

## Shared Equity Purchase Assistance (First Home Fixed) Scheme

### Application to the Register of First Time Buyers

If you need any help with completing this form, please contact the Housing Team on 01624 685955  
or email [housing@gov.im](mailto:housing@gov.im)

#### IMPORTANT

- The Register is not a waiting list and inclusion does not constitute an agreement by the Department to offer a property to purchase.
- The Register is reviewed at least annually to ensure that information is kept up to date. **You must notify us of any changes in your circumstances.** Details of developments will be sent to you from time to time.
- Please complete all sections in ink using BLOCK CAPITALS

**Registration number** (for existing applicants)

#### Applicant personal details

<b>1.</b> Title: Mr/Mrs/Ms.....	First Name(s)		
	Surname		
Address	Post Code		
Date and Place of Birth	Date	/	/
			Place

#### Spouse/Partner personal details (If you have a spouse/partner, they must be included. Failure to disclose this information will be treated as fraud.)

<b>2.</b> Title: Mr/Mrs/Ms.....	First Name(s)		
	Surname		
Address	Post Code		
Date and Place of Birth	Date	/	/
			Place

#### Contact details

<b>3.</b> Telephone Numbers	Home	Work	Mobile	
Telephone Numbers of Spouse/Partner	Home	Work	Mobile	
E-mail address (Applicant)				
E-mail address (Spouse/Partner)				

#### 4. Current Housing Situation

Current accommodation <i>(delete as appropriate)</i>	Public Sector Tenant	Private Sector Tenant	Live with parents	Live with friends
Have you been on a Public Sector housing waiting list for more than 1 year?	Yes	No	If <b>Yes</b> please name the authority .....	

#### 5. Details of Dependent Children

Please provide dates of birth and sex of all dependent children in permanent full time residence with you.

Date of Birth	Sex

Date of Birth	Sex

Dependent children who live with you part time may be included in the table below only if a copy of a legal drafted agreement signed by both parents/legal guardians confirming equal custody or greater is provided along with this application form.

Date of Birth	Sex

Date of Birth	Sex

#### 6. Property Ownership

- a) Do you or your spouse/partner currently own a residential dwelling either solely or jointly on or outside of the Isle of Man? **Yes / No**
- b) Have you or your spouse/partner previously owned a residential dwelling either solely or jointly on or outside of the Isle of Man? **Yes / No**

If you answered **Yes** to question b) above you must provide documentation to evidence disbursements received at the time of the sale or a copy of the divorce settlement if applicable. Applicants who have previously owned a property may only be accepted onto the Register if they can demonstrate assistance is needed to buy a property that meets their housing need. **Please note that failure to disclose details of any previously owned properties will be regarded as an attempt to defraud the Department and appropriate action will be taken.**

#### 7. Income

For acceptance onto the Register you must be eligible for assistance under the Shared Equity Purchase Assistance (First Home Fixed) Scheme 2014 you must have an annual income **not exceeding; £33,000** for single applicants, **£44,000** for couples with no children and **£55,000** for applicants with 1 or more children.

Your income is your gross income from all sources **including** regular overtime, bonuses and any other pay enhancements. For joint applicants your approved income is the whole amount of both incomes **including;** regular overtime, bonuses, regular shift allowances and any other pay enhancements.

- Total Gross Annual Income of Applicant £
- Total Gross Annual Income of Spouse/Partner *(if applicable)* £

**\*Please enclose 3 months' recent payslips/tax assessments for each applicant\***

**8. Residency**

Number of years      Date started

How long have you lived on the Island?

Years

/ /

How long has your spouse/partner lived on the Island?

Years

/ /

**9. Preferred Location**

Please indicate which area of the Island is your preferred location to live. You may only choose one preferred location.

Tick only 1 box

**North**

(Andreas, Ballaugh, Bride, Jurby, Lezayre, Maughold, Ramsey)

**South**

(Arbory, Castletown, Malew, Port Eric, Port St Mary, Rushen, Santon)

**East**

(Braddan, Douglas, Laxey, Lonan, Onchan)

**West**

(German, Marown, Michael, Patrick, Peel)

**10. Timescale and Mortgage Potential**

In what **calendar year** are you realistically looking to purchase a property?

In order to be eligible for the Scheme you need to obtain a suitable size mortgage; we recommend that you make enquiries about this to a Financial Advisor/Mortgage Provider.

- a) Do you have savings or a parental gift to provide a 5% deposit? **Yes /No**
- b) Do you have any outstanding loans/credit card debt?

**If YES provide details in the table below:**

Total Loans/Credit Card Debt Outstanding		Purpose of Loans/Credit Card Debt
Loans	£	
Credit/Store Cards	£	

**\*Any outstanding liabilities may affect your affordability for a suitable mortgage**

- c) Have you already made enquiries to a Financial Advisor/Mortgage Provider? **Yes /No**

**If YES – What was the outcome?**

.....

If you were unsuccessful in being offered a mortgage what was the reason for this?

.....

How long do you think it will be before you will be able to qualify for a mortgage?

.....

**11. Data Protection Statement** *(please read the following carefully)*

The information you provide when you apply to the Register of First Time Buyers will only be processed for the purposes of dealing with your eligibility assessment, for consideration for available properties for sale through the Shared Equity Purchase Assistance (First Home Fixed) Scheme 2014 and for anonymised statistical analysis and reporting. Your information may be shared with Income Tax Division for the purpose of making enquiries relevant to assessing your eligibility. Our [Privacy Notice](#) explains how we collect, store and handle your personal data in line with current data protection legislation as applied in the Isle of Man. If you would like to find out more please visit our website at [www.gov.im/infrastructure/](http://www.gov.im/infrastructure/) or contact our Data Protection Officer on 686785 for a paper copy.

**12. Declaration and Consent** *(please read the following carefully before signing)*

I/we confirm that the information provided is true and correct.

I/we understand that inclusion on the Register does not imply any commitment by the Department to offer a first time buyer home.

Please note that the Register is retained by the Department and the information contained within it as provided by you is strictly confidential. The Department is working together with developers to provide suitable first time buyers homes. Where new properties are allocated we will inform the developers of the successful applicants.

I/we consent to the Department providing my/our name and contact details, including phone number(s), to developers in the event that I/we should be allocated a new property for purchase which is being sold by the developer.

I/we understand that no other personal data or confidential information will be disclosed to developers nor under any other circumstances than those otherwise expressly consented to above.

I/we consent to the Department making contact with me/us by telephone, letter or email in relation to consideration of opportunities to purchase properties through the 'First Home Fixed' Scheme.

..... Applicant	..... Date
..... Spouse/Partner	..... Date

In addition, the Department would like to keep you informed of any news regarding the first time buyer Schemes, any changes to policies relating to administering the Schemes and any new housing developments and other opportunities for purchasing your first home by sending out newsletters and/or leaflets and other advice notices from time to time.

**If you would like to be included on our mailing list for receiving newsletters, leaflets and other advice notices please also sign to indicate your consent below:**

..... Applicant	..... Date
..... Spouse/Partner	..... Date

**When complete you should send this form to:**

Department of Infrastructure  
Public Estates and Housing Division  
2<sup>nd</sup> Floor Markwell House  
Market Street  
Douglas  
IM1 2RZ