

REF:

Southside

HOUSING ASSOCIATION

NEW SUPPLY SHARED EQUITY Application Form

Southside House
135 Fifty Pitches Road, GLASGOW G51 4EB
Tel: 0141 422 1112 E-mail: factoring@southside-ha.co.uk
Web: www.southside-ha.org

Part One - About the application

1. Please give the address of property you are interested in, or name of development and plot if known:

Property address/name of development and plot.

2. How many people are applying to the Shared Equity scheme (applicants are all those who wish to be named as the owner of the property)?
3. 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: _____

Please tell us by ticking the box if you require an interpreter to be present at any interview, or if you require any letter or correspondence to be translated.

INTERPRETER:

TRANSLATOR:

If you have ticked the box, please state which language would be required in the space provided.

What language? _____

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

Part Two - Enclosures

Please tick
(if provided)

1. Written evidence of your current accommodation status.
2. In the 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 (include Agreement In Principal).

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.

Company address: _____ _____ _____
Type of company: _____
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.

<hr/> <hr/> <hr/>

7. Is this application in respect of your intended primary and only residence? **Yes** **No**

8. Have you left the Armed Forces in the past 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 UK.

10. Are you in receipt of any other grant payments from the grant provider or any other agency? **Yes** **No**

If yes, please state:

<hr/> <hr/> <hr/>

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? **Yes** **No**

If yes, please tell us about your employment.

Employer's address: <hr/> <hr/> <hr/>
Type of employment: <hr/> <hr/>

13. Are you currently self-employed? **Yes** **No**

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

Company address: <hr/> <hr/> <hr/>
Type of company: <hr/> <hr/>
Occupation: <hr/> <hr/>

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.

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

Yes No

8. Have you left the Armed Forces in the past 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 UK.

10. Are you in receipt of any other grant payments from the grant provider or any other agency?

Yes No

If yes, please state:

(If there are more than two applicants please use the space provided 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	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	<input type="checkbox"/>
Local authority tenant	<input type="checkbox"/>
Registered social landlord (normally a housing association or housing co-operative) tenant	<input type="checkbox"/>
Private rented (unfurnished)	<input type="checkbox"/>
Private rented (furnished)	<input type="checkbox"/>
Lodger	<input type="checkbox"/>
Living with parents / relatives	<input type="checkbox"/>
Tied accommodation (Armed Forces)	<input type="checkbox"/>
Tied accommodation (Non Armed Forces)	<input type="checkbox"/>
Other (please state):	<input type="checkbox"/>

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

Name:
Address:

3. Are you on a local authority or Housing Association waiting list? If so, which?

Name of local authority / Housing Association	How long have you been on the waiting list?

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

Please tick

House	<input type="checkbox"/>
Flat	<input type="checkbox"/>
Caravan	<input type="checkbox"/>
Hostel	<input type="checkbox"/>
Shared accommodation	<input type="checkbox"/>
Other (please state):	<input type="checkbox"/>

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	<input type="checkbox"/>
Local authority tenant	<input type="checkbox"/>
Registered social landlord (normally a housing association or housing co-operative) tenant	<input type="checkbox"/>
Private rented (unfurnished)	<input type="checkbox"/>
Private rented (furnished)	<input type="checkbox"/>
Lodger	<input type="checkbox"/>
Living with parents / relatives	<input type="checkbox"/>
Tied accommodation (Armed Forces)	<input type="checkbox"/>
Tied accommodation (Non Armed Forces)	<input type="checkbox"/>
Other (please state):	<input type="checkbox"/>

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

Name:	_____
Address:	_____

10. Are you on a local authority or Housing Association waiting list? If so, which?

Name of local authority / Housing Association	How long have you been on the waiting list?

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

Please tick

House	<input type="checkbox"/>
Flat	<input type="checkbox"/>
Caravan	<input type="checkbox"/>
Hostel	<input type="checkbox"/>
Shared accommodation	<input type="checkbox"/>
Other (please state):	<input type="checkbox"/>

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 / 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 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 earnings (per annum):

First applicant	£
Second applicants	£
Other applicants	£
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	£
Welfare benefit	£
Widow's pension	£
Shareholder's profits	£
Other (please specify):	£
	£
	£

3. Please specify total personal savings held:

First applicant	£
Second applicant	£
Other applicants	£
Total savings	£

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 this property?

£

6. Which lenders have you contacted regarding a mortgage for a Shared equity property?

Please note that, applicants are normally requested 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 Shared equity scheme.

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 the 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:

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.

Part Eight - Solicitors who will be acting for you

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

Name:
Address:

Partner responsible:

Please note that if you have not already appointed a solicitor you should do so as soon as possible.

Part nine - Use of information

The Scottish Government and the Local Authority/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/ or 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 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, traded union membership, physical or mental health, sexual life, commission of criminal offences and/ or involvement in criminal proceedings.

Part Nine - Signing the New Supply Shared Equity Application form

For joint applications both signatures are required.

I/We confirm that I/We would like to be considered for the 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 Scottish Government and Southside Housing Association processing my/our personal data, including any Sensitive Personal Data as defined in the Data Protection Act 1998 in accordance with Part Eight.

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 and confirm that Southside Housing Association 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:	Signatory 2:
Print Name: _____ (including Mr/Mrs/Ms/Miss)	Print Name: _____ (including Mr/Mrs/Ms/Miss)
Signature 1: _____	Signature 2: _____
Date: _____	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 the name and address of the lenders who you have spoken to about obtaining a mortgage).

Lender 1
Name: _____
Address: _____

Lender 2
Name: _____
Address: _____

Lender 3
Name: _____
Address: _____

to release any information about my/our current financial situation which Southside Housing Association might need in connection with my/our application to purchase a home under the Shared Equity scheme.

I/We also authorise The Scottish Housing Regulator or the relevant grant provider to share information between them with regard to my/our application.

Signatory 1:	Signatory 2:
Print Name: _____ (including Mr/Mrs/Ms/Miss)	Print Name: _____ (including Mr/Mrs/Ms/Miss)
Signature 1: _____	Signature 2: _____
Date: _____	Date: _____

Additional space for extra information

EQUAL OPPORTUNITIES QUESTIONNAIRE

SOUTHSIDE HOUSING ASSOCIATION IS COMMITTED TO EQUAL OPPORTUNITIES AND AS A RESULT MONITORS ALL APPLICATIONS RECEIVED TO ENSURE WE DO NOT DIRECTLY OR INDIRECTLY DISCRIMINATE. TO ASSIST US IN THIS PROCESS IT IS VERY IMPORTANT THAT THE FOLLOWING QUESTIONS ARE ANSWERED.

HOWEVER IF YOU DO NOT ANSWER THESE QUESTIONS IT WILL NOT HARM YOUR APPLICATION FOR HOUSING.

THIS INFORMATION IS STRICTLY CONFIDENTIAL AND WILL BE USED FOR STATISTICAL PURPOSES ONLY.

ETHNIC ORIGIN:

HOW WOULD YOU DESCRIBE YOUR ETHNIC ORIGIN?

Please tick

Please tick

	SELF	PARTNER
BLACK AFRICAN	<input type="checkbox"/>	<input type="checkbox"/>
BLACK CARIBBEAN	<input type="checkbox"/>	<input type="checkbox"/>
BLACK OTHER: PLEASE SPECIFY -	<input type="checkbox"/>	<input type="checkbox"/>
PAKISTANI	<input type="checkbox"/>	<input type="checkbox"/>
INDIAN	<input type="checkbox"/>	<input type="checkbox"/>
BANGLADESHI	<input type="checkbox"/>	<input type="checkbox"/>
CHINESE	<input type="checkbox"/>	<input type="checkbox"/>
OTHER SOUTH EAST ASIAN E.G. VIETNAMESE, MALAYSIAN, THAI	<input type="checkbox"/>	<input type="checkbox"/>
MIDDLE EASTERN: PLEASE SPECIFY -	<input type="checkbox"/>	<input type="checkbox"/>
SCOTTISH	<input type="checkbox"/>	<input type="checkbox"/>
ENGLISH	<input type="checkbox"/>	<input type="checkbox"/>
IRISH	<input type="checkbox"/>	<input type="checkbox"/>
WHITE OTHER: PLEASE SPECIFY -	<input type="checkbox"/>	<input type="checkbox"/>
OTHER: PLEASE SPECIFY -	<input type="checkbox"/>	<input type="checkbox"/>
MIXED RACE: PLEASE SPECIFY -	<input type="checkbox"/>	<input type="checkbox"/>

HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD?

MINORITY ETHNIC

WHITE

MIXED (eg. Asian/UK)

GENDER:

WHICH OF THE FOLLOWING BEST DESCRIBE YOUR HOUSEHOLD?

- SINGLE MALE
- SINGLE FEMALE
- COUPLE
- COUPLE (SAME GENDER)
- SINGLE PARENT (FEMALE)
- SINGLE PARENT (MALE)

AGE:

WHICH OF THE FOLLOWING AGE BAND DO YOU BELONG TO?

- | | | | | | |
|---------|--------------------------|---------|--------------------------|---------|--------------------------|
| 16 - 25 | <input type="checkbox"/> | 41 - 50 | <input type="checkbox"/> | 61 - 75 | <input type="checkbox"/> |
| 26 - 40 | <input type="checkbox"/> | 51 - 60 | <input type="checkbox"/> | OVER 75 | <input type="checkbox"/> |

DISABILITY:

DO YOU CONSIDER YOURSELF TO HAVE A DISABILITY?

Yes No

BY THIS WE MEAN A CONDITION WHICH HAS A LONG TERM AND SUBSTANTIAL EFFECT ON YOUR ABILITY TO CARRY OUT NORMAL DAY TO DAY ACTIVITIES
IF YES, IS IT

- PHYSICAL
- MENTAL ILL HEALTH
- LEARNING DISABILITY
- VISUAL IMPAIRMENT
- HEARING IMPAIRMENT
- OTHER: PLEASE SPECIFY -

RELIGION:

HOW WOULD YOU DESCRIBE YOUR RELIGION?

SEXUAL

HOW WOULD YOU DESCRIBE YOUR SEXUAL ORIENTATION?

- | | | | |
|--------------|--------------------------|------------------|--------------------------|
| HETEROSEXUAL | <input type="checkbox"/> | BI-SEXUAL | <input type="checkbox"/> |
| GAY | <input type="checkbox"/> | OTHER | <input type="checkbox"/> |
| LESBIAN | <input type="checkbox"/> | PLEASE SPECIFY - | |

THANK YOU FOR YOUR HELP TO MONITOR OUR SERVICE

Notes for applicants

Please complete the application form using **BLOCK CAPITALS**.

Part one - About the application

Please tell us about the property you would like to buy.

Please also complete all your personal details and include a telephone number which would be useful if we need to clarify any details.

Part two - Enclosures

These are additional documents which must be provided where necessary in order to consider your application.

Enclosure one - Evidence of your accommodation status is required. For example, if you are a tenant, a copy of your tenancy agreement should be provided. 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.

Enclosure two - If you currently own your home but need to move, you must provide evidence of why this is the case. For example, if you have particular housing needs arising from an impairment or disability and need to move you must provide written evidence from a professional (such as a doctor or occupational therapist) stating why your current home is unsuitable.

Enclosure three - You are normally required to provide at least one Decision in Principle from a mortgage provider. 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 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.

Part three - About you

This part tells us whether you are a first-time buyer and gives us information about your current employment status.

You should provide details if you have any local connections in the area and, if you already live in the area, please say how long you have lived there. If you have not lived in the area before, you should tell us why you wish to move there.

This part of the form also asks you to confirm whether your application is in respect of your primary and only residence. It also asks you to confirm whether you have left the Armed Forces in the last two years, and whether you are a United Kingdom national. You should also let us know whether you are in receipt of any other grant payments.

This section should be completed for all applicants.

Part four - Details of those who will be living with you

This is to help us assess your house size requirements. Please give details of all those who will be living with you.

Part five - Current accommodation

Please give us details of your current accommodation. If all applicants currently live in the same accommodation you only need to complete Questions 1 to 7 in this section. If the applicants currently live in separate accommodation you must tell us about the living arrangements for each person. Please note that 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.

Please give us the details of your landlord, if applicable, and any housing waiting lists that you are currently on.

Please tell us about the type of accommodation that you currently live in. House/ apartment size should be based on the number of rooms in your accommodation excluding the kitchen, bathroom and any hall areas.

Please explain why you want to move from your current accommodation into a New Supply Shared Equity property.

Please provide Enclosure one - Evidence of accommodation status.

If applicable, please also provide Enclosure two - Evidence of why you have to move from the house that you own.

Part six - People with particular housing needs

We use the term 'people with particular housing needs' to describe people who have a need for a more expensive, larger or more specialised house. This need could arise as a result of a member of the household having a disability or impairment.

This section relates to information about any particular housing need that you or a member of your household has. Please give as much detail as possible about any special housing requirements that you have in relation to house type, size, design and location.

If you currently own your home but require a property which is more expensive as a result of your particular housing needs we will need to know the specific reasons for this. We need written support from a professional (such as a doctor or occupational therapist) stating why your current house is no longer suitable for your needs (Enclosure two).

Part seven - Income assessment

We need as much information as possible relating to your financial situation. We cannot assess your application unless you fully complete this section.

You will have to state all sources of finance. Your funds will be considered to be the total of:

- gross earnings, per single person or couple, as appropriate;
- any other income, comprising sickness benefit, unemployment benefit, bank interest, superannuation or pension from previous employment, working families tax credit, widow's pension and shareholder's profits; and
- personal contributions.

Personal contributions may comprise savings, gifts or any other financial contributions you can make. The definition of personal savings that we use includes: cash; Premium Bonds; stocks and shares; unit trusts; bank or building society accounts and fixed-term investments; the surrender value of any endowment policies; property; redundancy payments; and pension lump sum payments.

We will include personal contributions held by all prospective applicants.

You may retain £5,000 of any personal contributions held. Above this amount, 90 per cent of the balance will be treated as a contribution towards the purchase of a property.

If you already own a home you may still apply. However, any capital gain on your last owned property will be included as a personal contribution. You must tell us about the profit, or anticipated profit, from the sale of the property. The information must be validated by a solicitor if the application proceeds to the next stage. You must purchase the maximum level of equity you can afford, taking into account other financial commitments and the associated costs of home ownership.

Please include Enclosure Three - Evidence of the maximum mortgage that you are able to raise.

Part eight - Appointing a solicitor

You should appoint a solicitor to act on your behalf to complete the work involved in buying a home as soon as possible if you have not already done so. You should ask them to notify us directly so that we can put them in contact with our own solicitors who will, if your application is successful, forward a formal offer to them as your agents.

Your mortgage provider or independent financial advisor may be able to recommend certain legal firms having regard to matters such as cost, experience and quality of service.

You should also ensure that your solicitor advises you on the implications of the scheme and the terms of all documentation and that you are satisfied with the same before agreeing to enter into any legal commitments.

The shared equity arrangements will include the granting of a mortgage (or 'standard security' as it is known in Scotland) to secure the rights of the Scottish Government. **You should check that this mortgage will meet your needs if you want to move or sell your home, or if you want your family to inherit it.**

Part nine - Use of information

This part sets out how information provided by you may be used and shared with others and advises you of your rights to obtain a copy of the information held and to request correction.

Part ten - Signing the application form

Please ensure that all applicants sign the application form. Each applicant must sign the form twice - here and in the next section.

Part eleven - Allowing us to request and share information

The signatures in this section allow us to request information from the lenders that have given you mortgage quotes.

