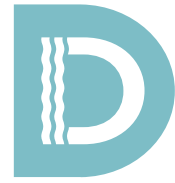


Internal use only:

Housing List	
Housing Points	
Date on List	
Bedrooms	

Ref No:



**Donside**  
life is good.

# *New Supply Shared Equity Scheme Application Form*

Donside, Aberdeen

Low-cost Initiative for First-Time Buyers

# LIFT

Applications (along with all enclosures)  
must be returned by **Friday 4 November 2011.**

**Please note** we will not accept applications  
received after this date.

## *Application form for prospective Shared Equity Scheme*

*(New Supply) (DONSIDE)*

All questions should be answered in full, as incomplete applications will delay the assessment process. Incomplete applications will not be considered. Partners will not be responsible for any error or omissions in your application.

All required enclosures must be included in your application.

**Please tick the box or boxes to indicate which type of property you are applying for:**

*You can apply for more than one type of property*

**2 bed flat ground floor**

**2 bed flat first floor**

**2 bed terraced house**

**2 bed semi-detached house**

**3 bed terraced house**

**4 bed terraced house**

**4 bed semi-detached house**

*Please read the guidance notes for applicants before completing the application form.*

## Part one – About the application

1. How many people are applying to the New Supply Shared Equity scheme (applicants are all those who wish to be named as the owner of the property)?

2. Please give details of all applicants:

First Applicant:	Second Applicant:
Name:	Name:
Current address:	Current address:
Postcode (in full):	Postcode (in full):
Telephone number: Home: Work: Mobile:	Telephone number: Home: Work: Mobile:
Email address:	Email address:
Date of birth:	Date of birth:
Relationship to other applicant:	Relationship to other applicant:

*(If there are more than two applicants please use the space at the end of the form to tell us about the other people applying.)*

## Part two - Enclosures

1. Written evidence of your current accommodation status.
2. In case of current home owners, evidence supporting your need to move.
3. Written evidence of mortgage quotes which you have received from three different qualifying lenders.
4. Written evidence that you are currently on either a Council waiting list or a Housing Association waiting list and confirmation of the points awarded.

## Part three – About you

### First applicant

1. Are you a first time buyer? **YES / NO**

2. Are you currently employed or in receipt of an employment offer in the area where the property is located?

**YES / NO**

If yes, please tell us about your employment:

Employer's address:

Type of employment:

3. Are you currently self-employed? **YES / NO**

If yes, please tell us about the kind of business you operate:

Employer's address:

Type of employment:

Occupation:

4. Do you have any local connection in the area in which you wish to live, for example, family or relatives?

**YES / NO**

If yes, please give us more information:

5. How long have you lived in this area? (if relevant)

6. If you wish to move into the area where the property is located please tell us why this is.

7. Is this application in respect of your intended primary and only residence? **YES / NO**

8. Have you left the Armed Forces in the last year? **YES / NO**

9. Are you a United Kingdom National? **YES / NO**

**If no, please provide written evidence that you have a right to permanent residency in the United Kingdom.**

10. Are you in receipt of any other grant payments from our grant provider or any other agency? **YES / NO**

If yes, please state:

## Second applicant

11. Are you a first time buyer? **YES / NO**

12. Are you currently employed or in receipt of an employment offer in the area where the property is located?

Employer's address:

Type of employment:

13. Are you currently self-employed? **YES / NO**  
If yes, please tell us about the kind of business you operate:

Employer's address:
Type of employment:
Occupation:

14. Do you have any local connection in the area in which you wish to live, for example, family or relatives? **YES / NO**

If yes, please give us more information:

--

15. How long have you lived in this area? (if relevant)

--

16. If you wish to move into the area where the property is located please tell us why this is.

--

17. Is this application in respect of your intended primary and only residence? **YES / NO**

18. Have you left the Armed Forces in the last year? **YES / NO**

19. Are you a United Kingdom National? **YES / NO**

**If no, please provide written evidence that you have a right to permanent residency in the United Kingdom.**

**20.** Are you in receipt of any other grant payments from our grant provider or any other agency? **YES / NO**

If yes, please state:

*(If there are more than two applicants please use the space at the end of the form to tell us about the other people applying.)*

### *Part four – Details of those who will be living with you*

**1.** Please tell us about the other people who will live in the property:

Surname	First name(s)	Date of birth	Relationship to applicant(s)	Occupation (if applicable)

## Part five – Current accommodation

Do all applicants currently live in the same accommodation? **YES / NO**

If Yes, only complete Questions 1 to 7 in this section. If no, the second applicant must complete Questions 8 to 14.

You must provide written evidence of the accommodation status of **all** applicants regardless of whether they currently live in the same accommodation or live separately.

### First applicant

1. How would you describe your current living arrangements?

*Please Tick*

Home owner	
Local authority tenant	
Registered social landlord (normally a housing association or housing co-operative) tenant	
Private rented tenant (unfurnished accommodation)	
Private rented tenant (furnished accommodation)	
Lodger	
Living with parents/relatives	
Tied accommodation (Armed Forces)	
Tied accommodation (non Armed Forces)	
Other (please state):	

2. If you are a tenant, lodger or living in tied accommodation please give the name and address of your landlord:

<p>Name:</p> <p>Address:</p>
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3. Are you on a local authority or registered social landlord waiting list? If so, which?

Name of local authority/ registered social landlord	Waiting List Reference Number	Length of time on waiting list?

3a. How many points do you have?

4. Please describe the type of accommodation you live in:

*Please Tick*

House	
Flat	
Caravan	
Hostel	
Shared accommodation	
Other (please state):	

5. How long have you lived in this accommodation?

6. How many rooms are there in your present accommodation (excluding the kitchen, bathroom and any hall areas)?

7. Please explain why you want to move from the house you currently live in:

*Please include Enclosure One – Evidence of accommodation status.*

*Please include Enclosure Two – Written support stating why you have to move from the house you own.*

## Second applicant

8. How would you describe your current living arrangements?

*Please Tick*

Home owner	
Local authority tenant	
Registered social landlord (normally a housing association or housing co-operative) tenant	
Private rented tenant (unfurnished accommodation)	
Private rented tenant (furnished accommodation)	
Lodger	
Living with parents/relatives	
Tied accommodation (Armed Forces)	
Tied accommodation (non Armed Forces)	
Other (please state):	

9. If you are a tenant, lodger or living in tied accommodation please give the name and address of your landlord:

Name: Address:
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10. Are you on a local authority or registered social landlord waiting list? If so, which?

House	
Flat	
Caravan	
Hostel	
Shared accommodation	
Other (please state):	

10a. How many points do you have?

**11.** Please describe the type of accommodation you live in:

Name of local authority/ registered social landlord	Waiting List Reference Number	Length of time on waiting list?

**12.** How long have you lived in this accommodation?

**13.** How many rooms are there in your present accommodation (excluding the kitchen, bathroom and any hall areas)?

**14.** Please explain why you want to move from the house you currently live in:

*Please include Enclosure One – Evidence of accommodation status.*

*Please include Enclosure Two – Written support stating why you have to move from the house you own.*

## *Part six – People with particular housing needs*

1. Do you or any member of your household have a disability or learning difficulty we should take into account? **YES / NO**

**If no, please go to Part seven.**

2. Does this affect the type / size / design of property that you can live in? **YES / NO**

If yes, please give us more information, for example, need full wheelchair access internally; need all electric power:

3. Does this affect the location where you are able to purchase a house? **YES / NO**

If yes, please give us more information, for example, need to be close to family/carer(s); need to be close to facilities – transport, schools:

4. If you currently own your own home, do you have written support from a professional (such as a doctor or occupational therapist) stating that your current property is not suitable for your needs?

**YES / NO**

5. Who is providing this written support?

## Part seven – Income assessment

### 1. Gross earning (per annum):

First applicant	£
Second applicant	£
<i>Other applicants</i>	£
Total earnings	£

### 2. Please specify any other income per annum:

Sickness benefit	£
Unemployment benefit	£
Bank interest	£
Superannuation or pension from previous employment	£
Working families tax credit	£
Widow's pension	£
Shareholder's profits	£
Other (please specify):	£
	£
	£

### 3. Please specify total personal contributions held:

First applicant	£
Second applicant	£
<i>Other applicants</i>	£
Total earnings	£

### 4. Do any members of the household currently own their home? **YES / NO**

If yes, how much equity do they expect to release from the sale of the property (that is the difference between the expected sale price and any loans secured over the property)?

£

### 5. Have any members of the household previously owned a home? **YES / NO**

If yes, what profit did they make from the sale of the property?

£

**6. Which lenders have you contacted regarding a mortgage for a New Supply Shared Equity property?**

*Please note that you are normally required to provide quotes from three different lenders. Where this is not possible, there should be clear justification of the reasons (see Question 8). The quotes must be from a qualifying lender such as a bank, building society or insurance company. Other lenders may be acceptable but you will need to check first with us whether the lender can provide a mortgage for the New Supply Shared Equity scheme. You may wish to consult an independent financial advisor if you have not done so already.*

*You should be able to obtain quotes that do not involve a credit search. Searches can leave 'footprints' on your credit history which may affect your ability to obtain credit. You should therefore confirm with the lender whether a quote will involve any form of credit search. If a quote does require a credit search the lender should explain to you any potential consequences. The lender should also obtain your consent before carrying out the search.*

**Lender 1**

Name:

Address:

**Lender 2**

Name:

Address:

**Lender 2**

Name:

Address:

**7. What is the maximum value of the mortgage that you have been told you are entitled to?**

£

8. Do you have written confirmation of the mortgage that you are entitled to from three different qualifying lenders?

**YES / NO**

If no, please tell us why you have not been able to obtain three separate quotes:

*Please include Enclosure Three – Written evidence of the mortgage quotes which you have received from lenders.*

## *Part eight – Use of information*

The Scottish Government and the registered social landlord will use the information you provide on this application form (including Sensitive Personal Data as defined in the Data Protection Act 1998) for the purposes of, or in connection with, the processing of your application for the New Supply Shared Equity scheme and/or the operation of the New Supply Shared Equity scheme; any transfer of the Scottish Government's interest in it; and enabling the Scottish Government and its agents, including the registered social landlord and anyone acting on its behalf, to monitor and/otherwise evaluate the scheme.

This may include making checks with credit rating agencies to authenticate and verify your identity and credit status; taking up references and sharing this information with other organisations that handle public funds; and passing information to other partner housing providers (registered social landlords and private developers) and to your own legal advisers. If any of the information changes, you must inform the Scottish Government and the registered social landlord immediately.

The information may also be used for statistical surveys and the Scottish Government and/or their representatives, including the registered social landlord, may contact you in the future to seek your views on the scheme.

The Scottish Government must protect public funds and so may use the information you have provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998, the information may be disclosed for the purposes of crime prevention and detection. Sensitive Personal Data is required under the Equal Opportunities Monitoring statute.

You may request a copy of the information we hold about you. We may charge an administrative charge for each request. You also have the right to request correction of any incorrect information.

**Note:** 'Sensitive Personal Data' is defined in the Data Protection Act 1998 as being information concerning your racial or ethnic origin, political opinions, religious, philosophical or similar beliefs, trade union membership, physical or mental health, sexual life, commission of criminal offences and/or involvement in criminal proceedings.

## *Part nine – Signing the application form*

For joint applications both signatures are required.

I/ We confirm that I/ we would like to be considered for the New Supply Shared Equity scheme and that I/ we have fully considered the requirements of the scheme.

I/ We acknowledge and explicitly give my/ our consent to the Scottish Government and the registered social landlord processing my/ our personal data, including any Sensitive Personal Data as defined in the Data Protection Act 1998 in accordance with Part nine.

I/ We confirm that the information provided in this application form is to the best of my/ our knowledge and belief correct and accurate in all respects.

I/ We understand that the registered social landlord and the Scottish Government reserve the right to withdraw from any agreement with me/ us in the event that the information provided proves to have been false or misleading and that it is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with the application.

**Signatory 1:**            **Print name (including Mr/Mrs/Ms/Miss):**

**Signature 1:**

**Date:**

**Signatory 2:**            **Print name (including Mr/Mrs/Ms/Miss):**

**Signature 2:**

**Date:**

All applicants must sign this form twice – once here and once in the next section. The signature in the next section allows us to request information from the lender that has offered you a mortgage.

We may contact you after we have received the application form to ask you to sign letters giving us permission to contact other organisations mentioned in this form.

*Part ten – Allowing us to request and share information*

I/ We hereby authorise (enter below the name and address of the lenders who you have spoken to about obtaining a mortgage).

<p><b>Lender 1</b> Name: Address:</p>
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<p><b>Lender 2</b> Name: Address:</p>
---

<p><b>Lender 2</b> Name: Address:</p>
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to release any information about my/ our current financial situation which you might need in connection with my/ our application to purchase a home under the New Supply Shared Equity scheme.

**Signatory 1:                    Print name (including Mr/Mrs/Ms/Miss):**

**Signature 1:**

**Date:**

**Signatory 2:                    Print name (including Mr/Mrs/Ms/Miss):**

**Signature 2:**

**Date:**

## Equal opportunities monitoring

Our equal opportunities policy aims to ensure that everyone who applies to us, whatever their race, colour or ethnic origin, will receive equal treatment.

To ensure our policy is working, we would be grateful if you would choose ONE section, then tick one box within that section to indicate your cultural background.

### First applicant

*Please Tick*

White – Scottish	
White – Other British	
White – Irish	
White – Other	
Asia, Asian Scottish or Asian British: Indian	
Asia, Asian Scottish or Asian British: Pakistani	
Asia, Asian Scottish or Asian British: Bangladeshi	
Asia, Asian Scottish or Asian British: Chinese	
Asia, Asian Scottish or Asian British: Other	
Black, Black Scottish or Black British: African	
Black, Black Scottish or Black British: Caribbean	
Black, Black Scottish or Black British: Other	
Mixed	
Other	
Not Known	
Do not want to answer	

## Second applicant

*Please Tick*

White – Scottish	
White – Other British	
White – Irish	
White – Other	
Asia, Asian Scottish or Asian British: Indian	
Asia, Asian Scottish or Asian British: Pakistani	
Asia, Asian Scottish or Asian British: Bangladeshi	
Asia, Asian Scottish or Asian British: Chinese	
Asia, Asian Scottish or Asian British: Other	
Black, Black Scottish or Black British: African	
Black, Black Scottish or Black British: Caribbean	
Black, Black Scottish or Black British: Other	
Mixed	
Other	
Not Known	
Do not want to answer	

## Additional space for extra information

Low-cost Initiative for First-Time Buyers

**LIFT**

*Thank you for  
completing this form.*

Please send it to the following address,  
complete with all enclosures, no later than  
**Friday 9th April 2010**

Grampian Housing Association  
Huntly House  
74 Huntly Street  
Aberdeen  
AB10 1TD

T: (01224) 202900