HARBOUR
HOMES

SHARED OWNERSHIP APPLICATION FORM

HAPPY TO TRANSLATE

What is shared ownership?

Shared ownership is a form of low cost home ownership that combines renting with buying. It is aimed at people who wish to own their home but are presently unable to buy outright. The purchaser owns a share of the home (either 25%, 50% or 75%) and then rents the remaining part from Harbour Homes. The purchaser is also responsible for the full costs of contents insurance, legal fees, maintenance and repairs.

How are homes allocated?

When allocating shared ownership homes, preferences will be given to:

- First time buyers
- Those living in private rented housing
- Those living with family, friends or relatives
- Those lacking security of tenure in their current home
- Home owners where a change of circumstances means they have to move (eg health problems, relationship breakdown etc)
- Applicants registered on council or housing association / co-op waiting lists
- Current servicing and ex-service personnel and their families.

Applicants will be considered subject to meeting one or more of the following:

- Applicants should have sufficient income to allow them to pay an occupancy charge without the need to apply for housing benefit.
- Applicants should normally have a regular income.
- Applicants should be on gross household incomes not normally higher than £39,000 per year (this will be reviewed annually).
- Applicants who don't have a regular income, but have access to other funds, will be considered.

What happens next?

Once your completed application form has been received, we will review it carefully. We'll be in touch if you are being considered for shared ownership.

Please return your form to:

Harbour Homes
108 Constitution Street
Edinburgh
EH6 6AZ

Would you like some help to complete this form?
Please get in touch by phoning 0131 554 0403 or emailing hello@harbour.scot.

Section 1: Application details

Address of property you are applying for: _____

_____

First Applicant		Joint Applicant	
Title	----------	Title	----------
First name(s)	----------	First name(s)	----------
Surname	----------	Surname	----------
Current address	----------	Current address	----------
	----------		----------
Postcode	----------	Postcode	----------
Phone number(s)	----------	Phone number(s)	----------
	----------		----------
Email address	----------	Email address	----------
Date of birth	----------	Date of birth	----------

What is your EdIndex number? (if applicable) _____ N/A ☐

What is your current living situation? Council/housing association tenant ☐

Private rent ☐ Owner/occupier ☐ Family/friends ☐ Shared ownership/equity ☐

Job accommodation _____ Other (please state) _____

Are you a member or the armed forces or a veteran who has left the forces in the last year or widow/widower/other partner of service personnel killed in action in the last year? Yes ☐ No ☐

Why are you seeking accommodation?

Please give details of who you wish to share your home with:

First name(s)	Surname	Date of birth	Relationship to you	Sex (M/F)

How many bedrooms do you require? _____

Section 2: Employment and financial details

First Applicant		Joint Applicant	
Full time ☐ Part time ☐ Retired ☐		Full time ☐ Part time ☐ Retired ☐	
Job title	----------	Job title	----------
Employer	----------	Employer	----------
Employer address	----------	Employer address	----------
	----------		----------
Phone no.	----------	Phone no.	----------
Gross annual salary (£)	----------	Gross annual salary (£)	----------
Net monthly income (£)	----------	Net monthly income (£)	----------
Any other income (£)	----------	Any other income (£)	----------
Total monthly outgoings (£)	----------	Total monthly outgoings (£)	----------
Eg rent, council tax, loan/ store/credit card payments, maintenance payments		Eg rent, council tax, loan/ store/credit card payments, maintenance payments	
Capital savings (£)	----------	Capital savings (£)	----------

I/we agree to provide Harbour Homes Scotland Ltd with three recent payslips and current bank statements for the assessment of this application.

First Applicant's signature _____ Date _____

Second Applicant's signature _____ Date _____

Please provide the above evidence with your application.

☐ I confirm that I have included the evidence requested.

Bank references

We reserve the right to take up bank references or other relevant references for any applicant being considered for shared ownership. We may also carry out a credit check.

Please use this space to tell us any other information about your application.

Section 3: Declaration

I/we declare that the information supplied by me/us in this application is correct.

I/we understand that supplying false or misleading information or deliberatley withholding relevant information may result in the cancellation of my/our application.

I/we give permission for Harbour Homes Scotland Ltd to approach my/our current employer(s) and my/our bank(s) for confirmation of income details.

Harbour Homes Scotland Ltd may approach your present or former landlord(s) to enquire if your tenancy has been satisfactorily conducted. Your permission is requested so that information about your tenancy may be disclosed in compliance with the Data Protection Act.

First Applicant's signature _____ Date _____

Second Applicant's signature _____ Date _____

All information provided in connection with this application will be treated as confidential in accordance with our Confidentiality Policy. We also comply with the requirements of the Data Protection Act 1998.

We will accept nominations from all applicants, regardless of age, gender, race, colour, ethnic or national origin, religion, marital status, family circumstances, political or sexual orientation, medical condition or disability. We will comply with the requirements of the Race Relations Act 1976, the Sex Discrimination Act 1975 and the Disability Discriminations Act 1995.

HARBOUR
HOMES

Harbour Homes Scotland Ltd
Registered Scottish Charity: SC027945
Financial Conduct Authority Registration: FRN772734
Letting Agent Registration: LARN1811003