

# **House Sales incorporating Equity Sharing Application Form**

Every section of this form must be completed.

Where any question is not relevant to your application tick 'No' or write 'None' in the box provided.

Failure to complete the application could result in delay.

If you have difficulties in completing this form please contact the below office for assistance.

Further information regarding the House Sales Scheme incorporating Equity Sharing is available from the Housing Executive's website [www.nihe.gov.uk](http://www.nihe.gov.uk) or by contacting any of the offices below.

Please note this document can be made available on request in alternative formats by contacting the relevant Land and Regeneration Office.

Completed forms should be returned to:

**Land and Regeneration (Belfast), 2 Adelaide Street, Belfast BT2 8PB. Tel: 03448 920 900**

*Covering Belfast, Lisburn and Castlereagh City Council areas*

**Land and Regeneration (North), Richmond Chambers, The Diamond, Londonderry BT48 6QP. Tel: 03448 920 900**

*Covering Antrim, Ballymena, Ballymoney, Carrickfergus, Coleraine, Derry City, Larne, Limavady, Moyle, Newtownabbey and Strabane Council areas*

**Land and Regeneration (South), Marlborough House, Central Way, Craigavon BT64 1AJ. Tel: 03448 920 900**

*Covering Armagh, Banbridge, Cookstown, Craigavon, Dungannon, Downpatrick, Fermanagh, Magherafelt, Newry, Newtownards and North Down and Omagh Council areas*

Calls will be charged at 3ppm from a BT landline. Calls from mobiles and other networks may vary.

The number below can be used if you have a telephone package which offers free daytime calls or as an alternative number for mobile users - (028) 9024 0588.

## **PART A: TENANCY VERIFICATION**

**Fraud Warning: Anyone knowingly making a false statement for the purpose of fraudulently benefiting from the provisions of the House Sales Scheme is liable to prosecution.**

### **Secure Tenants/Joint Tenants**

In order to process this House Sales application you and any joint tenants must supply proof of identity to establish that you are the secure tenant(s) and are occupying the property as your sole or principal home. This should consist of one of the following documents:

- Current UK Driving Licence with a photograph
- Current passport or National Identity Card
- Translink Senior Smartpass
- Electoral Identity Card

If none of the above is available, two of the following should be produced:

- Birth Certificate
- Benefit Notification
- Credit Card Statement (dated within the last three months)
- Utility Bill (dated within the last three months)
- Medical Card
- Wage/Salary slip (dated within the last three months)
- Bank/Building Society statement (dated within the last three months)
- Marriage or Civil Partnership Certificate

**Please note that it is only necessary to provide copies of the documents listed and that originals need not be produced. Failure to provide the required documentation will result in your application form being returned to you.**

In the event that any joint tenant does not wish to exercise his/her statutory right to buy, that joint tenant must signify and confirm that he/she does not wish to exercise that right, and give his/her consent to the purchase of the premises by the other joint tenant(s), by signing the relevant section at Part J of this Application Form. The written consent of any joint tenant who does not wish to exercise his/her statutory right to buy **must** be provided at Part J before this application to purchase can proceed. Any joint tenant who does not wish to exercise his/her right to buy and does not wish to be a party to the purchase should refer to the section '**Joint Tenant(s) not wishing to buy**' at Part J of this form and read the notes carefully before signing. **Parts B, E and F** must also be completed by non-purchasing joint tenants as these details may be required to ascertain the eligibility of the remaining joint tenant(s) to purchase.

**Note: If all joint tenants do not purchase the property together, discount entitlement in respect of the purchase of the property may be affected. Please contact the relevant Land and Regeneration Office for further advice if required.**

A non-purchasing joint tenant who subsequently wishes to exercise his/her statutory right to buy during the course of the purchase can resume his/her application prior to completion by contacting the relevant Land & Regeneration office **in writing**.

**PART B: TENANCY DETAILS**

All details must be completed. Provision of your home, work and mobile telephone numbers and email address will enable the Independent Valuer to contact you directly to arrange the necessary inspection of your home for valuation purposes and help prevent delay in processing the application.

**Contact Details**

|                      |                             |
|----------------------|-----------------------------|
| Address and Postcode | Home Tel                    |
|                      | Work Tel                    |
|                      | Mobile                      |
|                      | Email                       |
|                      | Date your tenancy commenced |

**Please provide details for each Tenant/Joint Tenant.** *Have any of the above been previously known by a different name (including maiden name)? If Yes please provide details of the previously held name.*

| Full name (including middle names) | Date of Birth | National Insurance No | Previous Name (if applicable) |
|------------------------------------|---------------|-----------------------|-------------------------------|
|                                    | / /           |                       |                               |
|                                    | / /           |                       |                               |
|                                    | / /           |                       |                               |
|                                    | / /           |                       |                               |

**PART C: ADDITIONAL PURCHASERS**

**If you receive Housing Benefit any other applicant(s) named on this form must be declared and disclosed as part of your Housing Benefit claim otherwise they will not be considered as part of this application.**

**You should be aware that the Housing Executive may check the information you provide against a range of other government databases including the Social Security Agency and HM Revenue and Customs.**

Any applicant who is not a joint tenant must provide proof of their residence for the 12 months before we received the application and evidence of current residency unless they have been included on the tenant’s Housing Benefit claim for a minimum of 12 months.

**Two items of proof are required:**

- Residency of the 12 months prior to application
- Current occupancy

**The following are acceptable items of proof:**

- Benefit Notification
- Credit Card Statement
- Wage/Salary Slips
- Bank/Building Society Statements
- Utility Bills

If a joint purchaser is your legal spouse you should send a copy of your marriage or civil partnership certificate. National Insurance Numbers must be provided for all joint purchasers. If you want to buy your home (or an equity share of it) with others, a maximum of four purchasers is permitted. If there are no joint purchasers write NONE.

| First Name | Surname | Date of Birth | National Insurance No | Relationship to Tenant |
|------------|---------|---------------|-----------------------|------------------------|
|            |         | / /           |                       |                        |
|            |         | / /           |                       |                        |
|            |         | / /           |                       |                        |

**PART D: HOUSING BENEFIT**

This section is used to help counteract Housing Benefit fraud and for statistical information gathering.

Are you in receipt of Housing Benefit? Yes  No

If Yes, please provide details of the change in circumstances that has enabled you to apply to purchase your Housing Executive property.

**PART E: PREVIOUS TENANCY PERIODS**

If you indicate your eligibility to purchase is based upon your time as a tenant in a non Housing Executive tenancy, you must provide proof of this tenancy. Failure to provide proof may impact on your entitlement to buy or result in a loss of discount. If any of the previous tenancy period(s) were held in a different name the following documentary evidence is required:

- A Birth Certificate (where the tenancy was held in your maiden name)
- A Marriage or Civil Partnership Certificate (where the tenancy was held in a previous married name).
- Deed Poll (where your name has been changed by deed poll).

**Failure to complete this section could result in a loss of discount.**

Have you ever previously been a tenant of the Housing Executive, a Housing Association or a public authority in the UK prior to your current tenancy? *(Please refer to the list within the House Sales incorporating Equity Sharing booklet)* Yes  No

|   | Address | Town | From | To | Landlord |
|---|---------|------|------|----|----------|
| 1 |         |      |      |    |          |
| 2 |         |      |      |    |          |
| 3 |         |      |      |    |          |
| 4 |         |      |      |    |          |

Please note, proof of tenancy is required for non-Housing Executive tenancies.

**PART F: PREVIOUS HOUSE SALES PURCHASES**

Have you or any of the above joint purchasers previously purchased a Housing Executive, Housing Association or a Public Authority dwelling in the UK? Yes  No

| Full Name | Address of Dwelling Purchased | Date Purchased | Discount Received |
|-----------|-------------------------------|----------------|-------------------|
|           |                               |                |                   |
|           |                               |                |                   |
|           |                               |                |                   |

**PART G: FINANCE**

Please note that only persons who have a statutory right to buy their property under the House Sales Scheme ("the Scheme") are entitled to enjoy the benefits which that Scheme confers - for example, the benefit of a discounted purchase price. Any third party who does not have a statutory right to buy a property must not therefore seek to acquire any legal or beneficial interest in that property where it is being purchased under the Scheme (A "beneficial interest" is the right to receive a benefit in a property which is in the legal ownership of another person). For example, any arrangement whereby a secure tenant purchaser exercises his right to buy his property with the result that he holds that property on trust for a third party who has no right to buy under the Scheme will breach the conditions of the Scheme. In those circumstances, the Housing Executive may take legal action to recover the property. Secure tenant purchasers are urged to seek legal advice to ensure that any financial or other arrangements entered into by them in connection with their purchase or ownership of a property acquired under the provisions of the Scheme do not constitute a breach of that Scheme.

The following section requests information required to satisfy the Housing Executive that, upon completion of your purchase, the applicant(s) named in this form will be the sole legal and beneficial owner(s) of the property.

**1. Please confirm how this House Sale/Equity Purchase is being funded (please tick) and provide details**

|          |                          |      |                          |        |                          |              |                          |             |                          |       |                          |
|----------|--------------------------|------|--------------------------|--------|--------------------------|--------------|--------------------------|-------------|--------------------------|-------|--------------------------|
| Mortgage | <input type="checkbox"/> | Gift | <input type="checkbox"/> | Saving | <input type="checkbox"/> | Private Loan | <input type="checkbox"/> | Inheritance | <input type="checkbox"/> | Other | <input type="checkbox"/> |
| Details  |                          |      |                          |        |                          |              |                          |             |                          |       |                          |

**2. Where this House Sale/Equity Purchase is being funded (wholly or partly) by a third party, please provide details of the third party and amount of funds**

Name and address of person/organisation providing the funds and amount of funds to be provided

|  |
|--|
| <br><br><br><br><br><br><br><br><br><br> |
|--|

Terms on which the funds are to be repaid

|   |
|---|
| <i>What conditions/arrangements are being agreed between you and the person/organisation named above concerning the provision and repayment of funds?</i><br><br><br><br><br><br><br><br><br><br> |
|---|

Security to be provided for the funds

|   |
|---|
| <i>What conditions/arrangements are being put in place to ensure that the person/organisation providing the funds will be protected if the monies are not repaid?</i><br><br><br><br><br><br><br><br><br><br> |
|---|

**PART H: PROPERTY DETAILS/TENANT FINANCED IMPROVEMENTS**

Have you made improvements to the dwelling at your own expense? Yes  No

If Yes, please provide details of the improvements (including structural improvements).

Does the dwelling have a stairlift or a through floor lift installed? Yes  No

**PART I: MISCELLANEOUS**

Are you or any persons applying to purchase your home with you, an employee, or related to an employee or to a member of the Board of the Housing Executive? Yes  No

If Yes, please provide the employees/Board Members name, relationship and staff number.

| Name | Relationship | Staff No |
|------|--------------|----------|
|      |              |          |
|      |              |          |
|      |              |          |
|      |              |          |

**PART J: DECLARATION - PLEASE READ THIS DECLARATION CAREFULLY**

This declaration must be signed by all purchasing tenants listed in Part B and all additional purchasers listed in Part C. The application form will be returned if all sections are not fully and correctly completed.

I am interested in purchasing all/part of the equity in the above dwelling which I occupy as a secure tenant. I confirm that I occupy the dwelling as my only or principal home. I confirm that I have not made any agreement to dispose of the legal or beneficial interest in the property in contravention of the provisions of the House Sales Scheme and confirm that on completion, I (and any joint tenants or eligible co-purchasers, where applicable) will be the sole legal and beneficial owner(s) of the property.

I declare the information I have given on this form is accurate and correct and I understand that if I give false or misleading information or omit relevant information for the purpose of fraudulently gaining the right to buy or obtaining a benefit to which I (or another person) am not entitled under the House Sales Scheme it may be regarded as a criminal offence and action could be taken against me including court action and the recovery of the property.

|  |      |
|--|------|
| Signature<br>(Tenant)                    | Date |
| Signature<br>(Joint Tenant or Purchaser) | Date |
| Signature<br>(Joint Tenant or Purchaser) | Date |
| Signature<br>(Joint Tenant or Purchaser) | Date |

**JOINT TENANT(S) NOT WISHING TO BUY**

**Note: Please note that the tenancy of any joint tenant who does not wish to exercise his/her statutory right to buy and who does not therefore wish to be a party to the purchase of the property will end immediately upon completion of the purchase of the property by the remaining joint tenant(s). Non-purchasing joint tenants are therefore strongly urged to seek independent legal advice to ensure they are fully informed about the implications of signing this section.**

By signing this section, I confirm that:

- a) I do not wish to exercise my statutory right to buy the property;
- b) I consent to the property being purchased by the other joint tenant(s) only;
- c) I understand and accept that my tenancy will end immediately upon completion of the purchase of the property by the other joint tenant(s); and
- d) I have been informed that I have a right to seek independent legal advice prior to signing this form and that I have already obtained whatever legal or other advice that I require and fully understand the consequences of signing.

**Please note:** witnesses to the non-purchasing joint tenant’s signature should be an independent third party and should not be any of the other purchasing joint tenants.

| Non-purchasing tenant | Witness   |            |
|-----------------------|-----------|------------|
| Name                  | Name      | Address    |
| Signature             | Signature |            |
| Date                  | Date      | Occupation |

| Non-purchasing tenant | Witness   |            |
|-----------------------|-----------|------------|
| Name                  | Name      | Address    |
| Signature             | Signature |            |
| Date                  | Date      | Occupation |

| Non-purchasing tenant | Witness   |            |
|-----------------------|-----------|------------|
| Name                  | Name      | Address    |
| Signature             | Signature |            |
| Date                  | Date      | Occupation |

## **EQUITY SHARING**

Under Equity Sharing tenants can purchase a minimum of 25% of their home. Tenants interested in purchasing equity in their home need not specify the per cent they wish to purchase until the market value of the dwelling has been assessed.

If you are entitled to buy or lease your home the Housing Executive will provide the valuation and an \*indication of the housing costs if you proceed with the application. At this stage you can advise the Housing Executive of the amount of equity you wish to purchase.

\*The cost quoted will be based upon a typical High Street Mortgage Provider on a 25 year repayment mortgage. Lending Institutions may offer different, better or cheaper products.

### **What we do with your information**

You have applied to the Housing Executive to purchase your dwelling.

The Housing Executive in processing your application is exercising its statutory powers using the lawful basis of public task.

The Housing Executive requires the information to assist you in purchasing your dwelling and to calculate the correct discount.

Further information on the Housing Executive privacy policy can be found at: [www.nihe.gov.uk/privacy\\_notice](http://www.nihe.gov.uk/privacy_notice)

### **Sharing your information with others**

We will share your information with a valuation company to enable it to value the dwelling you are applying to buy.

We will share your information with Land and Property Services but only if the value of the dwelling is disputed by you.

We will share your information with a Domestic Energy Assessor but only if an Energy Performance Certificate is required for your dwelling.

Your information may also be shared with others for statistical analysis and fraud prevention/detection. Your information is only shared where this is necessary to comply with our legal obligations or as permitted by General Data Protection Regulation or Data Protection Act 2018.

### **Your Rights**

Within certain limitations, you are entitled to view, request a copy, amend, delete, object to or restrict processing of your information.

We will retain your information in line with the Housing Executive's Retention Policy.

### **Checklist**

- Have you answered all the questions in the application?
- Have you enclosed proof of identity (see PART A)?
- If you have held a tenancy under a different name have you enclosed the necessary evidence?
- Have you provided proof if you held a previous tenancy?
- Have all joint purchasers detailed in Part C provided proof of residency?
- Have you and all joint purchasers signed and dated this application?
- Have you declared whether you are in receipt of Housing Benefit?