



**From mountain to sea**

**Confidential Application to Purchase Property**

**at**

**14 Swanson Road Fraserburgh, AB43 7GD**

- 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 Property address / Application Reference when enquiring about your application.**
- 4. Aberdeenshire Council will be the sole judge of the eligibility of applicants.**
- 5. If you are a home owner, the property you own will need to be sold before you can purchase a property under this scheme.**
- 6. Applicants will need to provide proof of all income, bank/building society accounts, savings and capital.**
- 7. For the purpose of the application 'household' refers to those who will be moving into the property that you have applied for.**
- 8. Please ensure that all applicants/joint applicants sign the declaration. Please note that typed signatures will not be accepted.**
- 9. Applicants will be advised of the outcome of their application as soon as possible. Applicants may be contacted if further information is required.**
- 10. 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		
Date moved in to this 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 ( <a href="http://www.apply4homes.org.uk">www.apply4homes.org.uk</a> )		
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 (If you are a home owner, the property you own will need to be sold before you can purchase a property under this scheme.)		
j)	Leaving HM Forces please provide your likely discharge date:		
k)	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 <b>first time buyer</b> ?		

b.		YES	NO
Are you or a member of your household <b>currently a home owner?</b> (*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 currently owned?			
Size of property e.g. 2 bed, 3 bed?			
Is your property currently for sale? (If yes, please answer questions below)	YES		NO
What is the current value of your home?			
What is the outstanding mortgage?			
What is the likely amount that you will receive on selling this property once you pay of your outstanding mortgage?			
How much of this amount will you personally receive?			
What is your reason for selling this property?			
<p><b>* 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.</b></p>			

c.		YES	NO
Have you or a member of your household <b>owned a property before?</b> 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 received after outstanding mortgage paid:			
Reason for selling:			
<p><b>*Please provide a letter from your solicitor confirming the amount the property sold for, the date property sold and amount received after outstanding mortgage paid.</b></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 <b>Fraserburgh</b> <i>(Please complete all sections that apply)</i>			
Currently live there		Currently work there	
Children go to school <b>Primary</b> Please state name of school		Born there/ lived many years there Please state number of years	
<b>Academy</b> 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/ Partner
Occupation and place of employment		
Name and address of employer		
Date this employment commenced		
Gross Basic Annual Income Before Deductions		
Please provide legible copies of your last 3 payslips or a copy of 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 legible copies of current statements for all bank and building society current and savings accounts. These must show your name, account number, balance and at least 2 months transactions.		
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 £43,000**

## 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)			
<b>*Please provide proof of capital e.g. bank statement, signed letter from family member stating the amount.</b>			

		YES	NO
Will you require a mortgage from a Bank / Building Society			
<b>If yes</b> , how much will you require?	£		
<b>If no</b> , please advise how you are to fund this purchase			
What is the maximum mortgage repayment you think you could afford to pay each month?	£		
<b>Mortgage Decision in Principle</b> – 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\*)

Please place a tick in the box to confirm you have read and understood each statement and sign the form below in order for your application to be assessed.

Please note if you are joint applicants or if you are providing financial details of someone who will be moving in with you, both signatures are required.

I / We\* confirm that I / We\* would like to be considered for Aberdeenshire Council's Low Cost Shared Equity Scheme and that I / We\* have read the guidance notes and have fully considered the requirements of the scheme.

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 information contained within and supplied in support of this application is, to the best of my / our\* knowledge, true and accurate and I / We\* authorise Aberdeenshire Council to make any enquiries necessary, including contacting any third party, 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 therefore it is recommended you submit your completed application form as soon as possible. Supporting documents can be submitted as when they become available. Upon receipt of all supporting documents your application will be assessed.**



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.).

	✓
<b>Proof of income</b> – please enclose legible copies of your last 3 months wage slips. If you do not have these, a copy your latest P60 or a letter from your employer confirming your salary will be required.	
<b>Proof of any additional income, overtime or bonuses – copy of contract or letter from employer</b> confirming if additional income/ overtime / bonuses are guaranteed or not.	
<b>Proof of income if self-employed</b> – most recent 12 months profit and loss account.	
<b>Proof of any tax credits, child benefit, child maintenance or any other benefits</b> – please submit legible copies of award letters or bank statements if letter not available	
<b>Please provide legible copies of latest statements for all bank and building society current and savings accounts that you (and joint applicant if applicable) hold.</b> These must show your name, account number, balance and at least 2 months transactions. Please provide latest statements for ALL accounts regardless of the balance.	
<b>Proof of gift if being given</b> – signed letter from family member/person confirming gift of money and amount.	
<b>Home Owner</b> – 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.	
<b>Copy of tenancy agreement</b> (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.

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

<b>2. Do you consider yourself to be disabled?</b>			
Yes		No	
Prefer not to say			

<b>3. Are you?</b>			
Female		Male	
Prefer not to say			

<b>4. Is your gender identity the same as the gender that you were assumed at birth?</b>			
Yes		No	
Prefer not to say			

<b>5. Are you currently pregnant or on maternity leave?</b>			
Yes		No	
Prefer not to say			

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

<b>7. What is your ethnic origin?</b>			
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)	

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

<b>9. What religion, religious denomination or body do you belong to, if any?</b>			
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)	

# Privacy Notice

## Low Cost Shared Equity Application

The Data Controller of the information being collected is Aberdeenshire Council.

The Data Protection Officer can be contacted at Town House, 34 Low Street, Banff, AB45 1AY

Email: [dataprotection@aberdeenshire.gov.uk](mailto:dataprotection@aberdeenshire.gov.uk)

Your information is being collected to use for the following purposes:

- To determine your eligibility to purchase a property under the Low Cost Shared Equity Scheme and to identify the appropriate applicant for nomination.
- To allow Aberdeenshire Council to audit, monitor and otherwise evaluate the scheme.

Your information is:

Being collected by Aberdeenshire Council	X
Has been provided to Aberdeenshire Council by relevant third parties to verify information given	X

The Legal Basis for collecting the information is:

Personal Data		Special categories of personal data
Consent		The data subject has given explicit consent to the processing
Performance of a Contract	X	Processing is necessary for the purposes of carrying out the obligations of the controller of the data subject in the field of employment, social security, social protection law
Legal Obligations		
Vital Interests		Processing is necessary to protect the <b>vital interests</b> of the data subject or of another natural person where the data subject is physically or legally incapable of giving consent
Task carried out in the Public Interest		Processing relates to personal data which are made <b>public</b> by the data subject
Legitimate Interests		Processing is necessary for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity
		Processing is necessary for the reasons of <b>substantial public interest</b>
		Processing is necessary for the purposes of preventive or occupational medicine, for the assessment of the working capacity of the employee, medical diagnosis, the provision of <b>health or social care</b> or treatment, or the management of health or social care systems
		Processing is necessary for reasons of public interest in the area of <b>public health</b>
		Processing is necessary for achieving purposes in the <b>public interest</b> , scientific or historical research purposes or statistical purposes

Where the Legal Basis for processing is either Performance of a Contract or Legal Obligation, please note the following consequences of failure to provide the information:

The information requested is required to determine your eligibility for the Low Cost Shared Equity Scheme. Without this information the Council would not be able to identify the appropriate application for nomination. You would not be able to purchase a home under the scheme.

Your information will be shared with the following recipients or categories of recipient:

Other council departments for the purpose of verifying information submitted in support of your application for Low Cost Shared Equity.

Contact details including name, address and contact telephone number will be shared with the developer or current owner of a Low Cost Shared Equity property to allow them to contact you with a view to progressing the sale should you be nominated.

Your information will be transferred to or stored in the following countries and the following safeguards are in place:

Not applicable

The retention period for the data is:

6 months if application is unsuccessful. If the application is successful we will delete the details 6 months after the nominated person no longer has an interest in the property.

The following automated decision-making, including profiling, will be undertaken:

Automated decision making or profiling is not undertaken by Aberdeenshire Council

Please note that you have the following rights:

- To withdraw consent at any time, where the Legal Basis specified above is consent;
- To lodge a complaint with the Information Commissioner's Office (after raising the issue with the Data Protection Officer first);
- To request access to your personal data;
- To data probability, where the legal basis specified above is:
  - (i) Consent; or
  - (ii) Performance of a Contract;
- To request rectification or erasure of your personal data, as so far as the legislation permits.