**STAGE 1 APPLICATION FORM**

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| **1. YOUR DETAILS** |  |
| **Applicant 1**  | Click here to enter text. |
| **FULL name:**  | Click here to enter text. |
| **Nationality:** | Click here to enter text. |
| **Current Address:** | Click here to enter text. |
| **Post Code:** | Click here to enter text. |
| **E-mail:** | Click here to enter text. |
| **Tel:** | Click here to enter text. |
| **Mobile:** | Click here to enter text. |
|  |  |
| **Applicant 2** |  |
| **FULL name:** | Click here to enter text. |
| **Nationality:** | Click here to enter text. |
| **Current Address:** | Click here to enter text. |
| **Post Code:** | Click here to enter text. |
| **E-mail:** | Click here to enter text. |
| **Tel:** | Click here to enter text. |
| **Mobile:** | Click here to enter text. |
| *Please note that if your house plot title is held in more than one name then all parties will need to apply. Any loan granted will be secured against the house plot.* |
| **Current Housing tenure:**Local Authority Tenant (Council) [ ]  Housing Association Tenant [ ]  Private Rent Tenant [ ]  Living with relatives [ ]  Living in a static caravan [ ] Living in tied accommodation [ ]  Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Please provide a brief summary of why you are pursuing the self-build route?**Click here to enter text. |
| **2. SELF BUILD FINANCE** |  |
| Self-Build Mortgages. Please detail your approach to seeking self-build finance and the reasons for not being able to obtain the required finance. We would expect that you will have contacted a minimum of three companies. You may wish to submit a letter from your mortgage broker/independent financial advisor in support of your application.Click here to enter text. |
| **Loan Amount requested:** | Click here to enter text. |
| **Loan duration requested (mths):** | Click here to enter text. |
| **Estimated Value of completed house:** | Click here to enter text. |
| **Post Completion Mortgage in Principle Amount:** | Click here to enter text. |
| **Post Completion Mortgage Lender Name:** | Click here to enter text. |
| **Have you applied for any other source of finance in relation to your new home i.e. Crofthouse Grant scheme** | Click here to enter text. |
| *Please note that any application to the Crofthouse Grant Scheme* ***will not*** *affect any application for a loan from the Self Build Loan Fund, however you need to ensure that that you comply with the terms of the Crofthouse Grant Scheme. The terms and conditions of the Self Build Loan Fund are separate and different to the terms and conditions attached to the Crofthouse Grant Scheme.* |
| **3. YOUR BUILD PROJECT** |  |
| Postal address of new house: | Click here to enter text. |
| Post code of new house: | Click here to enter text. |
| Is your new home a new build project i.e. **NOT** a conversion or renovation | Yes/No |
| *Please note that we can only offer a loan to any potential borrower where the property is a completely new build property.* |
| Planning Application ref: | Click here to enter text. |
| Total Project Cost: | Click here to enter text. |
| House Plot Cost: | Click here to enter text. |
| Construction Cost: | Click here to enter text. |
| Contingency Sum: | Click here to enter text. |
| Do you intend to do all or some of the work | Yes/No |
| If yes please provide the following estimates: | Total Hours: | Click here to enter text. | Total Value: | Click here to enter text. |
| Total Floor Area: | Click here to enter text. |
| Build Cost per sqm: | Click here to enter text. |
| Number of Bedrooms: | Click here to enter text. |
| Number of Bathrooms: | Click here to enter text. |

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| **4. HOUSE PLOT** |  |
| Do you own the plot outright? i.e. it is not financed by a mortgage or other form of security over the site | Yes/No |
| If NO, please explain | Click here to enter text. |
| Is the land surrounded by/adjoining any land or property owned or controlled by the applicant or their family? | Yes/No |
| If YES please explain | Click here to enter text. |
| Has any or all of the land been gifted? | Yes/No |
| If YES please detail who from? | Click here to enter text. |
| *Please note that the above may not prevent you being considered for a loan, however it may affect the range of firms who are prepared to lend mortgage finance on your completed home. You may also require a Title Indemnity Policy. Your solicitor will be able to advise you.* |
| **5. YOUR FINANCIAL CIRCUMSTANCES** |  |
| **Applicant 1** |  |
| Job Title: | Click here to enter text. |
| Hrs per wk: | Click here to enter text. |
| Annual wage: | Click here to enter text. |
| Employment type i.e. PAYE or Self Employed: | Click here to enter text. |
| Employment type, i.e. fixed term, permanent, etc: | Click here to enter text. |
| Other income, i.e. universal credit, interest, dividends, pension, etc: | Click here to enter text. |
| Total annual income: | Click here to enter text. |
| Total debit, i.e. credit cards, car loan, etc: | Click here to enter text. |
| Total savings: | Click here to enter text. |
| Your credit score: | Click here to enter text. |
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| **Applicant 2** |  |
| Job Title: | Click here to enter text. |
| Hrs per wk: | Click here to enter text. |
| Annual wage: | Click here to enter text. |
| Employment type i.e. PAYE or Self Employed: | Click here to enter text. |
| Employment type, i.e. fixed term, permanent, etc: | Click here to enter text. |
| Other income, i.e. universal credit, interest, dividends, pension, etc: | Click here to enter text. |
| Total annual income: | Click here to enter text. |
| Total debit, i.e. credit cards, car loan, etc: | Click here to enter text. |
| Total savings: | Click here to enter text. |
| Your credit score: | Click here to enter text. |

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| *Please note that we will require copies of your statutory credit report from each of the three main credit reference agencies. This costs £2 per report, £6 in total.**The credit reference agencies are: Equifax, Experian and Callcredit each hold different data, hence the request for a copy of all three.* |

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| **6. DATA PROTECTION** |  |
| In accordance with GDPR, the information that you provide on this form and will be used to process and assess your application on behalf of the Scottish Government. We may check the information collected on behalf of the Scottish Government with third parties or with any other information held by us. We may also use or pass to third parties your information or use it in other ways as permitted by law.By signing this application form we will be assuming that you agree to the processing of your personal data and any sensitive personal data disclosed in accordance with Information Commissioner’s Office (ICO) guidelines.We are committed to protecting and safeguarding your personal data and the Scottish Governments privacy policy in relation to the Self Build Loan Fund can be viewed on our website [www.hscht.co.uk/scotland-self-build-loan-fund](http://www.hscht.co.uk/scotland-self-build-loan-fund).html |

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| **7. DECLARATION** |  |
| **Please read this declaration carefully**I/We can confirm that the details I/we have provide on this application form are true and accurate; andI/We understand that if I/we give false or misleading information or do not provide the relevant information in support my/our application may be refused; andI/we understand that if a loan is offered, based on false, fraudulent or misleading information, that immediate repayment of any loan offered will be sought; andI/we confirm that this application is to seek funding for a new build property; andI/we confirm that the new property will be occupied as our only home; andI/we confirm that we are aware that no loan funds will be issued until such time as the Standard Security and associated legal work has been completed; andI/we confirm that should I/we be successful in our application, we understand that any loan offered will be secured against the house site; andI/we confirm that we have read the Self Build Loan Fund Brochure I/we understand the terms of the scheme; andI/we confirm that I/we understand that details relating to this application will be used by the Scottish Government to ensure that the scheme is operating effectively and where other Scottish Government funded schemes are being used information may be exchanged to verify eligibility.  |
| Applicant 1 (Signature) |  |
| Applicant 1 (PRINT NAME) |  |
| Applicant 1 (Date) |  |
|  |  |
| Applicant 2 (Signature) |  |
| Applicant 2 (PRINT NAME) |  |
| Applicant 2 (Date) |  |

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| **8. SUPPORTING INFO.** |  |
| The checklist below is to help you ensure that you have provided all the documentation that is required to allow us to process your application.Please tick off the documentation enclosed with your application. If the relevant documentation is not provided with your application this could lead to a delay in processing your application or your application being rejected. |

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| No. | Item | Suitable Documents | Included✓ |
| 1. | Proof of identity | Copy of photographic driving licence or passport |[ ]
| 2. | Proof of address | Utility bill, Council Tax bill |[ ]
| 3. | Proof of ALL household income | 3 months of wage slips, P60s, Universal credit, Child benefit, Disability Living Allowance/Personal Independence Allowance or if self-employed 3 years certified accounts and Accountants certificate |[ ]
| 4. | Bank Statements/Proof of savings | 3 months up-to-date bank statements for ALL accounts held. |[ ]
| 5. | Proof of current housing tenure | Copy of lease, or letter from parents |[ ]
| 6. | Copy of mortgage promise | A copy of a letter from your mortgage provider/mortgage broker that you will be able to secure a mortgage over a self built home. Mortgage in principle from three lenders is required |[ ]
| 7. | Proof you are the landowner | Please provide a copy of your Certificate of Title. This can be obtained from your solicitor. If the site has been de-crofted, a copy of the de-crofting certificate. Please note that the location plan associated with your planning application should match your title plan. |[ ]
| 8. | Evidence of any difficulty in obtaining self-build mortgage finance | A letter from the mortgage provider/mortgage broker stating why self build mortgage finance is not forthcoming. |[ ]
| 9. | A copy of you Full Planning consent | A copy of the letter of award of Planning Permission together with the supporting documents and plans (A4 & A3 paper size) submitted in support of your planning application. |[ ]
| 10. | Proof of a good Credit Score | Print out of your credit score, together with a copy of your statutory credit report from each of the credit reference agencies (£2 each) |[ ]

**Please return to:**

The Highlands Small Communities Housing Trust

7 Ardross terrace

INVERNESS

IV3 5NQ

**Or e-mail to:** selfbuild@hscht.co.uk

Please call 01463 572 030 or email selfbuild@hscht.co.uk if you require assistance