

## Discounted Sale housing Application form

Use this form to apply for approval to buy a Discounted Sale property

### About this form

Please note this form is to be completed once you have been accepted onto Eden's Discounted Sale waiting list and once you have found a specific affordable property which is being advertised for sale through the scheme.

We will need to see proof of the things you tell us about in this form. There is a checklist of documents in **Section 4** to help you. Your application may be declined or delayed if it is not accompanied by all supporting documents.

To ensure your application is considered during the shortlisting exercise please make sure all supporting documents together with this application form are submitted to us by the closing date. Any documents received after this date will be considered only if a property remains available.

If you have any questions on completing this form, contact the Housing Development Officer on 01768 212391.

Before completing this form, please read our **Discounted Sale Housing Guidance Document** and be aware of the below eligibility criteria:

- Demonstrate you require a discount to purchase a property through the scheme.
- Have the required local connection.
- The Discounted Sale property must be your only home.
- Have a right of residence in the UK.

### Next Steps

Once you have returned to us a completed form together with all supporting documents we will assess your application for the purchase of the Discounted Sale property. Please allow up to 10 working days from the time of submission or from the shortlisting deadline (whichever is longer), for a decision. You will be notified of the final decision via email (or post if you have previously selected this as your preference).

Applications will be assessed using the eligibility criteria specified in **the Discounted Sale Guidance Document**.

# Discounted Sale housing

## Application form to apply for approval to buy a Discounted Sale property

### Section 1: Applicant(s) and property details

Please give the names of all those who will be named on the deeds of the property. If applicants do not live together, please give the postal address and email address of the lead applicant.

Name: Applicant 1	
Name: Applicant 2 (if applicable)	
Lead applicants address:	
Lead applicants mobile and/or daytime phone number:	
Lead applicants email address:	

What is the location (i.e. village/town) or address of the property you are applying for?	
New build only: do you have a preferred Plot number, if yes please state?	
New build only: If unsuccessful in your application for your preferred Plot would you like to be considered for other available Discounted Sale Plots on the same development? (Yes/No)	

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### Section 2: Financial information

We need to know how you will fund the purchase of this property. If any of the below questions do not apply given your circumstances please mark as **N/A**.

We will require verification of the information provided in this section – see the documents required checklist in **Section 4** below.

Q		Applicant 1 and Applicant 2 (if applicable)
1.	What is the potential mortgage amount shown on your mortgage in principle certificate? Or letter on headed paper from a mortgage advisor regulated by the Financial Conduct Authority (FCA)? (£)	
2.	What is the combined value of any savings or investments you have? Including ISA's, savings accounts, bonds etc. (£)	
3.	If a family member or friend is gifting / loaning you money to help fund the purchase, please state how much? (£)	

A discounted sale property must be your only property. If you own a residential property you must provide us with evidence that it has been sold subject to contract. If you are in the process of selling your property, you must answer the below questions.

4	a) What is the outstanding value of your mortgage? (£)	
	b) What value is the property being sold for? (£)	
	c) If you are receiving a share of the sale of this property, what share of the equity will you receive? (please state the ratio of the split, showing your share first i.e. 50/50)	

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### **Section 3: Local connection**

The local connection criteria in respect of Discounted Sale housing is detailed within the relevant Section 106 Agreement for the property.

**Discounted Sale properties in Penrith are open to people with a local connection to the whole of the District of Eden.**

However, most schemes elsewhere in the District will initially be open to people from the local parish (or sometimes the neighbouring parishes), before “cascading” out to people with a connection to the District and eventually the County of Cumbria after a set period of time, typically between 4 to 12 weeks.

For information about the parishes covered by a specific property and assistance in understanding if you meet the local connection criteria contact the Housing Development Officer on 01768 212391.

A local connection to the parish/district can take 4 forms:

- have lived in the locality for a continuous period of three years, or
- have worked permanently in the locality for a continuous period of three years, or
- have strong established and continuous links to the locality, or
- have an essential need through age or disability to live close to someone living in the locality.

In exceptional circumstances where no perspective purchaser meeting the local connection criteria has been identified, the Council will consider applicants who do not meet the required local connection criteria on a case by case basis and provide written approval accordingly. This this will include consideration of applicants who may not have worked or lived in the locality for a continuous period of three years. If this applies to you please contact the Housing Development Officer to discuss further on 01768 212391.

Use the box below to set out how you meet the local connection criteria for the property you are applying to purchase. We will require supporting evidence to verify your local connection – see the documents required checklist in **Section 4**

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### Section 4: Documents required - Checklist

Please go through this carefully, if you do not include all necessary evidence your application will be delayed.

		Applicant 1	Applicant 2 (if applicable)
	Evidence required	Have you attached proof to this application? (Mark as <b>YES</b> or <b>Not Applicable</b> )	
Financial Information	<b>Proof of 'Mortgage in Principle'</b> A copy of an in date (within the last 3 months) mortgage in principle certificate or a letter on headed paper from a mortgage advisor regulated by the Financial Conduct Authority (FCA), showing how much a bank or building society is willing to lend you. High street lenders will provide this free of charge on application to them. We do not require a full formal mortgage offer.		
	<b>Bank accounts, savings and investments</b> Each applicant must provide full statements from <b>all</b> accounts. Current account statements must show all transactions covering the most recent <b>two months</b> .		
	<b>Income</b> Each applicant will need to provide their last <b>two months</b> pay slips (If either applicant is self-employed, we need accounts for the last financial year or, if trading for less than six months, a summary of your trading records so far).  <b>Pension</b> – If you receive an income through a pension we will need to see proof.  <b>Benefits (excluding Child Benefit)</b> – Provide evidence of welfare benefits received i.e. tax credits, income support, council tax support, pension credit, carer's allowance etc.		
	<b>Gift/loan from family/friend</b> If a family member or friend is gifting or loaning you funds to assist you in the purchase of the property. You must provide a written declaration from them, stating their relationship to you.		

Continue on next page...

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## Application form to apply for approval to buy a Discounted Sale property

### Section 4: (continued)

		Applicant 1	Applicant 2 (if applicable)
	Evidence required	Have you attached proof to this application? (Mark as <b>YES</b> or <b>Not Applicable</b> )	
Sale of a property	<b>Memorandum of Sale</b> If either applicant owns a property we will need to see confirmation of the value of the property and proof of sale subject to contract.		
	<b>Current mortgage statement</b> A copy of your current mortgage statement showing the balance outstanding.		
Local Connection	<b>Proof of Local Connection</b> Provide evidence of <b>one</b> of the following: <ul style="list-style-type: none"> <li>• <b>3 year residency in the locality:</b> Evidenced by providing a written statement from a relative or professional verifying you have been at the address in the locality dating back three years. This statement must include their address and contact details. Or, any dated formal letter showing you have been at an address in the locality dating back three years i.e. utility bill, council tax bill, etc.</li> <li>• <b>3 year employment in the locality:</b> Evidenced by providing a statement from the employer confirming the applicant works in the locality and the date at which they started their employment.</li> <li>• <b>Established and continuous links to the locality:</b> Written statement from a relative or professional explaining and verifying your connection to the locality. This statement must include their address and contact details.</li> <li>• <b>Essential need through age or disability to live close to someone living in the locality:</b> Written statement from a relative or professional explaining and verifying your essential need to live in the locality. This statement must include their address and contact details.</li> </ul>		

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## Application form to apply for approval to buy a Discounted Sale property

### Section 6: Declaration

- This is my/our application to be considered for the purchase of a Discounted Sale property.
- I/we declare that the information I/we have given on this form is correct and complete to the best of my/our knowledge.
- I/we authorise Eden District Council's Housing Services section to make any enquiries to verify the information on this form.
- I know that I must let Eden District Council know straight away about any change in my/our circumstances which might affect my application. I may be liable to prosecution if I fail to do so.

Signed: Applicant 1 \_\_\_\_\_ Date \_\_\_\_\_

Applicant 2 \_\_\_\_\_ Date \_\_\_\_\_

### What to do next

Once you have completed this form, send it or bring it to the below address:

📄 Eden District Council, Town Hall, Corney Square, Penrith, CA11 7QF

✉ Or, email your completed form to [housing.services@eden.gov.uk](mailto:housing.services@eden.gov.uk)

### Data Protection

The Council shall comply with all applicable data protection legislation and privacy legislation in the UK including the General Data Protection Regulation (GDPR); the Data Protection Act 2018; and all other legislation and regulatory requirements in relating to the use of Personal Data and the privacy of electronic communications.

Any personal data submitted by you or obtained as part of an application will be handled in accordance with the Data Protection Laws, the Council's Data Protection Policy and its Privacy Policy which can be found on the Council's website [www.eden.gov.uk/your-council/council-business/requesting-information/data-protection-policy](http://www.eden.gov.uk/your-council/council-business/requesting-information/data-protection-policy)