



## SHARED OWNERSHIP SALES ELIGIBILITY CRITERIA

Golding Homes, in conjunction with the designated Sales Agent, and a Specialist Mortgage Advisor, will assess each application in accordance with the following eligibility policy principles.

- a. Applicant(s) must have an annual household income of less than the Government prescribed limits – currently £80,000
- b. Existing home owners are required to have already sold their property or they must sell their property at the same time as buying through Shared Ownership. It is our policy that your home must be under offer before an application can be accepted.
- c. Applicants will meet the affordability criteria and be able to sustain home ownership as determined by a Specialist Mortgage Advisor in line with our Adverse Credit Policy, Monthly Minimum Surplus Income Policy and our Minimum Deposit Policy.

If you'd like this information supplied in another format or translated, please let us know via [communications@goldinghomes.org.uk](mailto:communications@goldinghomes.org.uk).