housing benefit		
Universal credit		
State pension		
Private pension		
Any other income - please specify		

Are you a serving member of the armed forces (MoD) Yes No

Are you a surviving partner of a member of the armed forces? Yes No

Are you an ex regular service personnel, honourable discharged within the last 24 months? Yes No

Do you have indefinite leave to remain in the uk? Yes No

If no, when does your leave to remain in the UK end?

## Financial commitments

Not applicable for new build shared ownership homes, please move onto Financial details.

	<b>Applicant one</b> Per month	<b>Applicant two</b> Per month
Rental payments (inc any service charge)		
Mortgage payments		
Loan and / or car finance payments		
Total outstanding credit card balance		
Other monthly commitments		

## Financial details

	<b>Applicant one</b>	<b>Applicant two</b>
How much do you have in savings?		
How much of your savings will be used for the deposit?		
Are you receiving any gifted fund?	Yes                  No	Yes                  No

If yes, please advise the amount being gifted, the relationship to you of the person gifting the funds and their contact details.



If you know your estimated mortgage value and payments please provide details below:

We generally require you to have a minimum deposit of 5% of the price of the share you are purchasing. We will consider lower or no deposits only in exceptional circumstances.

Have you ever failed to keep up repayments on a loan or any form of credit agreement?    Yes                      No

Have you had a home repossessed within the last six years?    Yes                      No

Do you have any County Court Judgements (CCJs)    Yes                      No

Have you ever entered an IVA (Individual Voluntary Credit Agreement)?    Yes                      No

Have you ever entered into a DRO (Debt Relief Order)?    Yes                      No

Have you been declared bankrupt within the last six years?    Yes                      No

If yes, to any of the above please provide details below or on a separate sheet and attach to this application.

## Equality and diversity

Please specify your preferred method of communication, if other than in writing with normal sized print.

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Please advise if you require any reasonable adjustments for the application process.

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	<b>Applicant one</b>	<b>Applicant two</b>
Are you a British or EU/EEA Citizen?	Yes      No	Yes      No
<b>Which of the following options best describes your ethnicity?</b>		
White		
Mixed or multiple ethnic groups		
Asian, or Asian British		
Black, African, Caribbean or Black British		
Other ethnic group		
Prefer not to say		
<b>What is your preferred language?</b>		
<b>What is your age?</b>	<b>18-29</b> <b>30-45</b> <b>46-59</b> <b>60+</b>	<b>18-29</b> <b>30-45</b> <b>46-59</b> <b>60+</b>
<b>What is your sex?</b>		
Female		
Male		
Prefer not to say		

## Equality and diversity continued...

	Applicant one	Applicant two
<b>Which of the following options best describes your sexual orientation?</b>		
Hetrosexual or straight		
Gay or lesbian		
Bisexual		
Other		
Prefer not to say		
<b>Which of the following options best describes your religion or belief?</b>		
No religion		
Christian		
Buddhist		
Hindu		
Jewish		
Muslim		
Sikh		
Any other religion		
Prefer not to say		

## Equality and diversity continued...

	Applicant one	Applicant two
The Equality Act 2010 defines disability as “a physical or mental impairment which has a substantial and long-term effect on a person’s ability to carry out normal day to day activities”. Do you consider yourself to have a disability or impairment that has (or would have without treatment) a substantial and long-term adverse effect on your ability to carry out one or more day to day activities?	Yes      No	Yes      No

## Declaration of interest

Is either applicant related to a current or former committee / board member or employee of NCHA?    Yes              No

If yes, please provide the employees details below;

Full name	Job title	Relationship

	Applicant one	Applicant two
Signature		
Date		

# Need assistance?

Get in touch with our Sales team on:



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