

1. Information for applicants

The application and attachments can be sent electronically and securely through Husbanken.no. Alternatively, you can send your application in the post. Do not send documents which contain sensitive personal data, such as your national identity number, by e-mail. E-mails to the Housing Bank are not encrypted, which means they are not a secure way of communicating. Letters from the Housing Bank will be sent to your digital mailbox. If you do not have a digital mailbox or have chosen not to receive electronic communications, letters from the Housing Bank will be sent by post.

Under the Housing Bank Act, Sections 10-12, the Housing Bank is entitled to obtain the personal data needed to process applications for loans and grants, perform subsequent checks and manage the customer relationship. In addition to the information that you provide in conjunction with applying, the Housing Bank will obtain various pieces of information from other public bodies and some private businesses such as credit reporting companies. Our aim when processing applications is to do so responsibly and efficiently. For more information about how we process personal data, including the right to appeal (Public Administration Act, Section 14), the sources of information we use and what we use the information for, see husbanken.no. There you will also find information about your right of access, rectification, erasure, etc. You will also find the contact details for our data protection officer, as well as information about how we share personal data, how long the data is kept, etc.

2. Applicant



If you have a co-borrower who is **not a member of your household**, they must complete a separate copy of the application form, which should be enclosed with your application. This is so that the Housing Bank can carry out a complete credit assessment of the co-borrower. (see instructions under 11)

☐ I will only be a co-borrower

National ID number, Applicant 1 (11 digits)	Surname and forename(s)		Phone no.
Postal address	Post code	Town	e-mail address
National ID number, Applicant 2 (11 digits)	Surname and forename(s)		Telefon
Postal address	Post code.	Town	e-mail address
Marital status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Cohabiting partner <input type="checkbox"/> Separert		Single parent? <input type="checkbox"/> No <input type="checkbox"/> Yes → If yes, is there joint custody? <input type="checkbox"/> Ja <input type="checkbox"/> Nei	
Number of adults in the household	Number of children aged 13-17	Number of children aged 6-12	Number of children aged 0-5

3. Application type

- ☐ Purchase of a home in a housing project
 ☐ Subrogation (transfer) of a mortgage from the Housing Bank
☐ Construction of a new home/garage
 ☐ Upgrade

If application is for the purchase of a home in a housing project

Project reference number	Developer/vendor	Organisation number
Developer/Vendor contact person	Phone no.	E-mail address
Project name	Type of home	Expected completion date

If application is for subrogation (transfer) of a mortgage

Subrogation of the mortgage is requested on account of <input type="checkbox"/> Relationship breakdown <input type="checkbox"/> Distribution of estate <input type="checkbox"/> Undivided possession of estate <input type="checkbox"/> Other	Current borrower's reference number
Current borrower 1, surname and forename	Phone no.

Current borrower 2, surname and forename		Phone no.	
Current address	Post code	Town	
Future address of current borrower	Post code.	Town	
If it is a fixed-rate mortgage, do you want to settle it and calculate any premium/discount? <input type="checkbox"/> Yes <input type="checkbox"/> No → If no, the current borrower must sign the application.			
Place	Date	Signature	
If application is for construction of a new home/garage, or for an upgrade			
Complete form HB 7.S.20 Information about the construction project.			

4. Information about the property

Gnr. no.	Brn. no.	Snr. no.	Fnr. no.
Municipality code	Name of municipality		
Number of square meters (BRA-i)			
Intended use of property <input type="checkbox"/> To live in <input type="checkbox"/> To rent out <input type="checkbox"/> Other (specify):			

5. Financing plan for the property

	Amount in NOK
Amount you want to borrow from the Housing Bank	
Deposit (documentation must be enclosed)	
Any other loans to finance the purchase (documentation must be enclosed)	
Total	
Source of deposit, e.g. bank savings, investment funds/shares, advance on inheritance, capital gains on the sale of property etc. (see instructions under 11)	

6. Repayment terms of Housing Bank mortgage

Repayment as a <input type="checkbox"/> Fixed repayment mortgage <input type="checkbox"/> Fixed principal loan	Mortgage term (maximum 30 years)	Payment interval <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Due date <input type="checkbox"/> 1. <input type="checkbox"/> 12. <input type="checkbox"/> 20.
For subrogation of a mortgage: if new repayment terms are not chosen, the original terms will be kept.			

7. Household finances after taking out the mortgage

Income			Amount in Norwegian kroner/month	
Gross personal income, Applicant 1				Permanent employee <input type="checkbox"/>
Gross personal income, Applicant 2				Permanent employee <input type="checkbox"/>
Child support received				
Other income (specify)				
Expenses			Amount in Norwegian kroner/month	
Child support paid				
Cost of childminder/nursery school/after-school club				
Assets				
Number of cars —▶ of these, how many are electric?		If leased, enter lease payments		
Other property (specify knr, gnr og bnr, snr)				
Other loans (except for credit cards, consumer debt and purchase credits)			Amount in Norwegian kroner/month	
Student loan	Outstanding balance	Per annum interest rate	Monthly payment	Fixed interest <input type="checkbox"/>
Car loan	Outstanding balance	Per annum interest rate	Monthly payment	Fixed interest <input type="checkbox"/>
Other mortgage(s)	Outstanding balance	Per annum interest rate	Monthly payment	Fixed interest <input type="checkbox"/>
Other loans (specify)	Outstanding balance	Per annum interest rate	Monthly payment	Fixed interest <input type="checkbox"/>

8. Other information

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9. Signature

I declare that the information given in this application form is true and complete. If any changes occur that could have an impact on the processing of the application, I undertake to report them.

Place	Date	Signature of Applicant 1
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Place	Date	Signature of Applicant 2
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Original certified copy of valid ID (Applies only to applicants who have chosen not to receive electronic communication)

The person who certifies the copy must mark it "Certified true copy" as well as sign and date it. The copy must also have the stamp and name in block capitals of the person who has signed it. The Housing Bank must receive the original signature and stamp of the person confirming the validity of the ID. The following entities/people can certify a true copy:

- courts, the police and NAV
- health care workers if the customer is in hospital
- banks, financial institutions, credit providers, estate agents, auditors (registered/government authorised), accountants (authorised) and lawyers

10. Attachment

The documents listed below must be enclosed to enable the Housing Bank to process your application

☐

Copy of most recent tax assessment notice

☐

Copy of most recent tax assessment

☐

Copies of your three most recent pay slips/benefit payments

☐

Documentation of any other loans (except credit cards, consumer loans and buy now, pay later loans)

☐

Documentation of your deposit/other loans to finance the purchase

☐

Operating budget, if the property will be rented out

The documents listed below must also be enclosed

If application is for the purchase of a home in a housing project

☐

Signed purchase contract, if there is one

If application is for subrogation (transfer) of a mortgage

☐

Copy of the certificate of probate (skifteattest) if in conjunction with distributing an estate

☐

Copy of the separation agreement, if in conjunction with a relationship breakdown

If application is for construction of a new home/garage, or for an upgrade

☐

A completed copy of form HB 7.S.20 Information about the construction project

☐

Facade, floor plan, and section drawings

☐

Site plan

☐

Deed or lease agreement

☐

Building description

☐

Contract

☐

General permission from the municipality

☐

Documentation of support for a vehicle from Nav, if applicable

If the applicant has a guardian

☐

Copies of the authorisation of guardianship and of the County Governor's consent to the loan being taken out, if the applicant has a guardian

11. Instructions

Income

All income must be possible to document and the amount must be stable over time in order for us to include it when assessing your ability to repay the loan.

Deposit

The way in which your deposit has been or will be obtained must be explained and documented. For example, you can state that the money comes from savings, the sale of your own property or was received as inheritance or a gift. You can document this using bank statements, tax assessments or a statement by the person who intends to give an advance on inheritance or a gift. Where relevant, include a valuation of your current home and information about your current mortgage.

Co-borrower

If the Housing Bank considers that an applicant's financial position is too weak for it to approve their application, in some cases you can get someone else to provide the additional security that you are lacking. This can increase your chances of getting a mortgage. One way to do this is to have a co-borrower. This can, for example, be a parent or another family member.

The co-borrower and main borrower are jointly and severally liable for repaying the mortgage right until it has been paid off. If the proceeds from an enforced sale of the collateral (the property) do not pay off the mortgage, and the main borrower cannot pay, the co-borrower will be liable for the residual debt right until it has been paid off.

If you have a co-borrower who is not a member of your household, you must complete a separate application form for the co-borrower and enclose it with your application. This is needed so that the Housing Bank can carry out a complete credit assessment of the co-borrower.

When completing a separate copy of the application form for a co-borrower who is not a member of your household, you only need to complete these sections:

- Section 2. Applicant
- Section 4. Information about the property
- Section 7. Household finances after taking out the mortgage
- Section 9. Signature (if the application will be sent by post)
- Section 10. Attachments

Subrogation of a mortgage:

As a general rule, the Housing Bank does not transfer loans. However, you can apply for a loan transfer in the event of a breakup where one of the current borrowers will remain living in the home, the distribution of an estate and undivided possession of an estate. In exceptional circumstances, you can apply to subrogate the mortgage for other reasons. These reasons may include there being no alternative to a loan from the Housing Bank, e.g. in the event of selling a home in an area experiencing depopulation. If a change in life circumstances relating to work, illness, finances or other matters means that the borrower has to sell their property at a loss, this does not by itself entitle them to subrogate the mortgage to a new owner/buyer.

Estate of someone who has died

If a surviving spouse will take undivided possession of the estate or take over the whole estate and complete liability for its debt, the loan can be subrogated on the existing conditions if the certificate of undivided possession of the estate (*uskiatteattest*)/certificate of probate (*skifteattest*) is enclosed.

Mortgage document

Normally it will be sufficient to use the previously registered mortgage document as collateral. This saves the applicant the expenses associated with registering a new mortgage document. In addition, all title holders/applicants must sign the loan agreement. If the home is part of a housing cooperative/housing company, new collateral must be arranged.

You can submit your application
and attachments electronically at
husbanken.no

If you want to submit it by post, you can send the application and attachments to:

Husbanken
Postboks 1404
8002 Bodø

Letters from the Housing Bank will be sent to your digital mailbox. If you do not have a digital mailbox or have chosen not to receive electronic communications, letters from the Housing Bank will be sent by post.

The Housing Bank's switchboard number is 22 96 16 00