

Berwickshire



a member of the **BHA** Group
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Berwickshire Housing Association

LIFT Application Form

You will need to read the guidance notes for applicants before completing the application form.

Please complete and return your application form to:

Berwickshire Housing Association
55 Newtown Street
DUNS
TD11 3AU

If you need help or advice completing this form, please contact us by telephone on 01361 883115.

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Notes

About the application

Please tell us about your personal details and the LIFT property that you would like to buy (if known).

Please complete all your personal details and include a telephone number which would be useful if we need to clarify any details.

About the application

- 1. This application is for LIFT support to buy a house which has been newly built by the registered social landlord (RSL).

Please give the address of property or name of development if known:

No. and Street Name: _____

Town: _____

County: _____

Postcode: _____

- 2. How many people are applying to the LIFT scheme (applicants are all those who wish to be named as the owner of the property)?

- 3. Please give details of all applicants:

	First Applicant	Second Applicant
Name:
Current Address
	Postcode	Postcode
Telephone No/s.		
Home
Work
Mobile
Email address
Date of Birth
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).

Notes

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 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 - Applicants are normally required to provide mortgage quotes from **three** different mortgage lenders. The mortgage quotes must be from a qualifying lender such as a bank, building society or insurance company. Other lenders may be acceptable, but you need to check with us whether the lender can provide a mortgage for the LIFT scheme. Where it is not possible to provide three mortgage quotes, there should be clear justification of the reasons.

Part two

Enclosures

Please tick
(if provided)

- Enclosure 1 Written evidence of your current accommodation status.
- Enclosure 2 In the case of current home owners, evidence supporting your need to move.
- Enclosure 3 Written evidence of mortgage quotes which you have received from **three** different qualifying lenders.

Notes

About you

This part tells us more about your current employment status and your relationship to the area you wish to buy a LIFT home in.

Please provide details if you have any local connections in the area and, if you already live in the area, please say how long you have lived there.

This section should be completed for all applicants.

About you

First applicant

1. Are you currently employed or in receipt of an employment offer in the area where the property is located?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please tell us about your employment.

Employers Name:

Employers Address:

.....

.....

..... Postcode

Type of Employment:

2. Are you currently self-employed?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

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

Company Name:

Company Address:

.....

.....

..... Postcode

Occupation/position:

3. Do you have any local connection in the area in which you wish to live, for example family or relatives?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please give us more information.

.....

.....

.....

.....

4. How long have you lived in this area? (if relevant)

..... Years Months

5. If you wish to move into the area where the property is located please tell us why this is.

.....

.....

.....

.....

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

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

7. Are you in receipt of any other grant payments from the grant provider or any other agency?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please state:

.....

.....

.....

If you are the sole applicant please go to Part 4

Second Applicant

8. Are you currently employed or in receipt of an employment offer in the area where the property is located?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please tell us about your employment.

Employers Name:

Employers Address:

.....

..... Postcode

Type of Employment:

9. Are you currently self-employed?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

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

Company Name:

Company Address:

.....

..... Postcode

Occupation/position:

10. Do you have any local connection in the area in which you wish to live, for example, family or relatives?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please give us more information.

.....

.....

.....

.....

11. How long have you lived in this area? (if relevant)

..... Years Months

12. If you wish to move into the area where the property is located please tell us why this is.

.....
.....
.....
.....

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

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

14. Are you in receipt of any other grant payments from the grant provider or any other agency?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please, state:

Provider	Grant
.....
.....
.....

(If there are more than two applicants please use the space opposite to tell us about the other people applying).

Details of other applicants

	Third Applicant	Fourth Applicant
Name:
Current Address
	Postcode	Postcode
Telephone No/s.		
Home
Work
Mobile
Email address
Date of Birth
Relationship to other applicant

Notes

Details of those who will be residing with you

This is to help us assess your house size requirements. Please give details of all those who will be living with you.

Part four

Details of those who will be living with you in your new home

1. Please tell us about the other people who will live in the property:

Surname	First Name(s)	Date of Birth	Relationship to applicant(s)	Occupation (if applicable)

Notes

Current accommodation

Please give us details of your current accommodation. If **all** applicants currently live in the same accommodation you only need to complete Questions 1 to 7 in this section. If the applicants currently live in separate accommodation you must tell us about the living arrangements for each person.

Please note that 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.

Please give us the details of your landlord, if applicable, and any housing waiting lists that you are currently on.

Please tell us about the type of accommodation that you currently live in. House/apartment size should be based on the number of rooms in your accommodation excluding the kitchen, bathroom and any hall areas.

Please explain why you want to move from your current accommodation into a LIFT property.

Please provide Enclosure one – Evidence of accommodation status.

Part five

Current accommodation

Do all applicants currently live in the same accommodation?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If Yes, only complete Questions 1 to 7 in this section. If no, the second applicant must complete Questions 9 to 15.

*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.*

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 (unfurnished)	<input type="checkbox"/>
Private rented (furnished)	<input type="checkbox"/>
Lodger	<input type="checkbox"/>
Living with parents/relatives	<input type="checkbox"/>
Tied accommodation	<input type="checkbox"/>
Other (please state):	<input type="checkbox"/>

2. If you are a tenant or a lodger please give the name and address of your landlord:

Landlord's Name:

Landlord's Address:

.....

..... Postcode

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

Name of local authority/ RSL	How long have you been on the waiting list?

4. Please describe the type of accommodation that you live in:

	Please Tick
House	
Flat	
Caravan	
Hostel	
Shared accommodation	
Other (please state):	

5. How long have you lived in this accommodation?

..... Years Months

6. How many rooms are there in your present accommodation (excluding the kitchen, bathroom and any hall areas)?

..... rooms

7. Are you a first time buyer?

Yes No

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

.....

Please include Enclosure one – Evidence of accommodation status

Second Applicant

9. 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 (unfurnished)	
Private rented (furnished)	
Lodger	
Living with parents/relatives	
Tied accommodation	
Other (please state):	

10. If you are a tenant or a lodger please give the name and address of your landlord:

Landlord's Name:

Landlord's Address:

.....

.....

.....

..... Postcode

11. Are you on a local authority or RSL waiting list? If so, which?

Name of local authority/ RSL	How long have you been on the waiting list?

12. Please describe the type of accommodation that you live in:

	Please Tick
House	
Flat	
Caravan	
Hostel	
Shared accommodation	
Other (please state):	

13. How long have you lived in this accommodation?

..... Years Months

14. How many rooms are there in your present accommodation (excluding the kitchen, bathroom and any hall areas)?

..... rooms

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

.....
.....
.....
.....

16. *Please include Enclosure One – Evidence of accommodation status*

Notes

People with particular housing needs

We use the term 'people with particular housing needs' to describe people who have a need for a 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, design and location.

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.

Please provide Enclosure two – Evidence of why you have to move from the house that you own.

People with particular housing needs

1. Do you or any member of your household have a disability or learning disability we should take into account?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

2. Does this affect the type/design of property that you can live in?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please give us more information, for example, need full wheelchair access internally, unable to make additional space for carers

.....

.....

.....

3. Does this affect the location where you are able to purchase a house?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, please give us more information, for example: need to be close to family/carers(s); need to be close to facilities such as transport, schools

.....

.....

.....

4. If you currently own your home, do you have written support from a professional (such as a doctor or occupational therapist) stating that your current property is not suitable for your needs?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

5. Who is providing this written support?

.....

.....

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

Notes

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.

LIFT applicants will have to state all sources of finance. A household's income 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, welfare benefit, working families tax credit, widow's pension and shareholder's profits; and
- Personal contributions

Personal contributions may comprise savings, gifts or any other contributions by the applicant. 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.

The definition of personal savings does not include: personal possessions; business assets; tax rebates/ personal pension schemes; retirement annuity contracts and annuity surrender values; any essential transport costs or capital sum awarded for the purpose of support or care costs.

We will include personal savings held by all prospective applicants.

A LIFT purchaser may retain £5,000 of any savings held. Above this amount, 90 per cent of the balance will be treated as a contribution towards the LIFT 'equity stake'.

If you already own a home you may still apply. However, any capital gain on your last owned property must be given and will be included as a personal contribution towards the LIFT property. 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 tell us about the mortgage that you have been told you are entitled to by lenders. In most circumstances, applicants are required to provide three mortgage quotes from three different lenders. Where this is not possible, there should be clear justification of the reasons. The mortgage quotes must be from qualifying lenders such as a bank, building society 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 LIFT scheme.

Applicants must purchase the maximum level of equity they 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.

Income assessment

1. Gross earnings (per annum):

	£
First Applicant	
Second Applicant	
<i>Other Applicants</i>	
Total earnings	

2. Please specify any other income per annum:

	£
Sickness benefit	
Unemployment benefit	
Bank interest	
Superannuation or pension from previous employment	
Working Families Tax Credit	
Welfare Benefit	
Widow's Pension	
Share profit	
Other (please specify):	

3. Please specify total savings held:

	£
First Applicant	
Second Applicant	
<i>Other Applicants</i>	
Total earnings	

4. Do any members of the household currently own their own home? Yes / No

If yes, how much equity do they expect to release from the sale of the property (i.e. the difference between the expected sale price and any mortgage loan secured over the property)?

£

5. If yes, why do you need to move from your current home:

.....
.....
.....
.....

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

6. Have any members of the household previously owned a home?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

If yes, what profit did they make from the sale of this property?

£

7. Which lenders have you contacted regarding a mortgage for a LIFT property?

Please note that, in most circumstances, applicants are required to provide three mortgage quotes from three different lenders. Where this is not possible, there should be clear justification of the reasons (see Question 9). The quotes must be from a qualifying lender such as a bank, building society or insurance company. Other lenders may be acceptable but you will need to check first with the registered social landlord whether the lender can provide a mortgage for the LIFT scheme.

Lender 1:

Lenders Address:

..... Postcode

Lender 2:

Lenders Address:

..... Postcode

Lender 3:

Lenders Address:

..... Postcode

8. What is the maximum value of the mortgage that you have been told you are entitled to:

£

*Please include Enclosure Three – Written evidence of mortgage quotes which you have received from **three** different qualifying lenders.*

9. Do you have written confirmation of the mortgage that you are entitled to from **three** different qualifying lenders? Yes / No

If no, please tell us why you have not been able to obtain **three** separate quotes.

.....

.....

.....

Notes

Signing the application form

Please ensure that all applicants sign the application form. Each applicant must sign the form twice – here and in part nine.

Signing the application form

For joint applications both signatures are required.

I/We confirm that I/we would like to be considered for the LIFT scheme and that I/we have fully considered the requirements of the scheme as laid out in the information received from the RSL in relation to the scheme.

I/We acknowledge and explicitly give my/our consent to the RSL and grant provider gathering, processing and storing Sensitive Personal Data as defined in the Data Protection Act 1998, as will be required to process my/our application for the LIFT scheme.

I/We also acknowledge and explicitly give my/our consent to the RSL passing Sensitive Personal Data as defined in the Data Protection Act 1998 to the Scottish Government to enable the Scottish Government to monitor and evaluate the LIFT scheme, and to enable the Scottish Government to potentially contact me/us in the future to seek my/our views on the LIFT scheme.

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 and confirm that the RSL and grant provider 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.

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

Signature 1:

Date:

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

Signature 1:

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.

Notes

Allowing us to request and share information

The signatures in this section allow us to request information from the lenders that have given you mortgage quotes and to share information with our grant provider.

Allowing us to request and share information

I/We hereby authorise (enter the name and address of the lenders whom you have spoken to about obtaining a mortgage)

Lender 1:
Lenders Address:
.....
..... Postcode

Lender 2:
Lenders Address:
.....
..... Postcode

Lender 3:
Lenders Address:
.....
..... Postcode

to release any information about my/our current financial situation which the RSL might need in connection with my/our application to purchase a home under the LIFT scheme.

I/We also authorise the Scottish Government or the relevant grant provider to share information between them with regard to my/our application.

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

Signatory 2: Print name (including Mr/Mrs/Ms/Miss):
Address:
Signature 1:
Date:

Equal opportunities monitoring

The RSL's equal opportunities policy aims to ensure that everyone who applies to the organisation, whatever their race, colour or ethnic origin will receive equal treatment.

To ensure our policy is working, we would be grateful if you would choose ONE section, then tick one box within that section to indicate your cultural background.

Please tick which one applies (✓)

Ethnic Group	First Applicant	Second Applicant
WHITE		
Scottish		
Other British		
Irish		
Any other white background		
MIXED		
Any mixed background		
ASIAN, ASIAN SCOTTISH OR ASIAN BRITISH		
Indian		
Pakistani		
Bangladeshi		
Chinese		
Any other Asian background		
BLACK, BLACK SCOTTISH OR BLACK BRITISH		
Caribbean		
African		
Any other Black background		
OTHER ETHNIC BACKGROUND		
Any other background		

Additional space for extra information

Other people applying: