

Viola
HOMES



A STEP-BY-STEP GUIDE

Your shared ownership application

Step 1: Register your interest

Start by registering your interest in your chosen development with Viola Homes. This lets us know you're keen to apply.

Step 2: Receive your application pack

We will email you an application pack with all the details you need. Please read everything carefully before moving forward. If you don't have the email, check your junk or spam folder.

Step 3: Complete your application

Fill out the online application form and checklist included in the email pack. Please see our shared ownership policy which includes our first come first served, minimum surplus income, and adverse credit policies.

Step 4: Eligibility check

You will receive confirmation once we have received your submitted application. We will then review it to ensure you meet the initial criteria. We operate a two-stage assessment process. If you are referred for a mortgage affordability assessment, please note that this is not mortgage advice and does not guarantee mortgage approval. 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 to the share determined as affordable by your assessment, you must provide a clear and justifiable reason. We may offer a different share or decline your application.

Step 5: Financial assessment

Your application will be passed to Michael Bond, an independent financial advisor at Foster Denovo, for an affordability assessment.

Step 6: Submit supporting documents

Michael will contact you and request the following documents:

- **Proof of ID and address**
- **Your last 3 months of recent wage slips**
- **Your last 3 months of recent bank statements**
- **Proof of deposit**
- **Credit reports from Experian & Equifax**

You will be given instructions on how to upload these securely.

Step 7: Mortgage advice

If needed, Michael can provide mortgage illustrations to help you understand your options.



Step 8: Application decision

Based on your financial assessment and our shared ownership policy, we will let you know if your application is successful. If accepted, we will confirm the share percentage you are eligible to purchase.

Step 9: Reserve your home

Once accepted, you can reserve your chosen home by paying a £300 reservation fee to Viola Homes.

Step 10: Finalise your reservation

You will sign the reservation form and confirm your solicitor's details. This officially secures your home.

Step 11: Stay updated

We will keep you informed with regular updates on the build progress so you know exactly what's happening.

Who does what in the application process

Application stage	Responsible party	Contact
Applicant eligibility and prioritisation	Viola Homes	sales@violahomes.co.uk 0345 060 5555
Financial affordability assessment	Foster Denovo	michael.bond@fosterdenovo.com 0739 419 7223
Application decision and share level	Viola Homes	sales@violahomes.co.uk 0345 060 5555
Application of provider policies	Viola Homes	sales@violahomes.co.uk 0345 060 5555
Mortgage advice (if requested)	Foster Denovo	michael.bond@fosterdenovo.com 0739 419 7223
Complaints about application or decision	Viola Homes	sales@violahomes.co.uk 0345 060 5555
Complaints about mortgage advice	Foster Denovo	michael.bond@fosterdenovo.com 0739 419 7223



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