



clydebank housing association

Shared Ownership Leaflet in Gaelic

Shared Ownership

Earrann de thaigh a cheannach

What is Shared Ownership housing?

Some Housing Associations will allow you to buy a share of a house and pay a reduced rent on the rest. For example, you can buy a quarter or a half of the house (either by borrowing money or paying outright for your share) and pay rent on the rest. Later on you can buy further quarters of the house until you have bought the whole thing. Then you will no longer need to pay any rent. You will make payments every month, one to the mortgage lender (if you have one) and one in rent to the Housing Association.

Dè tha seo a' ciallachadh?

Leigidh cuid de Bhuidnean Taigheadais leibh earrann a cheannach ann an taigh is màl nas ìsle a phàigheadh airson a' chòrr. Mar eisimpleir, faodar cairteal neo leth taigh a cheannach (le airgead-iasaid neo a phàigheadh uile 's eile) agus màl a phàigheadh air a' chòrr. Ann ceann ùine faodar cairtealan eile a cheannach gus am bi an taigh slàn agaibh. Chan fheumar màl a phàigheadh an uair sin. Bithear a' pàigheadh an neach-iasaid mòrgaidse (ma tha fear agaibh) agus màl dhan Bhuidheann Taigheadais.

Shared Ownership is a good option for you if you want to own your own home but cannot afford a full mortgage.

'S e deagh chothrom a th'ann dhuibh earrann de thaigh a cheannach ma tha sibh airson ur taigh fhèin a bhith agaibh, ach nach urrainn dhuibh mòrgaidse slàn fhaighinn.

How to apply

Ask the Housing Associations in your area whether they have a Shared Ownership scheme. If they do, you can apply by filling in an application form. Ask for help filling in the form if you need it.

Mar a nithear tagradh

Faighnich do na Buidhnean Taigheadais nur sgìre a bheil sgeama Earrann aca. Ma tha, chan eil agaibh ach bileag-tagraidh a lìonadh. Iarraibh cuideachadh ma bhios sin a dhìth oirbh.