

How to Apply – Shared Ownership

PLEASE NOTE THAT ALL APPLICATIONS AND SUPPORTING DOCUMENTATION MUST BE SENT ELECTRONICALLY UNTIL WE ARE ABLE TO MEET IN PERSON.

1. Complete the Springfields Application form and return via email to applications@emhcareandsupport.org.uk Interactive electronic copies are available, please contact us if you require a copy.

2. Provide emh care & support with the following documentation via email to applications@emhcareandsupport.org.uk :

- Proof of your income by way of payslips for the last three months or a P60. If you are self-employed we will need to see your last three years audited accounts. If you are retired then we will need to see proof of all pensions.
- Proof of any benefits or other income.
- Proof of savings such as a photocopy of a bank or building society account statement.
- Copies of your last 3 months banks statements in full.
- A mortgage in principle certificate – provided by an Independent Financial Advisor, Bank or Building Society (if applicable).
- Proof of savings/equity if a cash buyer. This could be in the form of a bank statement or a copy of a memorandum of sale for your current property and recent mortgage statement (if applicable) .
- Proof of identity such as a passport or driving licence.
- Proof of address such as a recent utility bill.

We do have a panel of financial advisors who are familiar with Shared Ownership so if you would like their details then please do let us know.

We would recommend that you send copies of documents via a drop box facility, such as 'We Transfer' <https://wetransfer.com/> to email address applications@emhcareandsupport.org.uk

An affordability assessment will be carried out by the Springfields Team. This is a duty of care to ensure that the purchase will still ensure you are financially comfortable.

What if I have a house to sell?

Do not worry! We will be able to offer you an early bird reservation (once approved) which will allow you to reserve an apartment for 3 months whilst you find a buyer for your current home. Once a buyer is found, we can then formally instruct solicitors and proceed with the conveyancing process. We hope that this option will help to ease your worries of having to find a buyer straight away.

PLEASE NOTE. We recommend that solicitors are not instructed until full approval is confirmed.



4. Approval/refusal – confirmation of offer will be made via email from the Springfields Team.
5. A reservation appointment will be made to meet with you virtually via Zoom/Microsoft Teams/Other video calling facility to go through all plans and figures with you.
6. Once happy we will ask for a £500 Reservation Fee to be paid via Bank Transfer to secure the plot.
7. Formally instruct Solicitors – completion expected within 10 days of the plot being complete.

Terms and Conditions apply - further information available on request. 07/01/2021 V1KS

