

**REGISTRATION OF INTEREST IN THE NEW SUPPLY SHARED EQUITY SCHEME
HOME FARM V – PHASE 3b FLATS**

The following questionnaire must be completed in order to check your eligibility for the New Supply Shared Equity Scheme. If you think you are eligible and wish to register your interest in the scheme, please respond by signing and dating the declaration and returning the complete form in the enclosed envelope to the Association **as soon as possible**.

- Please note that your application will not be successful unless you have lived in the Lochalsh & Skye area for a minimum of six months and you are able to fund at least the minimum equity stake for your chosen house type.
- If you are disabled or retired, please note that your application will not be successful if you have lived in the area for less than six months unless you have previously been displaced from the area through the need to find housing suitable for a disabled household member, or do not have access to funding.
- Please note that your application will be unsuccessful if you are currently a home owner unless your current accommodation is overcrowded and cannot be extended, is below tolerable standards and refurbishment is not feasible or, if you are disabled and your home cannot be suitably adapted to meet your needs.

1. Please tick the box or boxes that apply to you

- I am a tenant of the Association or Highland Council
- I am a tenant of a private landlord
- I am living with parents/relatives/friends/in lodgings
- I am an owner occupier
- I am living in overcrowded or otherwise intolerable accommodation
- I am a serving member of the Armed Forces or a veteran who has left the Armed Forces in the year prior to this application
- I am a widow, widower or a partner of a service person killed on duty in the year prior to this application
- I have previously owned a property.
(Please note that under the New Supply Shared Equity Scheme Scheme, any profit from the sale of a property must be reinvested in an equity stake.)
- Other. Please specify

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2. Please list below everyone who is going to be housed with you, beginning with yourself:-

First Name	Surname	Date of Birth	Sex M/F	Relationship to you	Tick if person is living apart from you	Tick if person is disabled*
				Self	N/A	

If you are expecting a baby, please give expected date of birth:

/	/
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Of those listed above, how many couples are there?
(married or unmarried):

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**By disabled, we mean someone who has a mental or physical impairment which has an adverse effect on their ability to carry out normal day-to-day activities. This adverse effect must be substantial and long-term (meaning it has lasted for 12 months, or is likely to last for more than 12 months or the rest of their life).*

3. Please tick the box that applies to you

- I am employed and have lived and worked in the area for a minimum of six months
- I am self-employed and have lived and worked in the area for a minimum of six months
- I currently live out with the area but have an offer of work in Skye and Lochalsh
- I am retired and have lived in the area for a minimum of six months
- I am disabled, or have a household member who is disabled, and I am unable to work as a result of this and have lived in the area for a minimum of six months or have previously been displaced from the area through the need to find housing suitable for a disabled household member.
- Other. Please specify.....

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4. Gross earnings (before tax) per annum:-

4.1 First householder £ Second householder £

4.2 Please specify any other income per annum

Sickness benefit	£	Income Support	£
Income Based Job Seekers Allowance	£	Pension Credit	£
Bank interest	£	Share profits	£
Superannuation or pension from previous employment	£	Other (please specify)	£
Working Tax Credit	£		

If you, or a household member, are disabled and need to move to a more suitable house as a result of this your means-tested welfare benefits may increase to allow you to repay a mortgage. Please complete the information about benefits above and contact our office for more advice.

4.3 Please specify Total savings held £

5. If self-employed, what is the nature of your business and for how long have you worked in the Lochalsh & Skye area?

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6.1 Are you able to provide three years audited accounts upon request?

YES NO

6. If retired, what is your annual pension income £.....

7.1 How do you intend to fund your stake in a property?

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7. If you are an owner-occupier, please state the current value of your property as assessed by a solicitor or estate agent. Please also state the current redemption value of any mortgage on the property.

Property Value: £..... Mortgage Amount: £.....

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8. Please advise of any outstanding debts including credit card balances and mortgage commitments:-

Lender :..... Amount: £.....

Lender: Amount £.....

Lender: Amount £.....

Lender: Amount £.....

Declaration:

To the best of my knowledge, I am eligible to apply for the New Supply Shared Equity Scheme and wish to register my interest in the properties allocated for shared ownership at Home Farm, Portree.

Name

Address

Postcode.....

Tel. No: Home..... Work..... Mobile.....

Email..... Signature

Thank you for taking the time to complete this questionnaire.
You will receive a response from Lochalsh and Skye Housing Association
within 7 days of receipt.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Mortgage availability subject to appraisal of financial standing. All details contained in this leaflet are accurate at the time of going to press, but they do not form part of a contract or missive and represent guidance only for people interested in looking at New Supply Shared Equity Scheme purchase. The Association can accept no liability for anything contained herein and would again urge applicants to accept no liability for anything contained herein and would again urge applicants to take the advice of their own solicitor before entering into any formal agreement to purchase.