Beat The Property Agent

# Shared Ownership Seller Property Information Questionnaire

## Know What You're Buying. Understand What You Own.

Buying a shared ownership property is different from buying a property outright.

With shared ownership, you usually purchase a percentage of the property and pay rent to a housing association, registered provider or other landlord on the share you do not own. There may also be service charges, management charges and other ongoing costs.

The lease may contain rules affecting how the property can be used, sold or altered, while the provider may have requirements that an incoming buyer must meet.

The BTPA Blueprint™ is designed to bring this information forward.

Instead of waiting until conveyancing is underway to discover important information about ownership percentages, rent, service charges, staircasing, eligibility or resale restrictions, BTPA encourages sellers to gather it before marketing and buyers to understand it before committing to the purchase.

This questionnaire does not replace the lease, management information, provider requirements, conveyancing process, affordability assessment, mortgage advice or independent legal advice.

## PART 1 — PROPERTY & OWNERSHIP

### 1. What Is Being Sold?

1.1 Property address

Address line 1: _____

Address line 2: _____

Town/City: _____

County: _____

Postcode: _____

1.2 Property type

- ☐ Flat/apartment
- ☐ House
- ☐ Maisonette
- ☐ Bungalow
- ☐ Other: _____

1.3 Is the property currently held under a shared ownership arrangement?

- ☐ Yes
- ☐ No
- ☐ Unknown

1.4 Percentage currently owned by the seller:

%

1.5 Percentage currently owned by the housing association/provider/landlord:

%

1.6 What percentage of the property is being offered for sale?

%

1.7 Full market value, if currently known: (£)

1.8 Value of the share being sold: (£)

1.9 Has the property been valued specifically for the shared ownership resale?

- ☐ Yes
- ☐ No
- ☐ In progress

If yes:

Valuer:

Date:

Valuation: (£)

Expiry date of valuation, if applicable:

## PART 2 — THE SHARED OWNERSHIP PROVIDER

### 2. Who Owns the Remaining Share?

2.1 Name of housing association, registered provider or landlord:

2.2 Contact details:

2.3 Is there a separate managing agent?

- ☐ Yes
- ☐ No
- ☐ Unknown

If yes:

Managing agent:

Contact details:

2.4 Has the provider been informed that the seller intends to sell?

- ☐ Yes
- ☐ No
- ☐ Not yet

2.5 Has the provider supplied its current resale requirements?

- [ ] Yes
- [ ] No
- [ ] Requested
- [ ] Unknown

BTPA Buyer Check

The provider can play an important role in a shared ownership transaction. Buyers should understand who the provider is and what requirements they impose before proceeding.

## PART 3 — THE LEASE

### 3. Understand the Legal Arrangement

3.1 Original length of lease:

_____

years

3.2 Lease commencement date:

_____

3.3 Lease expiry date:

_____

3.4 Approximate lease remaining:

_____

years

3.5 Is a copy of the lease available?

- [ ] Yes — uploaded
- [ ] Yes — to follow
- [ ] No
- [ ] Unknown

3.6 Has the lease been extended, varied or amended?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details and supporting documents.

3.7 Are there any known restrictions or conditions within the lease that could materially affect an incoming buyer?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details:

## PART 4 — RENT ON THE UNOWNED SHARE

### 4. What Does the Remaining Share Cost?

4.1 Is rent payable on the share not owned by the seller?

- [ ] Yes
- [ ] No
- [ ] Unknown

4.2 Current rent: (£)

per month

£_____ per year

4.3 What percentage of the property does this rent relate to?

%

4.4 Is the rent currently paid up to date?

- [ ] Yes
- [ ] No
- [ ] Unknown

4.5 How frequently is the rent reviewed?

4.6 When is the next rent review?

4.7 How is any rent increase calculated?

4.8 Are there currently any rent arrears?

- [ ] Yes
- [ ] No

If yes:

Amount outstanding: (£)

BTPA Buyer Check

Do not look only at the purchase price of the share.

The rent payable on the remaining share forms part of the ongoing cost of owning the property and may change over time.

## PART 5 — SERVICE CHARGES & OTHER COSTS

### 5. What Does the Property Cost to Own?

5.1 Current annual service charge: (£)

5.2 What does the service charge cover?

- [ ] Buildings insurance
- [ ] Communal maintenance
- [ ] Cleaning
- [ ] Landscaping
- [ ] Communal electricity
- [ ] Lift maintenance
- [ ] Repairs
- [ ] Management fees
- [ ] Fire/building safety
- [ ] Estate maintenance
- [ ] Other: _____

5.3 Are there any additional management or administration charges?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes: (£)

per year

Details:

5.4 Are any estate charges payable?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes: (£)

per year

5.5 Are all charges currently paid up to date?

- [ ] Yes
- [ ] No
- [ ] Unknown

5.6 Are any balancing charges, deficits or additional payments currently due?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes: (£)

Details:

5.7 Have the service charges increased significantly during the seller's ownership?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

## PART 6 — STAIRCASING

### 6. Can the Buyer Purchase More of the Property Later?

6.1 Does the lease permit staircasing?

- [ ] Yes
- [ ] No
- [ ] Unknown

6.2 What is the maximum ownership percentage permitted?

%

6.3 Can the property be staircased to 100% ownership?

- [ ] Yes
- [ ] No
- [ ] Unknown

6.4 Are there minimum increments for staircasing?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes:

Minimum additional share:

%

6.5 Are there restrictions or special conditions affecting staircasing?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

6.6 Has the seller previously staircased?

- [ ] Yes
- [ ] No

If yes:

Original share purchased:

%

Current share:

%

Date(s) of staircasing:

6.7 Are documents relating to previous staircasing available?

- [ ] Yes — uploaded
- [ ] To follow
- [ ] No
- [ ] Not applicable

BTPA Buyer Check

Do not assume that every shared ownership property can automatically be staircased to 100%.

Ask your conveyancer and provider to confirm exactly what the lease permits.

## PART 7 — RESALE & NOMINATION REQUIREMENTS

### 7. How Can the Property Be Sold?

7.1 Does the provider have the right to market or nominate a buyer before the property can be offered on the open market?

- [ ] Yes
- [ ] No
- [ ] Unknown

7.2 Is there a nomination period?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes:

Length of nomination period:

weeks

7.3 Has the nomination period started?

- [ ] Yes
- [ ] No
- [ ] Not applicable

Start date:

Expiry date:

7.4 Can the property currently be marketed on the open market?

- [ ] Yes
- [ ] No
- [ ] Subject to provider approval
- [ ] Unknown

7.5 Does the provider specify how the property must be marketed or sold?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

7.6 Are there restrictions on the price at which the share may be marketed or sold?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

## PART 8 — BUYER ELIGIBILITY

### 8. Who Can Buy the Property?

To the seller's knowledge:

8.1 Does an incoming buyer need to meet eligibility criteria?

- [ ] Yes
- [ ] No
- [ ] Unknown

8.2 Is there a maximum household income requirement?

- [ ] Yes
- [ ] No
- [ ] Unknown

If known: (£)

8.3 Is an affordability assessment required by the provider?

- [ ] Yes
- [ ] No
- [ ] Unknown

8.4 Does the buyer require approval from the provider before proceeding?

- [ ] Yes
- [ ] No
- [ ] Unknown

8.5 Are there local connection requirements?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

8.6 Are there any age, occupation or other eligibility restrictions?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

BTPA Buyer Check

Being able to afford the share does not necessarily mean you will automatically qualify to purchase it.

Confirm eligibility and affordability requirements with the provider and appropriate financial professionals before committing significant costs.

## PART 9 — MORTGAGE & AFFORDABILITY

### 9. Buyer Financial Readiness

9.1 Is the buyer intending to purchase using a mortgage?

- [ ] Yes
- [ ] No
- [ ] Not yet known

9.2 Has the buyer spoken to a mortgage adviser or broker familiar with shared ownership?

- [ ] Yes
- [ ] No

9.3 Has an Agreement/Decision in Principle been obtained?

- [ ] Yes
- [ ] No
- [ ] In progress

9.4 Has affordability been assessed taking into account:

- [ ] Mortgage payment
- [ ] Rent on unowned share
- [ ] Service charge
- [ ] Estate/management charges
- [ ] Council Tax
- [ ] Other compulsory property costs

9.5 Has the buyer been informed that mortgage lenders may have their own requirements concerning shared ownership properties?

- [ ] Yes
- [ ] No

## PART 10 — RESTRICTIONS

### 10. What Can You Do With the Property?

To the seller's knowledge, does the lease/provider restrict or require consent for:

Pets

- [ ] Allowed
- [ ] Consent required
- [ ] Prohibited
- [ ] Unknown

Subletting

- [ ] Allowed
- [ ] Consent required
- [ ] Prohibited
- [ ] Unknown

Short-term/Holiday Letting

- [ ] Allowed
- [ ] Consent required
- [ ] Prohibited
- [ ] Unknown

Running a Business From Home

- [ ] Allowed
- [ ] Restricted
- [ ] Prohibited
- [ ] Unknown

Internal Alterations

- [ ] Allowed
- [ ] Consent required
- [ ] Restricted
- [ ] Unknown

Structural Alterations

- [ ] Allowed
- [ ] Consent required
- [ ] Prohibited
- [ ] Unknown

Replacement Windows/Doors

- [ ] Allowed
- [ ] Consent required
- [ ] Restricted
- [ ] Unknown

Flooring

Restrictions: Yes / No / Unknown

Parking

Restrictions: Yes / No / Unknown

Other restrictions

## PART 11 — ALTERATIONS & CONSENTS

### 11. Has the Property Been Changed?

11.1 Have alterations or significant improvements been made during the seller's ownership?

- ☐ Yes
- ☐ No

If yes, describe:

11.2 Was provider/freeholder consent required?

- ☐ Yes
- ☐ No
- ☐ Unknown

11.3 Was consent obtained?

- ☐ Yes
- ☐ No
- ☐ Not applicable
- ☐ Unknown

11.4 Are written consents/licences available?

- ☐ Yes — uploaded
- ☐ To follow
- ☐ No
- ☐ Not applicable

11.5 Were planning permission or Building Regulations approvals required?

- ☐ Yes
- ☐ No
- ☐ Unknown

If yes, are the relevant documents available?

- ☐ Yes
- ☐ No
- ☐ Partially

## PART 12 — MAJOR WORKS & FUTURE COSTS

### 12. Could a Large Bill Be Coming?

12.1 Are any major works currently underway?

- [ ] Yes
- [ ] No
- [ ] Unknown

12.2 Are any major works planned, proposed, discussed or anticipated?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes:

Description: _____

Estimated timing: _____

Estimated contribution for this property: (£) _____

12.3 Have any Section 20 notices or consultation documents been received?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide copies.

12.4 Is there a reserve or sinking fund?

- [ ] Yes
- [ ] No
- [ ] Unknown

12.5 Are there any other known future costs that could become payable by the incoming owner?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

## PART 13 — BUILDING SAFETY

### 13. Building & Fire Safety

Where applicable:

13.1 Does the building have an external wall system/cladding?

- [ ] Yes
- [ ] No
- [ ] Unknown
- [ ] Not applicable

13.2 Is an EWS1 form available where required?

- [ ] Yes
- [ ] No
- [ ] Unknown
- [ ] Not applicable

13.3 Have any building or fire safety defects been identified?

- [ ] Yes
- [ ] No
- [ ] Unknown

13.4 Are remediation works underway or planned?

- [ ] Yes
- [ ] No
- [ ] Unknown
- [ ] Not applicable

13.5 Could the incoming owner become responsible for any remediation or building safety costs?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

## PART 14 — DISPUTES, BREACHES & ARREARS

### 14. Anything a Buyer Should Know?

14.1 Has there been a dispute with the housing association/provider/freeholder?

- [ ] Yes
- [ ] No

14.2 Has there been a dispute with the managing agent?

- [ ] Yes
- [ ] No

14.3 Has the seller received notice of any alleged breach of the lease or shared ownership agreement?

- [ ] Yes
- [ ] No

14.4 Are any breaches currently unresolved?

- [ ] Yes
- [ ] No
- [ ] Unknown

14.5 Are there outstanding disputes concerning rent, service charges or other charges?

- [ ] Yes
- [ ] No

14.6 Are there any outstanding arrears?

- [ ] Yes
- [ ] No

If yes:

Amount: (£)

Details:

## PART 15 — FEES ON SALE

### 15. What Will the Resale Process Cost?

15.1 Does the provider charge a resale/marketing fee?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes: (£)

or _____ %

15.2 Is a valuation fee payable?

- [ ] Yes
- [ ] No
- [ ] Unknown

Amount: (£)

15.3 Are administration/legal/document fees payable to the provider?

- [ ] Yes
- [ ] No
- [ ] Unknown

Amount: (£)

15.4 Are any other compulsory resale fees known?

- [ ] Yes
- [ ] No
- [ ] Unknown

If yes, provide details.

## PART 16 — TRUE COST OF OWNERSHIP

### 16. Make the Monthly Cost Visible

Share being purchased:

%

Purchase price of share: (£)

Estimated/full market value: (£)

Rent on remaining share: (£)

per month

Service charge: (£)

per month

Estate/management charge: (£)

per month

Separate buildings insurance contribution: (£)

per month

Other compulsory charge: (£)

per month

#### Regular Property Charges Before Mortgage

£_____ per month

This figure excludes mortgage payments, Council Tax, utilities, contents insurance and unexpected expenditure unless specifically stated.

Known additional/future costs:

Major works currently identified: (£)

Other known one-off costs: (£)

## PART 17 — DOCUMENT READINESS

### 17. Shared Ownership Seller Document Checklist

- [ ] Copy of shared ownership lease
- [ ] Lease variations/deeds of variation
- [ ] Title register
- [ ] Title plan
- [ ] Provider/housing association details
- [ ] Provider resale information
- [ ] Current provider resale requirements
- [ ] Current valuation
- [ ] Previous staircasing documentation
- [ ] Current rent statement/demand
- [ ] Current service charge statement/demand
- [ ] Previous service charge accounts
- [ ] Current service charge budget
- [ ] Reserve/sinking fund information
- [ ] Buildings insurance information
- [ ] Major works information
- [ ] Section 20 notices
- [ ] Building/fire safety information
- [ ] EWS1, where applicable
- [ ] Alteration licences/consents
- [ ] Planning/Building Regulations documents
- [ ] Parking documentation
- [ ] Relevant guarantees/warranties
- [ ] Notices affecting the property
- [ ] Other relevant shared ownership documentation

## PART 18 — BTPA SHARED OWNERSHIP SNAPSHOT™

### Shared Ownership at a Glance

Full market value: (£)

Share being sold:

%

Price of share: (£)

Remaining provider share:

%

Rent on remaining share: (£)

per month

Service charge: (£)

per month/year

Other compulsory charges: (£)

Lease remaining:

years

Housing association/provider:

Staircasing permitted: Yes / No / Unknown

Maximum ownership:

%

Can staircase to 100%: Yes / No / Unknown

Provider nomination period:

weeks / None / Unknown

Buyer eligibility criteria: Yes / No / Unknown

Known major works: Yes / No / Unknown

Known future contribution: (£)

Lease restrictions identified: Yes / No

Building safety information: Available / Pending / N/A

Lease uploaded: Yes / Pending

Provider information: Available / Pending

## PART 19 — BUYER UNDERSTANDING

### Before Proceeding

The buyer should be encouraged to confirm:

- [ ] I understand exactly what percentage of the property I am purchasing.
- [ ] I understand that I will not initially own 100% of the property unless otherwise stated.
- [ ] I understand the rent payable on the share I do not own.
- [ ] I understand how and when that rent may change.
- [ ] I understand the current service charge and other compulsory charges.
- [ ] I understand the approximate regular monthly property costs in addition to my mortgage.
- [ ] I understand the remaining lease length.
- [ ] I understand whether I can purchase additional shares through staircasing.
- [ ] I understand whether ownership can ultimately reach 100%.
- [ ] I understand the provider's eligibility and affordability requirements.
- [ ] I understand any restrictions affecting the use of the property.
- [ ] I have been informed of known or proposed major works.
- [ ] I understand that service charges, rent and other costs may change.
- [ ] I understand that there may be provider requirements when I eventually sell the property.
- [ ] I understand that the information supplied by the seller/BTPA does not replace legal or financial advice.
- [ ] I will ask my conveyancer to explain the lease, title, staircasing provisions, resale provisions and financial obligations before I become legally committed.
- [ ] I will obtain appropriate mortgage/financial advice regarding affordability and the shared ownership arrangement.

## PART 20 — SELLER DECLARATION

I confirm that the information provided within this questionnaire is accurate to the best of my knowledge.

I understand that:

- [ ] information should not knowingly be omitted where it could affect a buyer's decision;
- [ ] supporting documents should be provided wherever available;
- [ ] information supplied by the provider, managing agent or other third parties may require independent verification;
- [ ] this questionnaire does not replace formal conveyancing documentation, mortgage advice, affordability assessment or legal advice;
- [ ] if any information changes before completion, I should update it promptly.

Seller name: _____

Signature: _____

Date: _____

## THE BTPA BLUEPRINT™ PRINCIPLE

### Don't Discover It Halfway Through the Transaction.

Your percentage ownership.

The rent on the remaining share.

Service charges.

Staircasing.

Buyer eligibility.

Resale restrictions.

Provider requirements.

Major works.

Future liabilities.

These shouldn't emerge as surprises weeks or months after a buyer has made an offer.

Prepare it. Disclose it. Understand it. Then proceed.

Your Property. Your Rules. Your Way.

## Important Information

The BTPA Blueprint™ Shared Ownership Property Information & Buyer Readiness Questionnaire is designed to support early property preparation, disclosure and consumer understanding.

It is not a legal report on title, legal advice, financial advice, mortgage advice, affordability assessment, valuation, building survey or substitute for the conveyancing process.

Information supplied by sellers, housing associations, registered providers, freeholders, managing agents or other third parties should be independently verified where appropriate.

Buyers should instruct a qualified conveyancer to review the lease, title, shared ownership provisions, staircasing arrangements, resale requirements and all financial obligations before becoming legally committed to the purchase.

Buyers should also obtain appropriate independent mortgage and financial advice regarding their eligibility and affordability.