

Annex B

Application form

(to be produced on the Administering Agent's (or subsidiary's) letter headed notepaper)

Please read the guidance notes for applicants before completing the application form.

Part one – About the application

1. Please tell us where you would like to look for a property by ticking the name of the area/s you are interested in:

Please tick

Local Authority	Local areas	
City of Edinburgh	City of Edinburgh	
East Lothian	East Lothian	
Midlothian	Midlothian	
West Lothian	West Lothian	
Angus	Angus	
Clackmannanshire	Clackmannanshire	
Dundee	Dundee	
Falkirk	Falkirk	
Fife	Fife	
Perth & Kinross	Perth & Kinross	
Scottish Borders	Scottish Borders	
Stirling	Rural Stirling	
	Urban Regeneration Companies - Raploch	
	Urban Stirling	
Local Authority	Local areas	
Aberdeen City	Aberdeen City	
Aberdeenshire	Central Aberdeenshire North Aberdeenshire South Aberdeenshire	
Eilean Siar	Eilean Siar	
Highland	Highland	
Moray	Moray	
Orkney Islands	Orkney Islands	
Shetland Islands	Shetland Islands	

Local Authority	Local areas	
Argyll & Bute	Argyll & Bute	
City of Glasgow	City of Glasgow	
Dumfries & Galloway	Dumfries & Galloway	
East Ayrshire	East Ayrshire	
East Dunbartonshire	East Dunbartonshire	
East Renfrewshire	East Renfrewshire	
Inverclyde	Inverclyde	
North Ayrshire	Arran	
	North Ayrshire	
North Lanarkshire	North Lanarkshire	
Renfrewshire	Renfrewshire	
South Ayrshire	South Ayrshire	
South Lanarkshire	South Lanarkshire	
West Dunbartonshire	West Dunbartonshire	

2. How many people are applying to the Open Market Shared Equity Scheme (applicants are all those who wish to be named as the owner of the property)?

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3. Please give details of all applicants:

First applicant:	Second applicant:
Surname:	Surname:
First names:	First names:
Current address:	Current address:
Postcode (in full):	Postcode (in full):
Telephone numbers: Home Work Mobile	Telephone numbers: Home Work Mobile
Email address:	Email address:
Date of birth:	Date of birth:
Relationship to other applicant:	Relationship to other applicant:

(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 existing home owners with particular needs, written evidence supporting your need to move. _____
- 3. Written evidence of a Decision in Principle and 1 Key Fact Illustration from a lender _____

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 you would like to buy a property?

Yes / No

If yes, please tell us about your employment.

Employer's name:
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 name:
Company address:
Type of company:
Occupation:

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

Yes / No

5. Have you left the Armed Forces in the past two years?

Yes / No

6. Are you aged 60 or over and applying to purchase without a mortgage?

Yes/No

Second applicant

7. Are you a first-time buyer?

Yes / No

8. Are you currently employed or in receipt of an employment offer in the area where you would like to buy a property?

Yes / No

If yes, please tell us about your employment.

Employer's name:
Employer's address:
Type of employment:

9. Are you currently self-employed?

Yes / No

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

Company name:
Company address:
Type of company:
Occupation:

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

Yes / No

11. Are you currently renting a home from a housing association or local authority, a serving member of the armed forces, an armed forces veteran who has left within the past two years or a partner of a member of the armed forces who has lost their life in the past two years?

Yes / No

12. Please tell us if you own a home elsewhere (for example in another country)

Yes / No

(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 be living with you:

Surname	First name(s)	Date of birth	Relationship to applicant(s)	Occupation (if applicable)

Part five – Current accommodation

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 tenant (unfurnished accommodation)	<input type="checkbox"/>
Private rented tenant (furnished accommodation)	<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 or letting agent:

Name: Address:

3. Are you on a local authority or Registered Social Landlord waiting list? If so, which?

Name of local authority/ Registered Social Landlord	How long have you been on the waiting list?

4. Please explain why you want to move from the house you currently live in:

Please include Enclosure One – Evidence of accommodation status

Second applicant

5. How would you describe your current living arrangements?

	Please tick
Home owner	
Local authority tenant	
Registered Social Landlord (normally a housing association or housing co-operative) tenant	
Private rented tenant (unfurnished accommodation)	
Private rented tenant (furnished accommodation)	
Lodger	
Living with parents/ relatives	
Tied accommodation (Armed Forces)	
Tied accommodation (non Armed Forces)	
Other (please state):	

6. If you are a tenant, lodger or living in tied accommodation please give the name and address of your landlord or letting agent:

Name: Address:

7. Are you on a local authority or Registered Social Landlord waiting list? If so, which?

Name of local authority/ Registered Social Landlord	How long have you been on the waiting list?

8. Please explain why you want to move from the house you currently live in:

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Please include Enclosure One – Evidence of accommodation status

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/ size/ design of property that you can live in?

Yes / No

If yes, please provide us with more information, for example, need full wheelchair access internally; need all electric power:

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3. If you or someone in your household has a disability or learning difficulty and you currently own your home, please confirm you have provided 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

Please include Enclosure Two – written support stating why you have to move from the house that you own.

Part seven – Income assessment

1. Gross earnings (per annum):

First applicant	£
Second applicant	£
Other applicants	£
Total earnings	£

2. Please specify any other income per annum:

Sickness benefits	£
Unemployment benefits	£
Bank interest	£
Superannuation or pension from previous employment	£
Working families tax credit	£
Widow's pension	£
Shareholder's profits	£
Other (please specify):	£
	£
	£

3. Please specify total personal contributions held:

First applicant	£
Second applicant	£
Other applicants	£
Total personal contributions	£

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 property (if applicable) to be purchased through the Open Market Shared Equity Scheme?

Please note that you are normally required to provide one Decision in Principle and one Key Facts Illustration from a lender. Where this is not possible, there should be clear justification of the reasons (see Question 8). These must be from a qualifying lender such as a bank, building society, credit union 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 Open Market Shared Equity Scheme. You may wish to consult an independent financial adviser if you have not done so already.

You should be able to obtain one Decision in Principle and one Key Facts Illustration 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 the Decision in Principle or Key Facts Illustration will include any form of credit search. If the Decision in Principle and/or Key Facts Illustration 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 (if applicable) that you have been told you are entitled to?

£

8. Do you have written confirmation in the form of a Decision in Principle and a Key Facts Illustration (if applicable)?

Yes / No

If no, please tell us why you have not been able to obtain these.

Please include Enclosure Three – Written evidence of the Decision in Principle and a Key Facts Illustration (unless you are aged 60 or over and wish to purchase without a mortgage).

9. If you are aged 60 or over and purchasing without a mortgage, what sale price did you, or do you expect to, achieve for your previous property?

£

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:
Email address:
Partner responsible:

Please note that if you have not already appointed a solicitor you should do so as soon as possible. You should make sure that they pass on their details to us as soon as they are appointed (see 'Notes for applicants').

Part nine – Use of Information

For purchasers:

You can access a copy of the Scottish Government's Shared Equity Scheme Privacy Notice at <https://beta.gov.scot/publications/shared-equity-schemes-privacy-notice/>

This privacy notice illustrates how your personal information will be used by the Scottish Government in relation to the operation of its shared equity schemes and explains your rights under the General Data Protection Regulation (EU) 2016/679 and how to exercise these rights.

Part ten – Signing the application form

For joint applications both signatures are required.

I/ We confirm that I/ we would like to be considered for the Open Market Shared Equity Scheme and that I/ we have fully considered the requirements of the scheme.

I/We confirm that we have read and understood the Scottish Government's [Privacy Notice](#) for the shared equity schemes.

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 that you 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: Print name (including Mr/Mrs/Ms/Miss):
 Signature 1:
 Date:

Signatory 2: Print name (including Mr/Mrs/Ms/Miss):
 Signature 2:
 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 eleven – Allowing us to request and share information

I/ We hereby authorise (*enter below 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 you might need in connection with my/ our application to purchase a home through the Open Market Shared Equity Scheme. I/ We also authorise them to release all data relevant to the valuation of any property which may be purchased including, in the case of new build property, Disclosure of Incentives Form in terms of the UK Finance handbook.

Signatory 1: Print name (including Mr/Mrs/Ms/Miss):
 Address:

Signature 1:
Date:

Signatory 2: Print name (including Mr/Mrs/Ms/Miss):
 Address:

Signature 2:
Date:

Application form for the Open Market Shared Equity Scheme

Notes for applicants

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

Part one – About the application

Please tell us where you would like to look for a property.

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 are a person with particular needs and 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 one Decision in Principle and one Key Facts Illustration from a lender(s). Where this is not possible, there should be clear justification of the reasons. These must be from a qualifying lender such as a bank, building society, credit union 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 Open Market Shared Equity Scheme.

You are required to provide one Decision in Principle and one Key Facts Illustration (unless you are aged 60 or over and wish to purchase without a mortgage). Searches can leave ‘footprints’ on your credit history which may affect your ability to obtain credit. You should therefore confirm with the lender whether the Decision in Principle and Key Facts Illustration will include any form of credit search. If either of them 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. It also asks you to confirm:

- whether your application is in respect of your primary and only residence;
- whether you have left the Armed Forces in the past two years; and

This section should be completed for all applicants.

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

Please give details of all those who will be living with you.

Part five – Current accommodation

Please give us details of your current living arrangements.

This section should be completed for all applicants. You must therefore 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 explain why you want to move from your current accommodation.

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. For those aged 60 or over is the reason any of the following

- *Under occupation – are you living in property which is too large and need to downsize?*
- *Is your current property no longer suitable to meet your needs – can no longer manage the stairs etc?*
- *Support – do you need to move closer to family or friends that provide care and support?*
- *Are you are living in private rented accommodation?*

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.

For those aged 60 or over do any of the following apply:

- Under occupation – are you living in property which is too large and need to downsize?
- Is your current property no longer suitable to meet your needs – can no longer manage the stairs etc?
- Support – do you need to move closer to family or friends that provide care and support?
- Are you living in private rented accommodation?

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. In the case of applicants aged 60 or over this would also include the free proceeds from the sale of your current property.

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 Scottish Government Solicitors.

You should note that Scottish Ministers reserve the right to decide, at their discretion, not to instruct a buyer's solicitor to act in accordance with the standing instructions which apply for the purposes of the OMSE scheme. If we decide that we are unwilling to issue the standing instructions to any particular solicitor or legal firm, either permanently or for a period of time, we will advise the administering agents of this fact, and they will highlight this to you if relevant, when you confirm to them who you intend to appoint as your solicitor.

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

You should ensure that your solicitor advises you on the implications of the open market shared equity 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.

If you have not done so already, we recommend you contact an independent financial advisor to discuss buying a home.

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 the Decision in Principle and Key Facts Illustration