



Shared Ownership – Important Information for Applicants

Please read this carefully. This information will help you understand how the Shared Ownership scheme works and what is involved in the application process. It will also explain what documents you need to provide and who to contact with any questions.

About this Information

We want to make sure that everyone applying for Shared Ownership receives clear and consistent information. This document contains important information you should be aware of before starting your **affordability assessment**.

This information applies to all Shared Ownership homes, including:

- [Standard Shared Ownership](#)
- [New Model Shared Ownership](#)

Your Key Information Document (KID)

Please read the **Key Information Document (KID)** carefully as it contains essential details about the home you are interested in.

Our Application and Assessment Process

Below is a summary of the steps involved in applying for Shared Ownership:

1. Complete Your Application Form

Fill out our [short application form](#). Please tell us:

- The **development** you're interested in.
- Your preferred **plot number** (if you have one).

Important: We can only process applications for specific homes within an emh development. Homes are offered on a first-come, first-served basis (except for military personnel), so apply quickly!

:2. Get Your Finances in Order

Everyone needs a free affordability and eligibility assessment to reserve a home, whether you're buying with a mortgage or cash. Our trusted Specialist Advisors are experts in shared ownership. They'll assess your finances to see what share of a home you can buy.

Contact one of them directly to get started:

- **Metro Finance**
 - T: 0114 2701444
 - E: support@metrofinance.co.uk
 - Web: [metrofinance.co.uk](https://www.metrofinance.co.uk)

- **Jamie Hastie - Hawthorne Mortgages**
 - T: 0115 9638965 | M: 0794 1041150
 - E: jamie@hawthornemortgages.co.uk
 - Web: <https://www.hawthornemortgages.com/>

3. Submit Your Documents

For ease, we have listed the minimum documents you will be required to submit to your Specialist Advisor. If you're using Metro Finance, you can upload them digitally through their online portal.

Minimum Documents Required

You will need to provide some documents to support your application. The exact documents may vary depending on your circumstances, but as a minimum you will usually need to provide:

- **Proof of ID** (passport or driving licence)
- **Proof of current address** (utility bill or bank statement). This must be dated within the last 3 months.
- Additional **proof of residency** for Non-UK and EEA Nationals
- **Latest Credit Report**

If you are employed:

- Last three months' payslips
- P60
- Copy of contract if you are starting a new position.

If you are self-employed:

- Latest 2 years SA302's with corresponding Tax Year overview, or
- Latest 2 years tax calculations with corresponding Tax Year overview or
- Latest 2 years trading accounts.
- If self-employed for less than 2 years, please provide the above for the years that you have been trading.

To help assess your income and affordability:

- 3 months' consecutive bank statements for all your accounts to evidence salary credits and financial commitments

To prove your source of deposit:

- Personal Savings (6 months bank statements are required)
- Gifted deposit Letter including Gifted deposit ID, their proof of savings (6mths statements) and Gifted deposit proof of transfer. If you are unsure what to provide, your panel advisor will guide you.

Please Note:

- Failure to supply this information to your advisor will delay your reservation and/or the submission and processing of your mortgage application.
 - Customers' affordability assessment does not constitute mortgage advice or guarantee the availability of a mortgage.
 - All applicants must undergo a free affordability assessment with one of our panel mortgage advisers before proceeding with a reservation. This assessment ensures applicants meet the financial criteria for Shared Ownership and complies with Homes England's Capital Funding Guide.
 - Applicants are not required to apply for their mortgage through a panel adviser. If you choose to use a non-panel mortgage adviser, they must complete the Non-Panel Adviser Affordability Outcome Form.
 - Your home may be repossessed if you do not keep up your repayments on your mortgage.
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4. Get Approved

Once your documents are submitted and affordability is confirmed, your Specialist Advisor will let us know you're "ready to proceed."

5. View Your Home

After we hear from your Specialist Advisor, we'll offer you a property (subject to availability). You can view homes that are fully built.

6. Full Reservation

When we receive your reservation fee, we'll arrange a meeting to go through the reservation documents. Once signed, your new home will be officially reserved!

Please note:

- We operate a two-stage assessment process.
- If you are referred for a mortgage affordability assessment, this is not mortgage advice and does not guarantee you can get a mortgage.

Important Policies

The following policies may apply to your application:

- **First-come-first-served policy**
- **Minimum surplus income policy**
- **Minimum deposit policy**
- **Adverse credit policy**

You can find full details of our policies on the above on our website here: [Shared Ownership New Homes Policy](#)

If You Do Not Meet the Requirements

- If you are not eligible for Shared Ownership, or you are unable to meet the requirements of the affordability assessment or our policies, your application may not be accepted.
- If you wish to purchase a different share than the share determined as affordable by your assessment, you must provide a clear and justifiable reason. We may either offer a different share or decline your application.

Who Does What in the Application Process

Application Stage	Responsible Party	Contact For Queries
Applicant eligibility and prioritisation	Shared Ownership Provider	Emh Sales and Marketing Team Tel: 0300 123 0918 Email: sales@emh.co.uk
Financial affordability assessment	Mortgage Broker / Advisor (acting on behalf of Provider)	<p>Our panel Mortgage Advisors are:</p> <p>Metro Finance T: 0114 2701444 E: support@metrofinance.co.uk Web: metrofinance.co.uk</p> <p>Jamie Hastie - Hawthorne Mortgages T: 0115 9638965 M: 0794 1041150 E: jamie@hawthornemortgages.co.uk Web: https://www.hawthornemortgages.com/</p>
Application decision and share level	Shared Ownership Provider	Emh Sales and Marketing Team Tel: 0300 123 0918 Email: sales@emh.co.uk
Application of provider policies	Shared Ownership Provider	Emh Sales and Marketing Team Tel: 0300 123 0918 Email: sales@emh.co.uk
Mortgage advice (if requested)	Mortgage Broker / Advisor (regulated by FCA)	<p>Our panel Mortgage Advisors are:</p> <p>Metro Finance T: 0114 2701444 E: support@metrofinance.co.uk Web: metrofinance.co.uk</p> <p>Jamie Hastie - Hawthorne Mortgages T: 0115 9638965 M: 0794 1041150 E: jamie@hawthornemortgages.co.uk Web: https://www.hawthornemortgages.com/</p>

Complaints about application or decision	Shared Ownership Provider	Emh Sales and Marketing Team Tel: 0300 123 0918 Email: sales@emh.co.uk
Complaints about mortgage advice	Mortgage Broker's own complaints procedure	<p>Our panel Mortgage Advisors are:</p> <p>Metro Finance T: 0114 2701444 E: support@metrofinance.co.uk Web: metrofinance.co.uk</p> <p>Jamie Hastie - Hawthorne Mortgages T: 0115 9638965 M: 0794 1041150 E: jamie@hawthornemortgages.co.uk Web: https://www.hawthornemortgages.com/</p>

Accessibility

If you require this information in a different format (for example, large print, braille, or another language), please let us know and we will do our best to assist.

This document is provided in accordance with Homes England guidance and will be updated periodically to ensure it remains current.

Ready to Apply?

You can find a detailed, step-by-step guide within this email or simply visit our website to [apply online](#).

If you have any questions, need further information, or would like to discuss things further, please don't hesitate to contact our friendly sales team! We're here to help you every step of the way.

Kind regards

The Emh sales team

Contact Us: T: 0300 123 0918 W: <https://sales.emh.co.uk>

Memorial House, Whitwick Business Park, Stenson Road, Coalville, Leicestershire LE67 4JP

