

## Guidance Sheet: Evidencing Need for Affordable Housing (Discount for Sale Properties (DFS) (including Self Builds) and Qualifying Criteria

Please note: more detailed information can be found in the Affordable Housing SPG and Helpsheets available online: <https://www.ceredigion.gov.uk/index.cfm?articleid=21419>

Planning Application applicants should;

- Register their affordable housing need on <https://www.ceredigionhousingoptions.cymru/> before applying for planning permission. This will be checked and verified at planning application stage.
- Provide evidence (for as many of the following as possible) to demonstrate why:
  - Existing affordable housing opportunities are not suitable to meet their needs.
  - Their existing accommodation does not meet their current needs
  - Any homes or plots for sale in their local community (this does not just mean the immediate settlement, but also other settlements within the vicinity of their preferred location) are not affordable to themselves. (any financial information submitted will be held confidentially e.g. evidence of the maximum mortgage available to the applicant). This should include evidence of house prices or property/plots currently being marketed for sale in the area.
  - There are no suitable upcoming housing schemes which may benefit them (this information is available from the Affordable Housing Officer).

### Qualifications to Occupy a Discount for Sale (DFS) Property

#### Residency Criteria:

(If a joint application to qualify then only one partner needs to qualify the residency criteria.)

- Must at some time in their life have lived in Ceredigion or an adjoining town/community council area (or a combination of the two) for a continuous period of 5 years.

OR

- Need to live in Ceredigion to substantially care for or be cared for by a close relative where the relative meets the residency requirements above and the relative's property is incapable (whether as it stands or subject to extension) of meeting the needs of the combined household.

OR

- Need to be in Ceredigion for employment purposes as a key worker on a full time (35 hours or equivalent) permanent basis.

A key worker is defined as follows:

- A teacher in a school or in a further education establishment or sixth form college;
- A nurse or other skilled health worker in the National Health Service
- A police officer;
- A probation service worker;
- A social worker;
- An educational psychologist;
- An occupational therapist
- A fire officer;

Any other person whose employment fulfils an important role in the provision of key services in Ceredigion where recruitment from within the County has proven difficult.

#### Financial Criteria

(If a joint application to qualify then all partners need to qualify the financial criteria.)

Applicant (and any person wishing to appear on the deeds) need to be unable to obtain a mortgage (jointly when applicable) for 10% more than the discounted value of the property (property can be valued off plan, once planning permission issued) e.g. if a property's discounted value is £100,000 then the applicant/s must be unable obtain a mortgage for £110,000. This does not commit the applicant/s to financing the purchase through a mortgage. The applicant/s should satisfy themselves that they have the means to purchase the property.

#### Sole Residency Criteria

(If a joint application to qualify then all partners need to qualify the sole residency criteria.)

Occupy the property as their sole residence and will be required to confirm that they do not own other residential property at the time of initial purchase/build and occupation.

The applicant/s need to sign a Statutory Declaration to this effect witnessed by a solicitor or commissioner of oaths. A Statutory Declaration to this effect will be required thereafter on an annual basis.