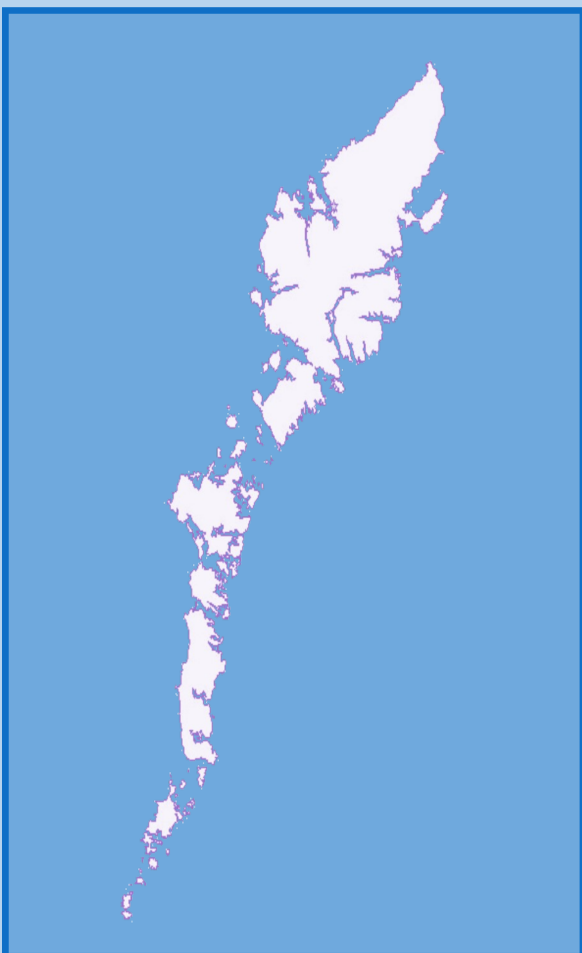




Reference number:

Date received:

Hebridean Housing Partnership New Supply Shared Equity (NSSE) Housing Application Form



Please read the information booklet for people applying for New Supply Shared Equity housing before you fill in this application form.

Please write clearly in BLOCK CAPITALS using ink and put a tick in the appropriate boxes.

When you have filled in the form, please return it to our Stornoway office- see the back of the form for details.

The New Supply Shared Equity Scheme

The New Supply Shared Equity scheme is part of a range of assistance from the Scottish Government under the Low-Cost Initiative for First Time Buyers ('LIFT'). It aims to help people on low to moderate incomes access home ownership and to buy a new build home from either a Local Authority or a Registered Social Landlord.

Part 1

About the Application

Please tell us the address of the property you are interested in, or the name of development, if known:

How many people are applying to the NSSE scheme (applicants are all those who wish to be named as owner of the property)?

If you are applying jointly with another person, please fill in the other person's details too.

Identity

	First Applicant	Second Applicant
Title (Mr, Mrs, Miss, Ms)		
First name or names		
Surname		
Current address	 	
Postcode		
Phone numbers: Home		
Work		
Mobile		
E-mail address		
Preferred method of communication		
Date of birth		
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 other people applying)

Part 2

Enclosures

Please tick (if provided)

Written evidence of your current accommodation status.

☐

In the case of current home owners, evidence supporting your need to move.

☐

Written evidence of a mortgage quote (i.e. at least on Decision in Principle)

☐

Part 3

About You

	First Applicant	Second Applicant
Are you a first time buyer?	Yes ☐ No ☐	Yes ☐ No ☐
Are you currently employed or in receipt of an employment offer in the area where the property is located?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please tell us about your employment.	Employer's address: Type of employment:	Employer's address: Type of employment:
Are you currently self-employed?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please tell us about the kind of business you operate.	Company address: Type of company: Occupation:	Company address: Type of company: Occupation:
Do you have any local connection in the area in which you wish to live, for example, family or relatives?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please give us more information.		
How long have you lived in this area (if relevant)?		
If you wish to move into the area where the property is located please tell us why.		

Part 3

About you (continued)

First Applicant

Second Applicant

Is this application in respect of your intended primary and only residence?

Yes

☐

No

☐

Yes

☐

No

☐

Have you left the Armed Forces in the past two years?

Yes

☐

No

☐

Yes

☐

No

☐

Are you a United Kingdom national?

Yes

☐

No

☐

Yes

☐

No

☐

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

Are you in receipt of any other grant payments from our grant provider or any other agency?

Yes

☐

No

☐

Yes

☐

No

☐

If yes, please state:

Part 4

Details of those who will be living with you

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 5

Current Accommodation

Do all applicants live in the same accommodation?

Yes

☐

No

☐

If Yes, only complete First Applicant column in this section. If no, the second applicant must complete second applicant column in this section.

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.

How would you describe your current living arrangements?

	First Applicant	Second Applicant
Home Owner	☐	☐
Local Authority tenant	☐	☐
Registered Social Landlord (normally a housing association or housing co-operative) tenant	☐	☐
Private rented tenant (furnished accommodation)	☐	☐
Lodger	☐	☐
Living with parents/relatives	☐	☐
Tied accommodation (Armed Forces)	☐	☐
Tied accommodation (non-Armed Forces)	☐	☐
Other (please state):		
If you are a tenants, lodger or living in tied accommodation please give the name and address of your landlord	Name: Address:	Name: Address:

Are you on a local authority or Registered Social Landlord waiting list? If so, which?

First Applicant		Second Applicant	
Name of local authority/ Registered Social Landlord	How long have you been on the waiting list?	Name of local authority/ Registered Social Landlord	How long have you been on the waiting list?

Part 5

Current Accommodation (continued)

	First Applicant	Second Applicant
House		
Flat		
Caravan		
Hostel		
Shared Accommodation		
Other (please state):		
How long have you lived in this accommodation?		
How many rooms are there in your present accommodation? (excluding kitchens, bathroom and any hall areas)		
Please explain why you want to move from the accommodation 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 6

People with Particular Housing Needs

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 7.

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:

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) or facilities (transport, schools):

If you currently own a 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**

Who is providing this written support?

Part 7

Income Assessment

Gross earnings (per annum):

First Applicant	£
Second Applicant	£
Other Applicants	£
Total Earnings	£

Please specify any other income per annum:

First Applicant	£
Second Applicant	£
Other Applicants	£
Total Earnings	£

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 profit	£
Other (please specify):	£

Do any members of your 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)?

£

Have any members of your household previously owned a home?

Yes

☐

No

☐

If yes, how much profit did they make from the sale of this property?

£

Which lenders have you contacted regarding a mortgage for a New Supply Shared Equity (NSSE) property (if applicable)?

Please note that you are normally required to provide quotes from three different lenders. Where this is not possible, clear justification of the reasons should be provided overleaf. 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 NSSE scheme. You may wish to consult an independent financial adviser if you have not already done so.

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 include 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 3

Name:

Address:

Part 7

Income Assessment (continued)

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

£

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 (if applicable).

Summary of Funding

Your expected mortgage contribution

£

Your expected personal contribution (amount above mortgage, if relevant)

£

Please confirm source of personal contribution (savings, house sale, inheritance, etc.)

Total expected contribution towards the purchase of this property

£

Part 8

Solicitors who will be Acting for you

Which firm of solicitors have you contacted to act for you in the purchase of a property?

Name:

Address:

Solicitor Responsible:

Solicitors Email Address:

Please note that if you have not already appointed a solicitor you should do so as soon as possible. You should make sure they pass on their details to us as soon as they are appointed (see 'Notes for Applicant's').

The Scottish Government and Hebridean Housing Partnership 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 Hebridean Housing Partnership 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 changes, you must inform the Scottish Government and the Hebridean Housing Partnership 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 the use of 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.

Hebridean Housing Partnership to conduct its business in an open and accountable manner whilst, at the same time, ensuring that personal information is held securely and used appropriately in accordance with the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

Note: 'Sensitive Personal Data' is defined in the Data Protection Act 1998 as being information concerning your racial or ethnic origin, political opinion, 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 10

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 Hebridean Housing Partnership processing my / our personal data, including any Sensitive Personal Data as defined in the 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 Hebridean Housing Partnership 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 is a criminal offence to knowingly make a false declaration or withhold information reasonably required in connection with the application.

Signatory 1

Print Name:

Signature:

Date:

Signatory 2

Print Name:

Signature:

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 received the application form to ask you to sign letter giving us permission to contact other organisations mentioned in this form.

Part 11

Allowing us to Request and Share Information

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

Lender 1

Name:

Address:

Lender 2

Name:

Address:

Lender 3

Name:

Address:

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:

Signature:

Date:

Signatory 2

Print Name:

Signature:

Date:

Part 12

Equal Opportunities Monitoring

Are you, or any applicant in this form, related to a Senior Officer or Board Member of Hebridean Housing Partnership?

Yes

☐

No

☐

If yes, please give details below:

Name	Position Board Member, Staff Member)	Relationship to you

Are you, or any member of your household, working for any of the Senior Officers or Board Members of Hebridean Housing Partnership?

Yes

☐

No

☐

If yes, please give details below:

How would you describe your ethnic origin? Please tick the following that apply:

White Scottish

☐

Black African

☐

Asian Other

☐

White Other British

☐

Black Other

☐

Asian Bangladeshi

☐

White Irish

☐

Asian Chinese

☐

Mixed

☐

White Other Background

☐

Asian Pakistani

☐

Not Known

☐

Black Caribbean

☐

Asian Indian

☐

Refuse to Answer

☐

Other

Where to return the form

If you have any questions about this form, you can call at your local Hebridean Housing Partnership office or contact us on one of the phone numbers shown below.

Development Manager
Hebridean Housing Partnership
Gleann Seileach Business Park
Willowglen Road
Stornoway
Isle of Lewis
HS1 2QP
phone: 0300 123 0773
email: sharedequity@hebrideanhousing.co.uk

Other information

Suggestions and complaints

If you would like to make a suggestion or complaint about the way your NSSE housing application has been handled, please contact:

Director of Operations
Hebridean Housing Partnership
Gleann Seileach Business Park
Willowglen Road
Stornoway
Isle of Lewis
HS1 2QP
Phone: 0300 123 0773
email: info@hebrideanhousing.co.uk

If you have gone through our complaints process and you are still not happy, you have the right to complain to:

Housing and Property Chamber
First-tier Tribunal for Scotland
Glasgow Tribunals Centre
20 York Street
Glasgow
G2 8GT
Phone: 0141 302 5900