

# Application to purchase on Social Homebuy terms

This application form is for use by certain secure tenants of Southwark Council who wish to purchase their home on Social Homebuy terms. Social Homebuy is a Shared Ownership Scheme.

Before filling in each part of this notice, please read the notes relating to that part and the information pack we have provided.

If you need further advice, you can get seek help from the Citizens Advice Bureau, or you can consult a solicitor.

Southwark Council will only process (i.e. collect, store and use) the personal information that you provide in a manner that is compatible with the Data Protection Act 1998. This means we will always strive to ensure that we handle personal information fairly and lawfully with justification

When you have completed the application form, please send it to:

Southwark Council

Resident Services Division,

Housing Department

Sales & Acquisitions, Hub 1, 2nd Floor,

160 Tooley Street,

London SE1 2QH

## Part A: The property

|  |  |  |
| --- | --- | --- |
| Address of property you wish to buy |  | Name of your landlord |
|  |  | London Borough of Southwark |
|  |  |  |
|  |  |  |

Note: There are some types of property excluded from the scheme. Please refer to the guidance notes for a listing of these types of properties.

## Part B: The tenant(s)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | | | |  | |
| **TENANT 1** | | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | | |
|  |  |  | | | | | |
| Is the property this named tenant’s only or principle home? | | Yes | |  | No |  | |
| Does this tenant wish to be included within this application? | |  | |  |  |  | |

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| **TENANT 2** | | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | | |
|  |  |  | | | | | |
| Is the property this names tenant’s only or principle home? | | Yes | |  | No |  | |
| Does this tenant wish to be included within this application? | | Yes | |  | No |  | |

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| **TENANT 3** | | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | | |
|  |  |  | | | | | |
| Is the property this named tenant’s only or principle home? | | Yes | |  | No |  | |
| Does this tenant wish to be included within this application? | | Yes | |  | No |  | |

**Notes:**

1. You may only make an application to buy a share of the property of which you are a secure tenant.
2. You are a tenant if your name appears as a named tenant on your tenancy agreement, rent book or rent card. You are not considered to be a tenant just because you reside in the property or are a family member. If you are unsure whether you are a tenant, please check with your Housing Officer.
3. You can only apply for Social Homebuy if the property is your only or principal home for all applicants included within this application.
4. The agreement of any tenant who does not wish to be included on this application must be obtained when you make an application to purchase on Social Homebuy terms. They should sign Part G of this notice. The tenancy will end when you buy your first share.

## Part C1: Family members(s) sharing the Social Homebuy purchase

If you wish to share the Social Homebuy purchase with any member of your family who is not a tenant, give their details below. Do not list any family members who will not be participating in the purchase.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | | | |  |
| **Family Member 1** | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | |
|  |  |  | | | | |
| Is the property this named tenant’s only or principle home? | | Yes | |  | No |  |
| Has he/she lived with the tenant(s) throughout the last 12 months? | | Yes | |  | No |  |
| Relationship to tenant? | |  | | | | |

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| **Family Member 2** | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | |
|  |  |  | | | | |
| Is the property this named tenant’s only or principle home? | | Yes | |  | No |  |
| Has he/she lived with the tenant(s) throughout the last 12 months? | | Yes | |  | No |  |
| Relationship to tenant? | |  | | | | |

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| **Family Member 3** | | | | | | |
| **Surname** | **First Name(s)** | **Title** | | | | |
|  |  |  | | | | |
| Is the property this named tenant’s only or principle home? | | Yes | |  | No |  |
| Has he/she lived with the tenant(s) throughout the last 12 months? | | Yes | |  | No |  |
| Relationship to tenant? | |  | | | | |

**Notes:**

1. You may share the Social Homebuy purchase with up to 3 members of your family who are not themselves tenants, if the property is their only or principle home. Up to 4 people may apply which must include at least one tenant of the property.
2. Unless we agree otherwise, the family member must also –

* Be your legal partner (by marriage or civil partnership); or
* Have lived with you throughout the last 12 months.

1. A person living with you as your husband or wife but not your legal partner is regarded as a member of your family.

## Part C2: Other members of your household

Please give details of any other people (e.g. your children, your partner) who currently reside in your home but do not wish to or cannot participate in the purchase.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Surname | Other Names | Title | Age | Relationship to tenant | Is this person a dependent? | | | |
|  |  |  |  |  | Yes |  | No |  |
|  |  |  |  |  | Yes |  | No |  |
|  |  |  |  |  | Yes |  | No |  |
|  |  |  |  |  | Yes |  | No |  |

**Note:**

## A dependent is a person who relies on your financial support.Part D: Qualification and Discount

We use the same qualification criteria that are used to assess right to buy applications. There are different rules depending on when your tenancy started. The full discount available under the right to buy is currently £116,200.00. The amount of discount you receive is apportioned to the share you purchase.

1. If you were a public sector tenant before 18th January 2005, you must have been a tenant for at least two years to be eligible to buy a share of your home.
2. If you became a public sector tenant for the first time on or after 18th January 2005, you must have been a tenant for at least three years to be eligible to buy a share of your home.
3. You need not have spent the full qualifying period in your present home or with your present landlord, and in some circumstances, periods which another person (such as your husband or wife) has spent as a public sector tenant or armed forces occupier can count towards your qualifying period.

* A **public sector tenant** is a tenant of one of the public sector landlords listed on pages 10 and 11 who occupies the property as their only or principle home. (This may include an employee living in accommodation provided in connection with their job.)
* An **armed forces occupier** is a person who occupies accommodation provided for them as a member of the regular armed forces of the Crown.

Each purchaser must complete one of the following. They should put their name at the top and list all the details below, as applicable, using one line for each separate qualifying tenancy:

1. Give details of:

* Your present tenancy if you are a tenant of the property.
* Any periods in the past when you were a public sector tenant or an armed forces occupier.

1. If you are the legal partner of a tenant

Give details of any periods when your legal partner:

* Was a public sector tenant or an armed forces occupier.
* Was previously married to another person and lived in a property of which that person was a public sector tenant or armed forces occupier.

1. If you are separated or divorced

Give details of any periods when you were living in a property of which your separated or former husband or wife was a public sector tenant or an armed forces occupier.

1. If your legal partner has died and you were living together when he or she died

Give details of any periods when your legal partner:

* Was a public sector tenant or an armed forces occupier.
* Was previously married to another person and lived in a property of which that person was a public sector tenant or an armed forces occupier.

1. Tenants who have taken over a public sector tenancy from a parent

A tenant who has taken over a parent’s public sector tenancy may be able to count for qualification and discount, periods after the age of 16 living in a property of which a parent was a public sector tenant.

Give details of any periods when:

* You were over the age of 16 and living with a parent who was a public sector tenant.
* A person to whom you are or were previously married or formed a legal partnership was over the age of 16 and living with a parent who was a public sector tenant.
* A person to whom your legal partner was previously married was over the age of 16 and living with a parent who was a public sector tenant.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Purchaser’s Name | |  | | | |
| Period | | | Name of tenant(s) or member of armed forces | Address of property (not required for armed forces accommodation) | Name of landlord (or branch of armed forces) |
| From  Month/Year | To  Month/Year | |
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| --- | --- | --- | --- | --- | --- |
| Purchaser’s Name | |  | | | |
| Period | | | Name of tenant(s) or member of armed forces | Address of property (not required for armed forces accommodation) | Name of landlord (or branch of armed forces) |
| From  Month/Year | To  Month/Year | |
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| --- | --- | --- | --- | --- | --- |
| Purchaser’s Name | |  | | | |
| Period | | | Name of tenant(s) or member of armed forces | Address of property (not required for armed forces accommodation) | Name of landlord (or branch of armed forces) |
| From  Month/Year | To  Month/Year | |
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## Part E: Previous discount

Give details below of any previous purchase at a discount from a public sector landlord which you (or your legal partner) have made. If you are applying to buy jointly with others, give details in relation to each purchaser.

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| --- | --- | --- | --- | --- |
| Address of property |  | Name of public sector landlord |  | Date of purchase (month/year) |
|  |  |  |  |  |
|  |  | Name of previous purchaser |  |  |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Address of property |  | Name of public sector landlord |  | Date of purchase (month/year) |
|  |  |  |  |  |
|  |  | Name of previous purchaser |  |  |
|  |  |  |  |  |

**Note**

The amount of any discount on a previous purchase from a public sector landlord, less any sum later repaid, may be deducted from the discount allowed on your present purchase.

## Part F: Tenant’s improvements

Give the following details of any tenants’ improvements to the property:

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| --- | --- | --- |
| Description of improvement |  | Name of tenant who made the improvement |
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**Notes**

1. When the property is valued any improvements which you have made will not be included in the valuation. You should give details of any improvements you think may affect the valuation e.g. central heating, double-glazing, a fitted kitchen or a new bathroom suite.
2. The value of improvements will also be ignored where they were carried out by either –

* Your predecessor in the same tenancy (including an introductory tenancy at the start of the tenancy); or
* A family member who was a secure or introductory tenant of the property immediately before you under a different tenancy.

## Part G: Signatures

Remember, if you give false information or withhold relevant information you may be prosecuted.

**Tenants wishing to purchase the property specified in this application**

To be completed by each tenant wishing to buy:

* I wish to buy under Social Homebuy terms
* The information provided in this application is true to the best of my knowledge

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| --- | --- | --- | --- |
| Signature | Surname | Date of Birth | Date |
|  |  |  |  |
| Number and Email |  |  |  |
|  |  | | |
|  |  | | |

|  |  |  |  |
| --- | --- | --- | --- |
| Signature | Surname | Date of Birth | Date |
|  |  |  |  |
| Number and Email |  |  |  |
|  |  | | |
|  |  | | |

|  |  |  |  |
| --- | --- | --- | --- |
| Signature | Surname | Date of Birth | Date |
|  |  |  |  |
| Number and Email |  |  |  |
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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Signature | Surname | | Date of Birth | Date |
|  |  | |  |  |
| Number and Email |  | |  |  |
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**Other family members**

To be completed by each family member (who is not a tenant) sharing the Social Homebuy purchase:

* I agree to share the Social Homebuy purchase
* As far as I know the information given in this notice is true

|  |  |  |  |
| --- | --- | --- | --- |
| Signature | Surname | Other names | Date |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Tenants who do not wish to participate in the purchase of this property**

To be completed by each tenant not wishing to buy:

Your tenancy will end on the date the purchase of the initial share has been completed

* I do not wish to share the Social Homebuy purchase
* I agree to the above purchaser(s) buying an initial share

|  |  |  |  |
| --- | --- | --- | --- |
| Signature | Surname | Other names | Date |
|  |  |  |  |
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## What happens next?

We will reply to your application for Social Homebuy by admitting it in principle or denying it. If your application is denied, we will tell you why. We will reply to you within 4 weeks unless the period on which you rely to qualify for Social Homebuy includes a period spent as a tenant of another landlord. In that case we will reply to you within 8 weeks.

After admitting your application in principle for Social Homebuy we will ask you to submit financial information and documentation showing your income and expenditure. If you cannot show that you have any remaining money left over after paying for essential services such as gas or electricity, or after paying for any loans you have taken out, we may deny your application on grounds of affordability. You will also have to prove that you will be able to afford the one-off costs associated with purchasing a property such as legal fees and survey.

If your application is approved at this stage, we will instruct our valuers to assess its value. We will carry out a full means test based on the valuation of your home and the financial information and documentation that you have provided to us. You must be able to show that you will be able to afford ongoing costs such as your mortgage repayments and service charges. Your application may still be denied at this stage if you cannot afford to buy and maintain at least a 25% share in your home.

By making an application for Social Homebuy, you are not committed to buying any share in your home. You may withdraw your application at any time before completion by notifying us in writing.