

Confidential Application to Purchase Property

at

2 Earl's Ree
Meikle Wartle
AB51 5AF

1. The following details are required by Aberdeenshire Council, for assessment purposes only. Aberdeenshire Council confirms that the information will not be used for any other purpose.
2. To ensure against delay in response time, it is required that all sections be fully completed, prior to submission to Aberdeenshire Council. Please do not leave any blank sections as this may delay your application from being processed.
3. Please quote Development Name/ Application Reference when enquiring about your application.
4. Aberdeenshire Council will be the sole judge of the eligibility of applicants.
5. Applicants will need to provide proof of all income, bank/building society accounts, savings and capital.
6. For the purpose of the application 'household' refers to those who will be moving into the property that you have applied for.
7. Please ensure that all applicants/joint applicants sign the declaration. Please note that typed signatures will not be accepted.
8. Applicants will be advised of the outcome of their application no later than 6 weeks after the closing date. Applicants may be contacted within this time if further information is required.
9. Please use the checklist on page 9 to ensure that you have provided all required documents.

1. Applicant and Joint Applicants details:

| | Applicant | Joint Applicant |
|---|-----------|-----------------|
| Name | | |
| Address | | |
| Previous address (if less than 3 year at above address) | | |
| Tel. No: Daytime Evening | | |
| E-Mail Address (please use CAPITAL Letters) | | |
| Marital Status | | |
| Date of Birth | | |

- **Please Note that correspondence will be through E-Mail unless otherwise requested.**

2. New Household - Please list everyone who would be living with you at the new property.

| Name | Relationship to Applicant(s) | Age |
|------|------------------------------|-----|
| | | |
| | | |
| | | |
| | | |

3. General Information

| | | |
|--|------------|-----------|
| Have you applied for a Low Cost Home Ownership/ Shared Equity Scheme before? | YES | NO |
| If yes please provide details: | | |
| | | |

4. Current Accommodation

Are you currently? (please answer **each** question by **ticking the box that applies**)

| | Type of Accommodation | YES | NO |
|----|--|-----|----|
| a) | An Aberdeenshire Council Tenant | | |
| b) | Tenant of any other Council (A copy of your Tenancy Agreement must be provided) | | |
| c) | A Housing Association / Co-operative Tenant (A copy of the applicant(s) Tenancy Agreement from the housing association must be provided) | | |
| d) | On the Aberdeenshire Council Waiting List (www.apply4homes.org.uk) | | |
| e) | On the Waiting List for any other council (A letter from the local authority confirming date accepted On to waiting list must be provided.) | | |
| f) | On a Housing Association / Co-operative Waiting List (A copy of a letter from the housing association / co-operative confirming date accepted on waiting list) | | |
| g) | Sharing with family / friends | | |
| h) | Renting privately – please provide your landlord details | | |
| i) | Home Owner | | |
| j) | Other (e.g. Tied accommodation) give details below: | | |

5. House Size

| | |
|---|--|
| How many separate bedrooms do you have in your present accommodation for your own use, including partner and or children living with you? | |
| How many bedrooms do you require? | |

6. Current Information

| a. | YES | NO |
|-------------------------------------|-----|----|
| Are you a first time buyer ? | | |

| b. | | YES | NO |
|--|--|-----|----|
| Are you or a member of your household currently a home owner? (*For the purpose of the application 'household' refers to those who will be moving into the property that you have applied for) | | | |
| Is your property currently for sale? (If yes, please answer questions below) | | | |
| Address of property currently owned? | | | |
| Size of property e.g. 2 bed, 3 bed? | | | |
| What is the current value of your home? | | | |
| What is the outstanding mortgage? | | | |
| What is the likely profit you will receive on selling this property? | | | |
| How much of this profit will you personally receive? | | | |
| What is your reason for selling this property? | | | |
| <p>* If property currently for sale please provide a letter from your solicitor confirming the sale price and the likely amount you will receive on selling. If property is not currently for sale please provide a copy of mortgage statement and valuation. Please note your property would need to be sold prior to being able to purchase a property under this scheme.</p> | | | |

| c. | | YES | NO |
|--|--|-----|----|
| Have you or a member of your household owned a property before? If yes, please answer questions below for all properties owned. Continue on separate sheet if necessary (*For the purpose of the application 'household' refers to those who will be moving into the property that you have applied for) | | | |
| Address of property? | | | |
| Size of Property e.g. 2 bed, 3 bed? | | | |
| Date property sold? | | | |
| Amount property sold for? | | | |
| Amount of profit made: | | | |
| Reason for selling: | | | |
| <p>*Please provide a letter from your solicitor confirming the amount the property sold for, the date property sold and any profit made.</p> | | | |

7. Reasons for Applying / Circumstances

What are your reasons for applying? Please give details below of any special circumstances which you would like taken into consideration

8. Local Connection

| What connection do you have with Meikle Wattle <i>(Please complete all sections that apply)</i> | | | |
|--|---|--|--|
| Currently live there | | Currently work there | |
| Children go to school Primary Please state name of school | | Born there/ lived many years there Please state number of years | |
| Academy Please state name of school | | | |
| Close relatives live there (e.g. Parent, Grandparent, Brother Sister, Child, Grandchild) | Please give details: Name/address/relationship | | |
| Provide/ Receive Support (e.g. provide care) | Please give details: | | |
| Leaving or recently left HM Forces Please provide likely discharge date | | | |
| Other | Please specify: | | |
| No Local Connection | | | |

9. Income and Employment

(Please complete table. If a section does not apply to you please state not applicable. PLEASE DO NOT LEAVE ANY BLANKS. Failure to do so may delay processing your application.)

| | Applicant | Joint Applicant |
|---|------------------|------------------------|
| Occupation and place of employment | | |
| Name and address of employer | | |
| Date this employment commenced | | |
| Gross Basic Annual Income Before Deductions | | |
| Please provide your last 3 payslips or a P60 or profit and loss accounts | | |
| Additional Income (overtime / bonus etc.) | | |
| Please provide a letter or contract from employer confirming any additional overtime/bonus and if it is guaranteed. | | |
| Any other income (e.g. Child Benefit, Tax Credit etc.) | | |
| Total Current Balance of <u>all</u> bank/ building society accounts including current and savings accounts. | | |
| Please provide current statements for all bank and building society current and savings accounts. These must show your name, account number and balance. | | |
| Details and proof of any investments e.g. Premium bonds, Shares, Property etc. | | |

**Please see Checklist at end for full details of all documents required and include these with your application. Failure to do this will result in a delay in processing.
* Note: Applicants annual household income should be in the region of £41,000**

10. Finance

Please give details of any **existing** credit commitments / bank loans:

| Credit Company / Loan Arranger | Balance Owing | Monthly Payment |
|--------------------------------|---------------|-----------------|
| | | |
| | | |
| | | |

| | | YES | NO |
|---|---|-----|----|
| Do you have capital available for a deposit on the purchase of a home | | | |
| If yes please indicate the capital you have available for a deposit on the purchase of a home | £ | | |
| Please clarify where the capital is coming from (e.g. savings, family gift) | | | |
| *Please provide proof of capital e.g. bank statement, signed letter from family member stating the amount. | | | |

| | | YES | NO |
|--|---|-----|----|
| Will you require a mortgage from a Bank / Building Society | | | |
| If yes , how much will you require? | £ | | |
| If no , please advise how you are to fund this purchase | | | |
| What is the maximum mortgage repayment you think you could afford to pay each month? | £ | | |
| Mortgage Decision in Principle – this will be required only if you are notified that your application has been ranked in a qualifying position. | | | |

11 Declaration (please delete as appropriate*)

I / We* declare that I / We* have no outstanding debts, and that no judgements, inhibitions, etc., or debts have been issued against me /us*, save that which is detailed on this sheet.

I / We* declare that the above information is, to the best of my / our* knowledge, true and accurate and I / We* authorise Aberdeenshire Council to make any enquiries necessary to verify the information given.

Signature _____

Print Name _____

Date _____

Signature _____

Print Name _____

Date _____

Approval of this application does not necessarily guarantee that you will be able to purchase one of the houses.

Please complete the application and return to

**Development Officer (Affordable Housing)
Housing Strategy Team
Infrastructure Services
Gordon House
Blackhall Road
Inverurie
Aberdeenshire
AB51 3WA**

LCHO@aberdeenshire.gov.uk

Applications will be assessed on a first come basis. Applications should be returned as soon as possible.

To assist with the future marketing of Low Cost Shared Equity, please could you tell us where you found out about this opportunity (*please tick as appropriate)

| | |
|---|--|
| <input type="checkbox"/> Aberdeenshire Council Website: | <input type="checkbox"/> Local Housing Office |
| <input type="checkbox"/> Newspaper Advert: Please specify _____ | <input type="checkbox"/> Other Please specify _____ |
| <input type="checkbox"/> Social Media e.g. Facebook Please specify _____ | |

APPLICATION CHECKLIST

In order that your application can be processed quickly, please ensure you **enclose the following documents with this application form**. Failure to do so may result in a delay. Please also ensure your details are on each document (i.e. name, address, account numbers etc.).

| | |
|---|---|
| | ✓ |
| Proof of income – please enclose your last 3 months wage slips. If you do not have these, your latest P60 or a letter from your employer confirming your salary will be required. | |
| Proof of any additional income, overtime or bonuses – copy of contract or letter from employer confirming if additional income/ overtime / bonuses are guaranteed or not. | |
| Proof of income if self-employed – most recent 12 months profit and loss account. | |
| Proof of any tax credits, child benefit, child maintenance or any other benefits – please submit award letters or bank statements if letter not available | |
| Please provide latest statements for all bank and building society current and savings accounts that you (and joint applicant if applicable) hold. These must show your name, account number and balance. Please provide latest statements for ALL accounts regardless of the balance. | |
| Proof of gift if being given – signed letter from family member/person confirming gift of money and amount. | |
| Home Owner – If you own your own home or it has been sold – a letter from your solicitor confirming date of sale, breakdown of monies received etc. will be required. | |
| Copy of tenancy agreement (if applicable) - If you are a tenant of a Housing Association, or any other Council outwith Aberdeenshire a copy of your tenancy agreement will be required. | |

The information on this form will be used for monitoring purposes only and not for any other purpose. It is completely confidential and any data we hold will be stored separately from any data that could identify you personally.

| | | | | | |
|--|--|-------------------|--|-------|--|
| 1. Into which age band do you fall? | | | | | |
| 16-24 | | 25-29 | | 30-34 | |
| 35-39 | | 40-44 | | 45-49 | |
| 50-54 | | 55-59 | | 60-64 | |
| 65+ | | Prefer not to say | | | |

| | | | |
|--|--|----|--|
| 2. Do you consider yourself to be disabled? | | | |
| Yes | | No | |
| Prefer not to say | | | |

| | | | |
|--------------------|--|------|--|
| 3. Are you? | | | |
| Female | | Male | |
| Prefer not to say | | | |

| | | | |
|--|--|----|--|
| 4. Is your gender identity the same as the gender that you were assumed at birth? | | | |
| Yes | | No | |
| Prefer not to say | | | |

| | | | |
|---|--|----|--|
| 5. Are you currently pregnant or on maternity leave? | | | |
| Yes | | No | |
| Prefer not to say | | | |

| | | | |
|--|--|------------------------|--|
| 6. What is your marital status? | | | |
| Single | | Married (Heterosexual) | |
| Registered in same sex civil partnership | | Married (Same Sex) | |
| Separated | | Divorced | |
| Widowed | | Living with a partner | |
| Prefer not to say | | | |

| 7. What is your ethnic origin? | | | |
|--|--|------------------------|--|
| Scottish | | Russian | |
| English | | European (Other) | |
| Northern Irish | | Bangladeshi | |
| Irish | | Chinese | |
| Welsh | | Pakistani | |
| British | | Indian | |
| Gypsy/Traveller | | Asian (Other) | |
| Polish | | African | |
| Portuguese | | Caribbean | |
| Latvian | | Arab | |
| Lithuanian | | | |
| Multiple ethnic origins (please specify) | | | |
| Prefer not to say | | Other (please specify) | |

| 8. What of the following best describes your sexual orientation? | | | |
|---|--|------------------------|--|
| Heterosexual | | Gay Man | |
| Bisexual | | Gay Woman/Lesbian | |
| Prefer not to say | | Other (please specify) | |

| 9. What religion, religious denomination or body do you belong to, if any? | | | |
|---|--|-------------------------------------|--|
| Church of Scotland | | Roman Catholic | |
| Christian (Including Church of England, Catholic, Protestant and all other Christian denominations) | | | |
| Buddhist | | Hindu | |
| Jewish | | Muslim | |
| Sikh | | None | |
| Prefer not to say | | Any other religion (Please specify) | |