Cyngor Sir CEREDIGION County Council

Community Housing Shared Equity Scheme

Application Form for a Community Housing Eligibility Certificate

This form should be completed by applicants seeking to purchase a property through the Community Housing Shared Equity Scheme. Applicants must meet the scheme's eligibility criteria to be issued with an Eligibility Certificate.

Other housing options can be found on the housing pages of the Council website.

Accessibility and alternative formats

If you need this form in another format, please contact the Planning Policy team.

This form is available in Welsh.

This form uses plain English where possible. Some legal or mortgage terms are included because they are needed for the scheme.

Privacy notice

We will use the information you provide to assess your application. Please read the Housing Privacy Notice before submitting this form.

You do not need to wait until you have all the supporting evidence before submitting your application.

You can send the required evidence as it becomes available. However, we cannot fully assess your application until we have all the information we need.

If you need help with your application, please contact the Planning Policy Team:

Email: CTC-CHS@ceredigion.gov.uk

Telephone: 01545 570881

	Section 1 Applicant Details
1a	**Are you buying the property jointly?** (i.e. another person's name will appear on the deeds of the property after purchase) **Yes** ☐ **No** ☐

1b	**Applicant 1** **Name & Contact Details**	**Joint Applicant** **Name & Contact Details**
	Name: **Address:** **Postcode:** **Telephone:** **Mobile:** **Email:**	**Name:** **Address:** **Postcode:** **Telephone:** **Mobile:** **Email:**
1c	**Are you a first-time buyer?** **Yes** ☐ **No** ☐	**Is the joint applicant a first-time buyer?** **Yes** ☐ **No** ☐
1d	**What is your age group?** **16-24** ☐ **25-44** ☐ **45-64** ☐ **65-74** ☐ **75+** ☐	**What is the joint applicant's age group?** **16-24** ☐ **25-44** ☐ **45-64** ☐ **65-74** ☐ **75+** ☐

1e	**Will children aged 16 and under live in the household?**
	Yes ☐ **Number of children:** **No** ☐
1f	**Will any other dependants live in the household (including children over 16)?** **Yes** ☐ **No** ☐
	## Section 2 Property Details
2a	**Address of property you are applying for:**
2b	**What type of property is it?** To qualify as an empty property, the property must normally have been registered as empty with the Council for at least 12 months. **Occupiable** ☐ **Empty** ☐ **Not Sure** ☐
2c	**Has the purchase price been agreed between you and the seller?** If yes, please provide a letter or email from the seller or estate agent confirming the agreed purchase price required. Is this evidence included? **Yes** ☐ **No** ☐ **Waiting for it** ☐ **Agreed purchase price: £**
2d	**Please state the level of support you are requesting from the Council as a shared equity loan.** **Percentage of purchase price: %** **Amount requested: £**

	The maximum support available is up to 20% of the purchase price for an occupiable property, or up to 40% for a registered empty property.
	Section 3 Financial Eligibility
	The Council needs to check whether you and any joint applicant need financial help to buy the property.
3a	**Mortgage Information** You must provide mortgage information even if you do not need a mortgage, cannot get a mortgage, or have been declined a mortgage. **Name of Mortgage Provider:** You do not need to take out a mortgage, and you can change your mortgage provider.
3b	**Have you included a Mortgage Certificate, Mortgage Promise or Decision in Principle that includes the names of ALL Applicants?**
	Yes ☐ **No** ☐ **Waiting for it** ☐
3c	**Does the mortgage document clearly state the maximum mortgage available?** If no, please provide a separate letter or email from the mortgage company (not broker) confirming the maximum mortgage available. **Yes** ☐ **No** ☐ **Waiting for it** ☐
3d	**Are you buying an empty property with cash?** Complete this question (3d) only if you are buying an empty property and are not using a mortgage **Yes** ☐ **No** ☐ **Does not apply** ☐ If yes, you must provide an independent valuation and a structural survey. The Council's Chartered Surveyor will review this information to check whether the agreed sale price reflects the condition and market value of the property.

	Is this evidence included? **Yes** ☐ **No** ☐ **Waiting for it** ☐
3e	**Do you have a deposit available of at least 5% of the purchase price?** Examples include recent bank, savings, investment or ISA statements; confirmation of funds held by a solicitor or conveyancer; gifted deposit evidence; or evidence of proceeds from the sale of another asset. Is this evidence included? **Yes** ☐ **No** ☐ **Waiting for it** ☐
3f	**Does your mortgage, deposit and Council loan cover the purchase price?** If not, please provide evidence showing how the remainder of the purchase will be funded. Examples include savings statements; gifted deposit confirmation; proceeds from the sale of another asset; or confirmation of other available funds. Is this evidence included?
	Yes ☐ **No** ☐ **Waiting for it** ☐ **Does not apply** ☐
3g	**Income Information** You must provide financial evidence for ALL Applicants. Please tick the appropriate boxes below and provide the financial evidence.
	Applicant 1

Income type	Evidence required	Included	Waiting for it	Does not apply
Employed	Last 3 months payslips and latest P60	☐	☐	☐
Self-employed	Business accounts for the last 3 years	☐	☐	☐

	Retired or pension income	Last 3 months pension details, and annual pension statement.	☐	☐	☐
	Benefits or allowances	Recent award letters or last 3 months statements showing payments received	☐	☐	☐
	Other type of income	Evidence explaining the income and source amount	☐	☐	☐
	Joint applicant				
	Income type	**Evidence required**	**Included**	**Waiting for it**	**Does not apply**
	Employed	Last 3 months payslips and latest P60	☐	☐	☐
	Self-employed	Business accounts for the last 3 years	☐	☐	☐
	Retired or pension income	Last 3 months pension details, and annual pension statement.	☐	☐	☐
	Benefits or allowances	Recent award letters or last 3 months statements showing payments received	☐	☐	☐
	Other type of income	Evidence explaining the income and source amount	☐	☐	☐

	Section 4 - Local Person, Key Worker, Carer or Care Needs Eligibility
4a	At least one applicant must meet one of the ways to qualify listed below. Tick the option that applies to you and provide evidence. **Name of the applicant who meets this requirement:**
4b	Which option applies to you?

	Local Person ☐ Go to Section 4c	**Key Worker** ☐ Go to Section 4d	**Carer or Care Needs** ☐ Go to Section 4e

4c	**Local Person Option** You may qualify under this option if the applicant named above has lived in Ceredigion, or in an adjoining town or community council area, for a continuous period of 5 years at any time in your lifetime. Evidence may include one of the following: a) Electoral roll information - this can be obtained from the Electoral Registration Department of Ceredigion County Council (Tel: 01545 572035). There may be a charge for this. b) Letter from a GP Surgery - confirming the period the applicant has been registered at the practice and the address or addresses held for them during that time. c) Letter from a school or college - confirming the period the applicant was a student and the address or addresses held for them during that time.
	Have you included local person evidence?

	Yes ☐	**No** ☐	**Waiting for it** ☐
	Please now proceed directly to Section 5.		

4d	**Key Worker Option** You may qualify under this option if the applicant named above is employed, or will be employed, in Ceredigion in a full-time permanent role. Examples include teachers, nurses or other skilled NHS staff, police officers, probation service workers, social workers, educational psychologists, occupational therapists employed by a local authority, fire service employees, or another role which the Council agrees provides a key service in Ceredigion where recruitment from within the County has proven difficult. Evidence may include a contract & job description. **Have you included key worker evidence?** **Yes** ☐ **No** ☐ **Waiting for it** ☐ Please now proceed directly to Section 5.
4e	**Carer or Care Needs Option**
	You may qualify under this option if the applicant named above needs to live in Ceredigion to provide regular and significant care for a close relative, or to receive regular and significant care from a close relative who meets the local person requirement. You must provide evidence to show: a) why you or your close relative needs to be cared for; b) why your close relative's current home is unsuitable for you all to live in, and why it cannot reasonably be adapted or extended to make it suitable; c) how your close relative meets the Local Person requirement; and d) how you are related to your close relative. Evidence may include: • a letter from Social Services, the NHS, a GP, consultant, occupational therapist or other relevant professional explaining the care needs;

	• a letter or report from Social Services, the NHS, an occupational therapist or another relevant professional explaining why the close relative's current home is unsuitable and why it cannot reasonably be adapted or extended; • evidence that the close relative meets the Local Person requirement; • and birth certificates, marriage/civil partnership certificates, adoption documents, or other documents showing the family relationship.
	Have you included carer or care needs evidence? **Yes** ☐ **No** ☐ **Waiting for it** ☐
	Section 5 - Main Home and Property Ownership Requirement
5a	The property must be the only or main home of you and any joint applicant. You and any joint applicant must not own any other residential property. To confirm this, you must complete a Statutory Declaration. A Statutory Declaration is a legal statement confirming that, after you buy the property, you and your household will live in it as your main home and will not own another residential property. The Statutory Declaration must be made in front of a solicitor or commissioner for oaths. They may charge for this service. You may wish to gather the other evidence needed for your application before completing the Statutory Declaration. The Statutory Declaration form is included at the end of this application form.
	Have you included the Statutory Declaration? **Yes** ☐ **No** ☐ **Waiting for it** ☐
	Section 6 – Where to send this form

6a	Please submit your completed application form and supporting documents by email wherever possible to: CTC-CHS@ceredigion.gov.uk If you are unable to email your application, you can post it to the address below. If you require any original documents to be returned, please advise us in a covering letter. Planning Policy, Neuadd Cyngor Ceredigion, Penmorfa, Aberaeron Ceredigion SA46 0PA **Do not delay submitting your application if you are still waiting for some documents.** Please tick "Waiting for it" where appropriate and send the documents when they become available. **Privacy Notice** Read how the Council handles data collected through this application form: https://www.ceredigion.gov.uk/your-council/data-protection-freedom-of-information/data-protection/privacy-notice/housing-privacy-notice/ **What Happens Next?** 1. We will check your application and supporting evidence. 2. We may ask you for more information if anything is missing or unclear. 3. If you qualify, we will issue an Eligibility Certificate to you. (The Certificate is valid for 18 weeks from the date it is issued. To reissue we require last 3 months pay slips, mortgage information & deposit confirmation). 4. We will pass your details to the Council's Legal Services team. 5. Legal Services will work with your solicitors as part of the normal house purchase process. This means the legal work for the Council's shared equity loan will run alongside your usual conveyancing, mortgage and property checks.
6b	**Evidence Checklist** Please tick the evidence you are sending with your application. If you are still waiting for a document, tick "Waiting for it".

	Evidence required	Included	Waiting for it	Does not apply	Notes
	Letter or email confirming the agreed purchase price	☐	☐	☐	
	Mortgage Certificate, Mortgage promise or Decision in Principle that includes the names of ALL applicants	☐	☐	☐	
	Letter or email confirming the maximum mortgage available, if this is not shown in the mortgage document that includes the names of ALL applicants	☐	☐	☐	
	An independent valuation and a structural survey (For empty properties purchased with cash)	☐	☐	☐	
	Evidence of funds for 5% deposit	☐	☐	☐	
	Evidence of funds to cover the purchase price shortfall (where mortgage, deposit and council loan does not cover the purchase price)	☐	☐	☐	

	Evidence required	Included	Waiting for it	Does not apply	Notes
	Applicant 1 Last 3 months payslips or self-employed accounts	☐	☐	☐	
	Applicant 1 Latest P60	☐	☐	☐	
	Applicant 1 Pension details, benefits details or other income evidence, if this applies	☐	☐	☐	
	Joint Applicant Last 3 months payslips or self-employed accounts	☐	☐	☐	
	Joint Applicant Latest P60	☐	☐	☐	
	Joint Applicant Pension details, benefits details or other income evidence, if this applies	☐	☐	☐	
	Local person evidence	☐	☐	☐	
	Key worker evidence if this applies	☐	☐	☐	
	Carer or care needs evidence if this applies	☐	☐	☐	
	Statutory Declaration	☐	☐	☐	

Form of Statutory Declaration as to Residence and Ownership

I / We, ____

____

of ____

____

Do solemnly and sincerely declare as follows:-

1. I / We have applied to purchase the property known as and situated at

____

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in the County of Ceredigion (referred to as "the property" in this declaration). To assist in the purchase of the property I have applied to Ceredigion County Council ("the Council") for a loan under its Community Housing Scheme.

2. I / We intend [together with members of my/our family] to occupy the property as my/our principal place of residence in compliance with the Council's Community Housing Scheme and confirm that following purchase I/we will own no other accommodation.
3. I / We make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835.

Signature ____________________ Joint applicant signature (if applicable) ____________________

Declared at ____

In the County of ____________________ Dated this ______ day of ____________________ 20 ______

Before me, ______________________________ a Solicitor / Commissioner for Oaths

Address / Company Details

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