

## Application to add a person to your lease

If you want to make changes to your lease, who owns your own, Worthing Homes will need to agree to this change and the shared ownership criteria must be met. Please fill in this application in black ink and in BLOCK CAPITALS, and return the form with all requested documentation. Please note upon submitting this application it does not guarantee nor confirm that Worthing Homes will grant consent to a legal transfer

### Shared ownership criteria summary

The person 'applicant' you are wanting to add to your lease will need to meet the criteria for Shared Ownership. The criteria is as follows:

- Your joint household income must be less than £80,000;
- The applicant must have a UK or EU passport, or have indefinite leave to remain and access to public funds;
- They must not have CCJ's or arrears of rent or mortgage in the six months prior to this application;
- The applicant should not be in a position to afford the cost of purchasing a comparable home outright on the open property market;
- The applicant must not own another home.

<b>Property address:</b>	
<b>Section 1 – to be completed by the existing shared owner</b>	
Name (incl. title, first name and surname)	
Date of birth	
Contact details	Home tel. Mobile tel. Email address:
Employment information	Are you permanently employed?    Yes    No
<b>Income</b> Salary Other income including benefits Total savings	£ £ £

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<b>Section 2 – to be completed by the <u>applicant wishing to be added</u> to the lease</b>	
Name (incl. title, first name and surname)	
Date of birth	
National Insurance Number	
Do you hold a UK or EU passport?	
If not, do you have indefinite leave to remain and access to public funds?	
Contact details	Home tel. Mobile tel. Email address:
<b>Current home and property information</b>	
Current address	
How long have you lived at your current address?	
Please tick which of the following currently applies to your circumstances:	<input type="checkbox"/> Tenant <input type="checkbox"/> Living with family / friends <input type="checkbox"/> Owner <input type="checkbox"/> Living with shared owner <input type="checkbox"/> Other <input type="checkbox"/> Temporarily with council
Previous address	
Reason for leaving	
Have you ever owned or part owned a property?	If yes, please provide information:
Have you ever been refused a mortgage?	If yes, please provide information:
Do you have any arrears in the property you are currently residing in?	If yes, please provide information:
Have you ever had a home repossessed?	If yes, please provide information:
Have you even been made bankrupt	If yes, please provide information:

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<b>Employment and income – to be completed by applicant</b>			
Employment information	Are you permanently employed?	Yes	No
<b>Income</b>			
Salary	£		
Other income including benefits	£		
Total savings	£		

**Documentation required – we will be unable to process your application without all the relevant documentation, so please submit the documentation together this form**

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Photographic identification (passport, driving licence) – for the applicant	
Evidence of current address for the applicant (e.g. utility bill)	
Proof of all household income (for both shared owner and applicant)	
Last three months bank statements and three months' payslips (for both shared owner and applicant)	
Credit check reports (for both shared owner and applicant)	
Copy of the mortgage offer in both names	
Redemption statement from current mortgage lender	

<b>Details of the solicitor who will be acting on your behalf if application is approved</b>	Contact name:
	Firm:
	Address:
	Email address:
	Telephone number:

## Application to add a person to your lease

### Declaration – to be completed by both applicant and current shared owner

#### 1) Property address (please include full address and post code):

Address:  
Post code:

#### 2) To be signed and dated by the person wishing to be added to the Lease

I the applicant wish to be added to the lease at the above property (as mentioned in section 1) of this declaration. I confirm that the details provided are accurate and correct. All the information is true to the best of my knowledge. I will notify Worthing Homes if any changes occur that may affect or alter the application. I understand that if it is found that false information has been given, either knowingly or recklessly, appropriate legal action may be taken and this may result in seeking possession of any leasehold tenancy granted.

I authorise any third party (e.g. landlords, lenders, consultants etc) to disclose any information that may be relevant to this application. I also authorise DWP, HMRC and local authorities to share information about any benefits or tax credits that I may be in receipt of with Worthing Homes. I agree that Worthing Homes may complete a credit check as part of this application.

**FULL NAME:**

**SIGNED:**

**DATE:**

WITNESSED BY:

FULL NAME:

SIGNED:

DATE:

#### 3) To be signed and dated by the existing shared owner

I the existing shared owner grant consent for the person named in section 2 of this declaration, to be added to the lease of the property (as mentioned in section 1 of this declaration) and will therefore become jointly responsible and liable. I confirm that the details provided are accurate and correct. All the information is true to the best of my knowledge. I will notify Worthing Homes if any changes occur that may affect or alter the application. I understand that if it is found that false information has been given, either knowingly or recklessly, appropriate legal action may be taken and this may result in seeking possession of any leasehold tenancy granted.

I authorise any third party (e.g. landlords, lenders, consultants etc) to disclose any information that may be relevant to this application. I also authorise DWP, HMRC and local authorities to share information about any benefits or tax credits that I may be in receipt of with Worthing Homes. I agree that Worthing Homes may complete a credit check as part of this application.

**FULL NAME:**

**SIGNED:**

**DATE:**

WITNESSED BY:

FULL NAME:

SIGNED:

DATE:

## Application to add a person to your lease

### What are the costs?

Our administration fee covers the work involved in reviewing the application and for the affordability assessment, which is £72 incl. VAT. This fee is payable upon application.

If the application is approved, there will be additional administration fees for approving a notice of transfer/assignment (£60 incl. VAT) and receipting a notice of mortgage/charge (£60 incl. VAT), these additional charges will be payable if we approve the application.

Payment can be made by BACS, by making payment to:

**Sort Code** – 30-99-93

**A/c No** – 04002656

**A/c Name** – Worthing Homes Income Account

**On the payment you will need to quote address and service code.**

If payment is being made to our bank account, please email the Leasehold Services Team as soon as the payment has been made to [leaseholdservices@worthing-homes.org.uk](mailto:leaseholdservices@worthing-homes.org.uk).

The fee can also be paid by cheque, by sending to Worthing Homes, Davison House, North Street, Worthing, BN11 1ER, along with your application and supporting documents. Or payment can be made by telephone to your Leasehold Services Team on 01903 703 130.

### Submitting your documents and application

Please send by post to Leasehold Services at Worthing Homes, Davison House, North Street, Worthing, BN11 1ER.

### Processing your application

Upon receipt of your application, payment and supporting documents, your application will be reviewed. Worthing Homes will need to firstly check that the applicant meets the criteria for Shared Ownership.

If we are satisfied upon initial checks that the shared ownership criteria has been met, we will ask both the applicant and shared owner to attend the office for an affordability assessment before a decision is reached.

### **Application to add a person to your lease**

If we approve the application you can then instruct your solicitor and mortgage lender. A solicitor will need to complete the necessary work, to legally change the ownership of the property and you will have legal costs to pay. Your mortgage lender may also charge a fee for making changes to your mortgage.