

home ownership beyond your reach?

Find out now if the **New Supply Shared Equity scheme** could be right for you!



Houses for sale at Main Street, Tomintoul

This new development by Next Step Homes (part of the Langstane Group) offers affordable housing in the attractive village of Tomintoul, situated in the Cairngorms National Park, where we are pleased to be offering for sale two 3 bedroom semi-detached houses.



As part of **LIFT**, the Scottish Government's Low-cost Initiative for First-Time Buyers, this scheme allows you to buy an equity share of between 51% and 80% of the property. The remaining equity share will be held by Next Step Homes (no rent is paid on this share).

Applicants should be first time buyers or have experienced a significant change in circumstances or have specific housing needs.

Priority will be given to:

- > Tenants of The Moray Council or Housing Association tenants living in Moray
- > Applicants on The Moray Council's and/or Housing Associations' waiting lists for Tomintoul or any other area in Moray

Homes for sale

To be eligible your annual gross household income **must not be more** than the following:

Property	Market Value	Discounted Price (5%)	Minimum Equity Share (51%)	Maximum Equity Share (80%)	Single earner	Joint income
3 bedroom semi-detached house	£140,000	£133,000	£67,830	£106,400	£35,467	£42,560

For an information pack about the properties at Tomintoul please phone **01224 202900** or email **ownership@grampianhousing.co.uk** or text **NEW** to **60081** (plus Tomintoul & your name & address).

Completed forms should be returned to: Grampian Housing Association, Huntly House, 74 Huntly Street, Aberdeen AB10 1TD or 21 Culbard Street, Elgin IV30 1JT by **Friday 6 August 2010**

