

# **Ceredigion**

**Local Development Plan  
2007 - 2022**

## **Supplementary Planning Guidance Affordable Housing**

### **Help Sheets Update Re Appendix 4 of SPG**



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# Help Sheets for Appendix 4 (Developer Guide), Affordable Housing SPG

## Model Housing Type and Affordable Needs Statement

The following model document is provided for your convenience and may be used as a template for the Statement you submit with your planning application. You may add to or vary the content if you feel it is appropriate, but should avoid providing inadequate information.

In order for the planning officer to evaluate your proposed scheme, you need to provide details of the types of housing you propose alongside the rationale for this choice. This is so that we can be confident that the given needs of an area are considered early in the planning process. For Affordable homes further information is required regarding tenure and who will manage the homes.

### All Housing

The following (example) table outlines the kind of detail required for all dwellings proposed on the site:

Housing Type	Number of units on site	Number of Bedrooms
Detached bungalow		
Terraced house		
Semi-detached house		
Detached house		
Other (describe)		
Totals		

### Of which: Affordable Housing

For affordable housing the following (example) table should be provided:

Housing Type	Number of units on site	Number of Bedrooms	AH type	Tenure
Detached bungalow				
Terraced house				
Semi-detached house				
Detached house				
Other (describe)				

Totals				
--------	--	--	--	--

The AH type column refers to the standard Ceredigion Affordable Housing types such as Discounted for sale and the percentage e.g., (DFS 70), Intermediate Rents (IR) and Social Rented units (SR).

The tenure column refers to the ownership / management of the units and there are 3 main tenure types, RSL (for SR and IR), Private for Sale (for DFS) and Private IR (for IR privately let through accredited landlords).

Please set out the rationale for the choices of housing and affordable housing types and indicate what evidence was used to influence this decision.

## Supporting Documentation

Alongside your application you will be required to provide the information indicated previously and the following documents.

Supporting Documentation supplied as required:	Tick where relevant/ provided
Documentary evidence of Market Demand and Affordable Housing Need (See Annex: – ‘Acceptable sources of Market Demand and Affordable Housing Need’ evidence)	
<ul style="list-style-type: none"> <li>Estate Agency housing demand report/internet summaries</li> </ul>	
<ul style="list-style-type: none"> <li>Statement from Affordable Housing Officer (AHO)</li> </ul>	
<ul style="list-style-type: none"> <li>Local Housing Market Assessment (LHMA) information</li> </ul>	
<ul style="list-style-type: none"> <li>Ceredigion Housing Strategy: Housing for All information</li> </ul>	
<ul style="list-style-type: none"> <li>Pre-application advice/correspondence</li> </ul>	
<ul style="list-style-type: none"> <li>Other Please specify</li> </ul>	
Documentation to support negotiations on value of AH contribution:	
<ul style="list-style-type: none"> <li>Valuation Report for proposed scheme (off-plan)</li> </ul>	
Documentation required to aid completion of S106:	
<ul style="list-style-type: none"> <li>Details of solicitors acting for applicant (if any)</li> </ul>	
<ul style="list-style-type: none"> <li>Details of mortgagee /co-owner(s) to be party to the S106 legal agreement.</li> </ul>	
Arrangements to be made for sale or management of affordable homes:	
<ul style="list-style-type: none"> <li>Describe arrangements to publish sales particulars of DFS AH</li> </ul>	
<ul style="list-style-type: none"> <li>Developer intends to apply for Private IR Landlord status</li> </ul>	
<ul style="list-style-type: none"> <li>Documentation confirming transfer arrangements for AH units to an RSL or accredited private landlord</li> </ul>	
<ul style="list-style-type: none"> <li>Not relevant – self build by applicant</li> </ul>	

## Annex - Acceptable sources of ‘Market Demand and Affordable Housing Need’ evidence:

1. Reports from local estate agents/internet information on housing shortfalls in the locality.
2. Statement from the Affordable Housing Officer with evidence of affordable housing need from the Common Housing Register and Affordable Housing Register (please make a request via Planning Development Management).
3. The following table, Ceredigion Local Housing Market Assessment 2023 Refresh (Final: May 2024) details the Affordable Housing need by Local Housing Market Area (the model does not detail the Intermediate Rent or Local Cost Housing (LCHO) by bedroom size nor the Open Market Housing need:

**Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period**

**LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)**

The first table provides the additional affordable housing need estimates on the following basis:  
 \*at HMA level  
 \*by tenure (LCHO, intermediate rent and social rent)  
 \*annual estimate for the first 5 years of the LHMA period  
 \*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

HMA	(a) one bedroom	(b) two bedrooms	(c) three bedrooms	(d) four+ bedrooms	(e) Social rent (a) + (b) + (c) + (d) = (e)	(f) Intermediate rent	(g) LCHO	(h) Affordable Housing (h) = (e) + (f) + (g)
Additional housing need estimates by tenure	9	-	0	9	18	5	22	44
Aberystwyth	-	-	-	4	4	1	12	18
Other	4	-	-	1	5	0	-	5
Coastal	4	-	0	2	6	1	0	8
Telfi Valley	-	-	-	2	2	2	9	14

*\*Figures may not sum due to rounding within the tool.*

(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V2.3, 2024).

4. ‘Housing For All, Ceredigion Local Housing Strategy, available at: <https://www.ceredigion.gov.uk/resident/housing/housing-strategy/>
5. Pre-application correspondence/advice confirming provisionally agreed housing mix.
6. Other.

## Affordable Housing Minimum and Maximum Sizes

This note provides guidance on the minimum and maximum sizes for specific types of affordable dwelling to comply with LDP Policy S05 as explained in Reasons for Policy paragraph 6.180 and in Appendix 4, 'Physical Characteristic Requirements' of the Affordable Housing SPG.

For the purposes of Ceredigion LDP Affordable Housing Policy S05, the LPA proposed to make reference to the Development Quality Requirements (DQR) Net Floor Areas this document has since been replaced by [Welsh Development Quality Requirements 2021 Creating Beautiful Homes and Places \(WDQR 2021\)](#). It is also a requirement that any bedroom which is identified as a bedroom suitable for an adult will be required to have a minimum floor area of 6.5m<sup>2</sup> (Welsh Housing Quality Standard 2023)

Additional information has been sourced from the Welsh Assembly Government 'Acceptable Cost /on costs for use with Social Housing Grant Funded Housing in Wales June 2023.

Maximum net floorspaces for affordable housing should be no more than 20% above the minimum size standards set out. Affordable housing will not normally be expected to provide a garage, however there may be space available for a garage to be built at a later date

## Minimum and Maximum Floor Areas

Unit Type	Floor Area (Gross Internal Area (GIA) *(m <sup>2</sup> ))	General Storage m <sup>2</sup> (included in GIA)	Floor Area (m <sup>2</sup> )*
	<b>Min</b>		<b>Max</b> (plus 20% of minimum rounded up)
7P 4B 2 Storey House	114	3	137
6P4B 2 Storey House	110	3	132
5P3B 2 Storey House	93	2.5	112
4P3B 2 Storey House	88	2.5	106
4P2B 2 Storey House	83	2.5	100
3P2B 2 Storey House	74	2	89
7P4B Bungalow	108	Sufficient storage to meet the occupants needs	130
6P4B Bungalow	99	Sufficient storage to meet the occupants needs	119
5P3B Bungalow	86	Sufficient storage to meet the occupants needs	104
4P3B Bungalow	74	Sufficient storage to meet the occupants needs	89
4P2B Bungalow	70	Sufficient storage to meet the occupants needs	84
3P2B Bungalow	58	2	70
2P1B Bungalow	50	Sufficient storage to meet the occupants needs	60
5P3B Flat	86	Sufficient storage to meet	104

		the occupants needs	
4P2B Flat	73	Sufficient storage to meet the occupants needs	88
3P2B Flat - Walk Up	65	2	78
3P2B Flat - Common Access	58	2	70
2P1B Flat - Walk Up	53	1.5	64
2P1B Flat - Common Access	50	1.5	60
1P1B Flat	40	Sufficient storage to meet the occupants' needs	48

Sources: [Acceptable Cost /on costs for use with Social Housing Grant Funded Housing in Wales June 2023](#) and [Welsh Development Quality Requirements 2021 Creating Beautiful Homes and Places \(WDQR 2021\)](#)

\*[Acceptable Cost /on costs for use with Social Housing Grant Funded Housing in Wales June 2023](#) does not provide general storage requirements in m<sup>2</sup>.

In the case of homes designed for a generic Wheelchair user the notional additional space for each wheelchair user is as follows:

Room	Additional Area (m <sup>2</sup> )	Notes
Bedroom (wheelchair user)	3	Mainly circulation
Kitchen /diner	10	Allows for circulation and spread of base units to accommodate space under worktops etc
Living	3	Extra circulation
Storage	3	Wheelchair and charging
Bathroom	3	Extra circulation and transfer
Corridors	3	Wider corridors /doors
<b>Total</b>	<b>25m<sup>2</sup></b>	

Source: [Acceptable Cost /on costs for use with Social Housing Grant Funded Housing in Wales June 2023](#)

\*These minimum net floor areas for affordable housing unit types, as specified by the Welsh Government, will apply to affordable housing in Ceredigion for the purposes of LDP policy. The maximum floor areas for affordable homes are the minimums quoted in this table, plus 20%.

Appendix A of Welsh Development Quality Requirements 2021 Creating Beautiful Homes and Places (WDQR 2021 contains requirements on:

- Accessibility requirements
- Adequate facilities for clothes washing, drying and the requirement for a dedicated airing cupboard containing an appropriate source of heat.
- Bedroom requirements for homes with two or more bedspaces.
- Bedroom dimensions
- Gross Internal (floor) Area (GIA) and ceiling height requirements
- Measurement of common access and walk-up flats GIA's
- Space for mechanical and electrical installations which should be provided in addition to the above general storage areas.

In 2017 ONS published annual data (2004 – 2016) on the floor area (m<sup>2</sup>) of purchased properties (house and flat) in Wales by Local Authority area. Below are the averages 2007 – 2016 for:

- Carmarthenshire: 117.2m<sup>2</sup>
- **Ceredigion: 126.7m<sup>2</sup>**
- Gwynedd: 106.7m<sup>2</sup>
- Pembrokeshire: 113.8m<sup>2</sup>
- Powys: 117.2m<sup>2</sup>
- Wales: 101.7m<sup>2</sup>

## Affordable Housing Site Viability Assessment Procedure and Checklist

### 1. Introduction

1.1 Before considering submitting a Viability Assessment, please note:

- Due to the rate at which residential development has occurred in ‘Linked Settlements’ compared to their relevant ‘Service Centre’, proposals for open market housing in ‘Linked Settlements’ will be considered contrary to Criterion 2c of LDP Policy S04. Such proposals will not be supported where ‘Settlement Groups’ remain out of balance. However, proposals for housing in ‘Linked Settlements’ which meet a demonstrated need for affordable housing, or a need for a rural enterprise dwelling, may be deemed acceptable providing they comply with all other relevant policies.
- Future Wales Policy 7 – Delivering Affordable Housing identifies that “Providing housing in Wales at all levels to meet our needs is a key priority for Welsh Government” and that planning authorities should “explore all opportunities to increase the supply of affordable housing”.
- Planning Policy Wales (PPW), “A community’s need for affordable housing is a material planning consideration which must be taken into account in formulating development plan policies and determining relevant planning applications.” And that where development plan policies make it clear that an element of affordable housing or developer contribution is required in an application, applicants should demonstrate how they have arrived at a particular mix, having regard to the development plan policies. And if, having had regard to all material considerations, the planning authority considers that the proposal does not contribute sufficiently towards the objective of creating mixed communities, then the authority will need to negotiate a revision of the mix of housing or may refuse the application.
- Ceredigion Local Development Plan (LDP)  
The Council’s Affordable Housing Policy S05 expects all sites including conversions to provide 20% affordable housing (also expressed as 10% of Gross Development Value (GDV) of the development proposal).

1.2 This Appendix may be used where the developer considers there may be viability issues in meeting the LDP affordable housing requirement on the application site (new build or conversion).

### 2. Viability Assessment

2.1 The Council’s Affordable Housing Policy S05 expects all sites including conversions to provide 20% affordable housing (also expressed as 10% of Gross Development Value (GDV) of the development proposal). The Council’s preferred means of securing affordable housing is by on-site provision, however, at the discretion of the Local Planning Authority a Commuted Sum may be provided or exceptionally, alternative proposals considered. For the avoidance of doubt, in respect of conversions, the value of the affordable housing requirement is not 10% of the ‘uplift’ in value from

existing use to completed proposal, but as stated in Policy S05, 10% of the Gross Development Value (GDV) of the residential development proposal.

- 2.2 Where a developer/applicant considers that the affordable housing requirement of 20% is unviable for a specific site (new build or conversion), the onus will be on the developer/applicant to demonstrate why the site should not/cannot provide it. Applicants/Developers will be required to provide sufficient information to the Council. In respect of greenfield sites, it will not be sufficient for applicants to argue that the land acquisition costs did not allow for the provision of affordable housing.

### 3. **Assessment Procedure**

- 3.1 Since the adoption of the LDP in 2013, the Local Authority has worked in partnership with other Local Authority's across the Mid and Southwest Wales region, and alongside Town Planning and Development consultants Burrows-Hutchinson Ltd, to establish the Development Viability Model (DVM) assessment tool. The DVM replaces all previous versions of the Affordable Housing 10% GDV (DAT) Calculator provided by Ceredigion Local Authority. All versions of Ceredigion DAT will no longer be accepted as evidence in viability challenges.
- 3.2 The DVM is a 'site-specific' appraisal tool that has been produced to work with Microsoft Excel for Office 365, running on Microsoft Windows. Further details on the specifications of the DVM are set out in the User Guide, which can be downloaded from [here \(https://swansea.gov.uk/dvm\)](https://swansea.gov.uk/dvm) (second to last paragraph on the webpage). Also provided on the webpage are links to some 'how to' videos on the use of the model. These are provided as another means of helping the user understand how the DVM works in a step-by-step guide. Users are also advised that 'Help Notes' are built into the model, embedded within the worksheets themselves, which remind the user what to do on each sheet. Each copy of the model that is issued by the LPA will be 'locked' to relate to a specific development site. The same copy of the model can, however, be re-used to assess more than one proposed scenario for development of that specific site. Instruction on how to obtain the DVM and the relevant fees can be found <https://www.ceredigion.gov.uk/resident/planning-building-control-and-sustainable-drainage-body-sab/planning-building-control/development-viability-model-dvm/>
- 3.3 The DVM has now been updated and for an updated DVM User Guide that provides a full explanation of how the DVM works; and a Note for Users that outlines the main differences between this 2024 version of the DVM and earlier versions with which many users will already be familiar please contact [planning@ceredigion.gov.uk](mailto:planning@ceredigion.gov.uk) or [ldp@ceredigion.gov.uk](mailto:ldp@ceredigion.gov.uk)

## Help Sheets for Appendix 4

The DVM should be based on the following cost and profit assumptions, subject to confirmation from the Local Authority at the time of the use of the DVM:

Size Range	N° of Units	Site Area				Build Cost £ psm	%age of BCIS Median	Externals as % of Build	Externals in £/unit	SuSDS + s.106/ dwelling	Sp'klrs & Part L £/unit	Prof'l Fees %	Sales and Mktg	Debit Interest % p.a.	Profit Target OM GDV
		ha	ac	dph	dpa										
Large Single	1	0.067	0.17	15	6	£1,600	114%	9.8%	£24,000	£15,800	£5,550	12%	2.0%	8.0%	10%
Small Single	1	0.040	0.10	25	10	£1,550	111%	13.0%	£18,750	£10,200	£5,550	10%	2.0%	8.0%	10%
2 - 4 Units	4	0.170	0.42	24	10	£1,525	109%	11.4%	£18,000	£7,675	£5,550	9%	2.0%	8.0%	15%
5 - 9 Units	8	0.330	0.82	24	10	£1,475	105%	11.8%	£18,000	£7,715	£5,550	8%	2.0%	8.0%	16%
10 - 19 Units	16	0.540	1.33	30	12	£1,425	102%	12.9%	£18,000	£9,000	£5,550	7%	2.0%	7.5%	17%
20 - 50 Units	34	1.000	2.47	34	14	£1,350	96%	13.6%	£18,000	£8,175	£5,550	6%	2.5%	7.0%	18%
51 - 100 Units	72	2.000	4.94	36	15	£1,250	89%	15.1%	£18,000	£8,225	£5,550	5%	2.5%	6.0%	20%
Over 100	120	3.240	8.00	37	15	£1,100	79%	17.5%	£18,000	£8,385	£5,550	4%	2.5%	6.0%	20%

BCIS Median - estate housing £1,400

- 3.4 If there is a disagreement or a dispute concerning the Council's assessment, a second independent assessment may be undertaken by an external/third party valuation expert. It is expected that the costs of providing this valuation should be borne by the developer/applicant. The Local Planning Authority will have the final decision as to whether the case has been made and will negotiate a viable affordable housing contribution accordingly.

## Information/Details Required Checklist

### A) The proposed development

- a) A sketch plan (If no formal drawings are available) of the site indicating position of proposed housing units/roadways/services etc./conversion plans.
- b) The number and housing unit types and Affordable Housing Mix proposed.
- c) The gross internal floor area of the units. (Identified as per property type for new build or in plan detail for conversions.)
- d) The anticipated open market sale value of the units/development based on current market conditions.
- e) The approximate rates of sales, or lettings, including agent's fees and legal costs etc.

### B) Development Costs

- a) For new build, verifiable site acquisition costs and date of acquisition (The amount paid for the site should reflect the requirement for affordable housing provision applicable at the time of purchase). In a conversion, the 'existing use value' of the property should be provided rather than the site/property price paid. It is possible that this might be fairly high, with the result that there may be less of a difference in value between the current and developed use from which to find a 'residual amount' after costs of build/conversion are taken into account.
- b) All other costs associated with acquisition (broken down into legal fees, stamp duty etc.)
- c) Build Costs per square metre (say whether these are based on set industry rates or tendered sum/estimates.)
- d) Preliminaries included (state what is included).
- e) Infrastructure costs (Indicating rates and quantified details of roadways/drainage etc.)
- f) Planning Costs (planning + building regulation fees etc.)
- g) Professional Fees (Architect, Designer, Engineer, QS etc.)

- h) Cost of development finance (indicate interest rate payable over term)
- i) Proposed development timescales. (Including indicative start and completion dates)
- j) Other external Works (state what is included).
- k) Abnormal Costs may be included if they are required for the development to proceed. However, 'Abnormal' should exclude all costs that should have been reasonably identified and reflected in the site acquisition costs.
- l) Developers required profit margin expressed as a % of gross development value. (The Authority may require documentary evidence of the required profit % from your lender.)
- m) Community Benefits (if the scheme includes any benefits in kind)

**Note:** *Developers/Builders who commit to purchase any landholdings before obtaining planning consents together with a recent viability assessment indicating that the proposed development is viable, do so at their own risk.*

# Help Sheets for Appendix 5a (Seller Guide), Affordable Housing SPG)

## Template: Intent to Sell Letter

Your address line 1  
Your address line 2  
Your address town  
Your address county  
Your address post code

Your telephone number

Date

Planning Policy and Research Services Manager  
Economic and Community Development Services  
Penmorfa  
Aberaeron  
SA46 0PA

Dear

**Re: (Name & Address of Affordable Property you wish to sell)**

I/We intend to sell the above named affordable property. I/We therefore formally request the approval of the Local Planning Authority to market the property at the discounted sale price of £XXX,XXX, which, in line with the requirement in the s106 legal agreement for this property, is X% of the current open market value of £YYY,YYY

Please confirm that the open market valuation and details of the discounted sale price/s is/are acceptable to the Local Planning Authority.

Yours sincerely

Your signature

Your name

Enc: Valuation from suitably qualified surveyor

## Sample: LPA Acceptable Sale Price Letter to be obtained from the Local Authority by the Seller

### Cyngor Sir CEREDIGION County Council

Allan Lewis

Pennaeth y Gwasanaethau Datblygu Economaidd a Chymunedol /  
Head of Economic and Community Development Services

Neuadd Cyngor Ceredigion, Penmorfa, Aberaeron, SA46 0PA  
www.ceredigion.gov.uk



yddiad

Date

Gofynnwch am

Please ask for

Llinell uniongyrchol

Direct line

Ebost

Email

Fy nghyf

My ref

Eich cyf

Your ref

Dear

#### Re: Valuation of (Name and address of Affordable Property)

The Council, taking into account comparable evidence, agrees that an open market value of £XXX,XXX would be appropriate. On this basis the Council concludes that the maximum discounted price of the property for marketing purposes be £YYY,YYY (taking into account the discounted % set out in the s106 Agreement). It is against this figure of £YYY,YYY that we will consider the financial criteria of the applicant for a Certificate of Eligibility to Occupy the affordable property.

Please note that this valuation is only valid for 6 months from the date of this letter.

The Local Planning Authority will now be able to proceed in processing applications for Certificates of Eligibility when received. In the meantime if you have any further queries please do not hesitate to contact me on 01545 572123 or by e-mail at [ldp@ceredigion.gov.uk](mailto:ldp@ceredigion.gov.uk)

Yours sincerely

for Economic and Community Development Services

## Sample: Occupancy Eligibility Certificate: (Discount For Sale Affordable Home)

This Certificate should not be relied upon by anyone other than its addressee. In particular the owner of the Affordable Home who wishes to sell it to the addressee must obtain a Letter of Consent as required by the legal agreement (section 106) covering the property.

The Certificate is valid for 24 weeks from the date of issue.



This Certificate confirms that \_\_\_\_\_ (the addressee)  
and \_\_\_\_\_ (their partner)

Satisfy(ies) the conditions required to purchase the property known as:

**[Property Name and Address]**

as part of the Ceredigion Affordable Homes Scheme established through the Ceredigion Local Development Plan.

The Restricted Price of the Property is: **£ xxx,xxx**

The maximum ability to borrow is (including combined ability where appropriate): **£ xx,xxx**

The addressee satisfies the local person/key worker/carer/caree (delete as appropriate) requirement in that:

- a) they have lived in Ceredigion and/or the adjoining Town/Community Council areas for a continuous period of 5 years between

**Date** and **Date**

- Or** b) They need to be in Ceredigion for employment purposes (as a key worker) and work on a full time basis as

**[Position, Name of Employer & Location of Work]**

- Or** c) They need to live in Ceredigion to substantially care for or be cared for by

**[Name & address of Caree or Carer]**

- Or** d) They meet the financial criteria applicable under cascade eligibility arrangements.

**[If so strikethrough a-c above]**

And have provided a statutory declaration(s) to confirm that they will live in the property as their sole place of residence and do not own any other residential property.

This Certificate is issued on the basis of documentary evidence examined by the Council.

Date issued: **[Date]** Issued by: **[Officer Signature]** L A Officer Name  
for Economic and Community Development Services

## Sample: Confirmation Letter sent by LPA to Seller when Occupancy Eligibility Certificate (DFS) issued

### Cyngor Sir CEREDIGION County Council

Allan Lewis

Pennaeth y Gwasanaethau Datblygu Economaidd a Chymunedol /  
Head of Economic and Community Development Services

Neuadd Cyngor Ceredigion, Penmorfa, Aberaeron, SA46 0PA  
www.ceredigion.gov.uk



yddiad  
Date

Gofynnwch am  
Please ask for

Llinell uniongyrchol  
Direct line

Ebost  
Email

Fy nghyf  
My ref

Eich cyf  
Your ref

Dear [Name of Seller]

The local planning authority can confirm that [Name of intended occupant] satisfy(ies) the requirements of the s106 Agreement which is associated with planning Application Number XXXXXX, for the property known as [Name and address] based on the agreed discounted price of no more than £XXX,XXX.

*A certificate has been issued to [Name of intended occupant] on the [date] to confirm the above. The certificate issued to [Name of intended occupier] setting out their eligibility to qualify for purchasing the above property remains valid for a total period of 24 weeks from the date when the certificate was issued.*

*Please note that as the owner, in compliance with the s106 agreement, you are required to inform the LPA within fourteen days of the completion date of that disposal and to deliver a true and complete copy of the Transfer Document to the Legal, HR and Democratic Services Manager of Ceredigion County Council at Neuadd Cyngor Ceredigion, Penmorfa, Aberaeron, Ceredigion SA46 0PA.*

Yours sincerely

for Economic and Community Development Services

## Template: Statutory Declaration as to Residence and Ownership

I/We, [ **[Name of Applicant]** ] of

[ **[Address of Applicant]** ] and

[Name of Partner if signatory to the deeds]] of

[Address of Partner]

do solemnly and sincerely declare as follows: -

1. I/We have applied to purchase the property known as and situated at [Address of Affordable DFS property ] in the County of Ceredigion (referred to as “the property” in this declaration). The property is designated as an affordable dwelling pursuant to planning obligations entered into in respect of the property under Section 106 of the Town And Country Planning Act 1990.
2. I intend [together with members of my family] to occupy the property as my sole place of residence in compliance with the said obligations and confirm that following purchase I will own no other accommodation unless it is inherited property.
3. I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835.

**DECLARED** at ) in the )

County of Ceredigion this )

day of 20XX )

Before me, a Solicitor

[Name and address stamp of Solicitor]

# Help Sheets for Appendix 5b (Intermediate Rent Guide), Affordable Housing SPG

## Intermediate Rent Income Bands

The following table sets out the Affordable Housing Intermediate Rents for the 12 months period from April 2024. The table will be reviewed annually/at the discretion of the Local Authority, taking into consideration changes as a function of rent and wage levels in the County.

<b>Intermediate Rental levels and Income Bands Table April 2025</b>					
Property Type		IR Monthly	IR Annual	Annual Income Bounds	
	LHA			Lower Bound IR	Upper Bound IR @ 20% of GI
1 B 1 P Bedsit	<b>£70.00</b>	£303.33	£3,640	Min wage	£18,200
1 B 2 P Flat/House	<b>£96.66</b>	£418.86	£5,026.32	Min wage	£25,131.60
2 B 4 P Flat/House	<b>£115.07</b>	£498.64	£5,983.64	Min wage	£29,918.20
3 B 5 P House	<b>£126.58</b>	£548.51	£6,582.16	Min wage	£32,910.80
4 B 6 P House	<b>£149.59</b>	£648.22	£7,778.68	Min wage	£38,893.40

### Notes

This table applies to all Intermediate Rental properties subject to Section 106 obligations.

Intermediate Rental properties procured through public subsidy or grant are subject to allocation as per Common Housing Register allocation policy, however the upper income bands as shown above will apply per property type.

Intermediate Rental properties procured without any public subsidy or grant and made available by Registered Social Housing landlords are let according to the individual RSL's own eligibility requirements.

## Template: Letter from Private Landlord to Local Authority re Acceptable Rent

Your address line 1  
Your address line 2  
Your address town  
Your address county  
Your address post code  
Your telephone number  
Date

Affordable Housing Officer  
Economic and Community Development Services  
Penmorfa  
Aberaeron  
SA46 0PA

Dear

**Re: (Name & Address of Affordable Property you wish to rent out)**  
**Property description: (One/two/three bedroomed flat/house etc.)**  
**Proposed number of occupants**

The above named affordable property will be available for letting as from the (insert date). I/We therefore formally request the approval of the Local Authority to market the property at the price of £XXX per calendar month, which, in line with the requirement in the s106 legal agreement for this property, is the current rent value set out in the Ceredigion Housing Options website.

Please confirm that the rental valuation is acceptable to the Local Authority.

Yours sincerely

Your signature  
Your name

## Sample: Acceptable Rent Letter from AHO to Private Landlord

### Cyngor Sir CEREDIGION County Council

Allan Lewis

Pennaeth y Gwasanaethau Datblygu Economaidd a Chymunedol /  
Head of Economic and Community Development Services

Neuadd Cyngor Ceredigion, Penmorfa, Aberaeron, SA46 0PA  
www.ceredigion.gov.uk



yddiad  
Date

Gofynnwch am  
Please ask for

Llinell uniongyrchol  
Direct line

Ebost  
Email

Fy nghyf  
My ref

Eich cyf  
Your ref

Dear

#### **Re: Valuation of (Name and address of Intermediate Rent Affordable Property)**

The above property has been verified as offering X bedrooms and is considered suitable for occupation by Y persons. On that basis it is agreed that it should be marketed at the Intermediate Rent of £XXX per calendar month. It is against the property size category XBYP and rent figure of £XXX that you should consider applicants for a Certificate of Eligibility to Occupy the affordable property.

If you do not consider this decision is acceptable, please provide supporting evidence.

#### Notes:

Please note that intermediate rent affordable qualifying income, property size and rent bands will be adjusted from time to time and updated on the Council's Housing Options Website.

When you have confirmed the eligibility of a suitable tenant, you should send in an Official Certificate of Eligibility (Intermediate Rent) Statutory Declaration to this office prior to commencement of the tenancy and retain documentary evidence to support the declaration. If you have any further queries please do not hesitate to contact me on 01545 57XXXX or by e-mail at XXX@ceredigion.gov.uk

Yours sincerely

for Economic and Community Development Services

## Template: Occupancy Eligibility Intermediate Rent Landlord Verification Schedule & Guide

		<b>Hints and Tips</b>
1.	Property name and address	<p><i>It is important to note the precise property name and number if applicable in order to ensure it is accurately categorised. Different properties on the same site/in the same building may be different sizes and attract a different rent. The applicant may not be eligible to occupy a different sized property/unit in a similar rent range.</i></p> <p><i>Without knowing what specific property the proposed tenant is looking at, verification cannot take place.</i></p>
2.	Rent per calendar month <i>This rent will need to be in accordance with the rent bands published on the Housing Options website and agreed in writing by the Affordable Housing Officer or other competent officer as identified by the LA before the property is marketed.</i>	<p><i>It is important when checking eligibility against rent values that the property size is also taken into account.</i></p>
3.	Name of intended occupant	<p><i>Self explanatory (note both names if the application is a joint one)</i></p>
4.	Contact details (address/agent etc.?)	<p><i>Self explanatory.</i></p>
5	<b><u>Compliance with Financial Criterion</u></b> <i>(Yes/No/Insufficient or non conclusive information submitted)</i>	<p><i>What's noted here may change during the course of processing e.g. it may go from non conclusive to Yes as further information is submitted.</i></p>
6	<b><u>Compliance with Residency Criterion</u></b> <i>(Yes/No)</i>	
7	Details of evidence submitted which supports compliance with residency criterion. Note whether compliance relates to 5 years' residency OR key worker OR carer/caree.	<p><i>Where intended tenant is a couple – only one of them need satisfy one of the criterion set out under local residency criterion</i></p> <p><i>Make sure that the evidence submitted is acceptable.</i></p> <p><b><u>Local residency:</u></b></p>

		<p><i>Backdated electoral Register is a good indication of compliance and is the preferred option – though make sure get a copy of each year for the 5 years to show that they have lived here during that 5 year period. We would ask that the tenant gets this information from the Electoral Registration Section at the Council.</i></p> <p><i>Other information may include</i></p> <ul style="list-style-type: none"> <li>- <i>letter from school/college saying that this person attended that institution between X and X and that their registered home address was X.</i></li> <li>- <i>letter from GP verifying home address (though be careful as people may keep GP even though moved elsewhere) – this is normally best for gaps/short periods in the 5 years</i></li> <li>- <i>letter/bills/rent book for previous address (incl. letters from housing assoc. if they were a tenant)</i></li> <li>- <i>letter from Local Councillor/employer – basically they are vouching for this person. This option shouldn't be put to the applicant unless all other options have been exhausted.</i></li> <li>- <i>There will be others, think how authentic it is.</i></li> </ul> <p><u><i>Key Worker:</i></u>  <i>A letter from intended employer stating that said person is to start on XX date on a full time contract will help demonstrate compliance with criterion (ii). Make sure that the start date is clear along with what the post is, where the post is based on and number of hours per week that the post is required for. Also make sure that it is clear that it is a permanent contract (not seasonal or temporary) for the equivalent of 35 hours per week.</i></p> <p><i>The employer will need to demonstrate that it was necessary to hire someone from outside the County due to 'established' lack of suitable candidates from within the County.</i></p> <p><i>Where the employer is a national or regional body it will be necessary to ensure that the employee will be based in Ceredigion.</i></p> <p><u><i>Care:</i></u>  <i>This criterion is for a person who needs to move into the County to care for a close relative or</i></p>
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		<p><i>need to move into the area to be cared for by a close relative (see definition in the s106 Agreement of what constitutes a close relative). For the care criterion, need evidence that:</i></p> <ul style="list-style-type: none"> <li>- <i>The person needs to be cared for (doctors letter?)</i></li> <li>- <i>that existing property of carer/person to be cared for(as appropriate) is incapable of accommodating/being extended to provide for both the carer and the person being cared for</i></li> <li>- <i>that the carer/person (as appropriate) to be cared for satisfies criterion (i) i.e. local person.</i></li> </ul>
8	Is there sufficient/appropriate information to make a decision based on points 6 & 8.	
9	Compliance with Sole occupancy criterion  (Yes/No)	
10	Details of evidence submitted which supports compliance with criterion (c) of applicant tenant Statutory Declaration	<p>A statutory declaration is the recommended means of satisfying this criterion. An example of a statutory declaration is provided at website Help Sheet for Appendix 5b. A Statutory Declaration is only valid if it has been signed in the presence of a Solicitor or a Commissioner of Oaths. A Legal Secretary does not qualify.</p> <p>If the AH is to be tenanted jointly, then both parties should complete the Stat Dec. One form will do between them.</p>
11.	Does the applicant qualify (Yes/No)	<i>This box should only be filled when a final decision has been made.</i>
12.	Person Assessed by	<i>This will be the person who has dealt with the verification</i>
13.	Date of signing Certificate of Eligibility to Occupy IR home.	<i>This box should only be filled when a final decision has been made and the Certificate has been signed.</i>

NB: The Landlord will be required to submit an annual Statutory Declaration confirming that the tenants of their IR affordable homes are certified as eligible occupants. If a Landlord makes a false statement on a Statutory Declaration this may be a criminal offence. The LA will carry out spot checks on supporting evidence collected by the Landlord in support of Occupancy Eligibility Certificates, as part of its monitoring programme.

## Template: Statutory declaration as to residence (Private Intermediate Rent Tenant)

I [ [Name of Applicant] ] of

[ [Address of Applicant] ] and

[Name of Partner if signatory to the tenancy]] of

[Address of Partner]

do solemnly and sincerely declare as follows:-

1. I/We have applied to rent the property known as [ ] and situated at [Address of Affordable IR property ] in the County of Ceredigion (referred to as “the property” in this declaration). The property is designated as an affordable dwelling pursuant to planning obligations entered into in respect of the property under Section 106 of the Town And Country Planning Act 1990.
2. I/We intend [together with members of my family] to occupy the property as my sole place of residence in compliance with the said obligations and confirm that following the signing of the tenancy agreement I will own no other accommodation unless it is inherited property.
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.

**DECLARED** at in the County of  
this day of 20XX)

Before me, a

Solicitor/Commissioner of Oaths

[Name and address stamp of Solicitor/ Commissioner of Oaths]

## Template: Occupancy Eligibility Certificate: (Private Intermediate Rent Affordable Home)

This Certificate is valid in relation to the addressee in respect of the addressee's eligibility to occupy the Intermediate Rent Affordable property named below

This Certificate confirms that \_\_\_\_\_ (the addressee)  
and \_\_\_\_\_ (their partner)

Satisfy(ies) the conditions required to occupy the property known as:

**[Property Name and Address]**

as part of the Ceredigion Affordable Homes Scheme established through the Ceredigion Local Development Plan.

The addressee is [the first] [the second/third etc. subsequent] tenant of this IR affordable home.

The rent approved by the LA for the property per calendar month is:	£ <b>xxx,xxx</b>
The applicant household's gross income from paid work of 35 hours per week or equivalent /retirement income (delete as appropriate) is:	£ <b>xx,xxx</b> per week/ per month (delete as appropriate)

*The addressee satisfies the local person/key worker/carer/caree (delete as appropriate) requirement in that:*

- a) they have lived in Ceredigion and/or the adjoining Town/Community Council areas for a continuous period of 5 years between

**Date** \_\_\_\_\_ and \_\_\_\_\_ **Date**

- Or** b) They need to be in Ceredigion for employment purposes (as a key worker) and work on a full time basis(35 hours per week or equivalent) as

**[Position, Name of Employer & Location of Work]**

- Or** c) They need to live in Ceredigion to substantially care for or be cared for by

**[Name & address of Caree or Carer]**

- Or** d) They meet the financial criteria applicable under cascade eligibility arrangements.  
**[If so strikethrough a-c above]**

Who satisfies the eligibility criteria for an IR affordable home.

This Certificate is issued on the basis of documentary evidence supplied by:

**[Name of prospective tenant(s) who supplied the information]**

Signature of Tenant .....

Signed..... [Landlord]      Date.....

[Name, address and telephone number of Landlord.]

OR

Signed..... [Agent]      Date.....

On behalf of: **[Name and address of Landlord.]**

who is a member of the Landlord Accreditation Wales Scheme (Licence No **XXXX**)

## Template: Annual Statutory Declaration for an Affordable Intermediate Rental Dwelling by a Certifying Private Landlord

I, [ ] of [ ]

do solemnly and sincerely declare as follows:-

1. I am the Owner of the property(ies) known as [.....] and situated at [.....] in the County of Ceredigion (referred to as “the Dwelling(s)” in this declaration). The Dwelling(s) is/are designated as (an) Affordable Intermediate Rental Dwelling(s) pursuant to planning obligations entered into in respect of the property(ies) under Section 106 of the Town and Country Planning Act 1990

### *Alternative Clause 2 (a)*

(2) Throughout the period [.....] the above property(ies) was(were) let to (a) Qualifying Person(s) who I have identified as (*insert names of tenants*):

.....

### *Alternative Clause 2 (b)*

(2) Throughout the period [.....] the above property(ies) was(were) not let to a Qualifying Person and the property(ies) has(have) remained unoccupied for the following reason

.....

I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835

**DECLARED** at [ ] in the County of [ ]  
this day of [ ] 20XX)

Before me, [ ] a  
Solicitor/Commissioner of Oaths

[Name and address stamp of Solicitor/ Commissioner of Oaths]

*Note: Failure to provide this declaration as requested will be deemed a breach under 9.2 (Performance of obligations)*

## Help Sheets for Appendix 6 (Who can Occupy and Affordable Home? Guide), Affordable Housing SPG

### How Do I find an Affordable Home to Buy (DFS)?

These affordable homes are generally referred to as Discounted for Sale (DFS) homes. The percentage discount applied is set out in the legal agreement which accompanies the planning permission, known as a S106 agreement. Discounts are usually either 30% or 50% to Open Market Value, but some may vary and should always be checked against the S106 agreement for the property.

#### Where to Look

- Properties which are DFS are marketed in much the same way as open market homes that is, with an Agent's board outside, through Estate Agents, newspapers and websites.
- 'Affordable home' building plots may occasionally come up for sale. It is generally more complex to deal with these. See the Help Sheet 'How Do I Find Plots of Land with Planning Permission for a DFS Affordable Home?' for further advice.
- If you cannot find a DFS affordable property to suit you, once you have registered your interest with the Council's Affordable Housing Register this will help the Council to identify where they are needed and will help in terms of negotiating new units in future developments.

#### Affordable Housing Register

The local authority administers an Affordable Housing Register which is a mechanism for people interested in obtaining a Discount For Sale (DFS) and/or an Intermediate Rent (IR) home. Applicants will need to be on this register in order to find out whether they meet the qualification criteria to occupy a DFS/ IR home. You are advised to apply to be on the register and can do so directly on-line via the Ceredigion County Council Housing Options website. Your application will involve a 2-step process: 1) Preliminary Self Assessment of Housing Options and 2) Official Certificate of Eligibility to Occupy a specific affordable home. Your application will be acknowledged by the issue of an Application ID number. It will allow you to generate a Preliminary Self Assessment Statement of your possible housing options. This will be based on unverified information provided by you. Any such information which is false or misleading and which you cannot back up with documentary evidence when requested at a later date could mean you will fail to obtain the Official Certificate of Eligibility needed when you apply for a specific affordable home. Applying to the register will help you to focus your search and will help the Local Authority to identify gaps in supply of affordable homes across the County. Being on the register only does not mean that you automatically qualify to occupy any specific affordable home.

## Checking the Details

- Obtain a set of property details.
- Request from the Agent and keep a copy of the S106 planning agreement for the property (this has details of the legal requirements governing the property, including the affordable housing element).
- If you are interested you must establish whether you are likely to meet the eligibility criteria then
- Only when you have chosen the affordable property you want to buy, collect the supporting documentary evidence you will need (see 'Checklist of paperwork below):
- Take the Preliminary Self Assessment Statement to the Planning Policy section of Ceredigion County Council with the supporting documentary evidence and request an Official Certificate of Eligibility (see an example at Seller Guide additional Help Sheet) to occupy that specific property at the discounted sale price quoted.
- Provided you do qualify, once the Official Certificate is signed and issued, the Planning Department will send a copy to the seller.
- Secure/confirm purchase funds/finance as with a normal purchase.
- Agree and proceed with the purchase from the seller.
- The Official Certificate of Eligibility will be valid only for 24 weeks, after which time if a sale has not gone through, further evidence of income (and possibly a maximum mortgage letter) will be needed to issue a further Certificate.
- (A Certificate will be valid for 18 months in the case of a self-build)

## Checklist of Paperwork You Will Need to Qualify for an Official Certificate of Eligibility

- Proof of residency in Ceredigion or adjacent town/community council areas: Evidence can be:
  - electoral roll records (see Appendix 3 - 'Contacts' of the Affordable Housing SPG) or
  - letter from your school confirming the dates you were at school and address where resident during that time, or
  - Letter from your doctor confirming address where resident over the period.  
(A fee may be charged for the information by the organisation concerned.)
- For all signatories to the deeds:
  - A letter from a reputable mortgage company stating the maximum they will lend you. You need to make a particular point to emphasise that the wording of such a letter actually uses the word 'maximum' next to the amount of the mortgage offer. (This does not commit you to financing the purchase through such borrowing but is how we measure your eligibility, neither does it commit you to that mortgage company or indeed to taking out a mortgage at all).
  - P60 and 3 months' pay slips or trading accounts for 2 years. If you do not have earned income, contact the Planning Policy Service for advice as to what alternative evidence of income you may provide.
- For all signatories to the deeds:

- A form signed by you witnessed by your solicitor (or Commissioner of Oaths) stating that this will be your sole residence. (This is known as a Statutory Declaration. A sample Statutory Declaration is provided at Help Sheet for Appendix 5).
- A small fee is usually payable to the Solicitor.

### **How to Pay for Your DFS Affordable Home**

- You have to prove to the Local Planning Authority that you satisfy the maximum mortgage financial criterion, but you can pay by mortgage, your own funds or a combination of both, without affecting your eligibility. Providing evidence of the amount of mortgage you could raise therefore does not commit you to that mortgage company, that mortgage amount or indeed to taking out a mortgage at all.
- If you are unlikely to qualify for a mortgage by virtue of your age/circumstances, but you have equity towards a purchase, we will consider your eligibility on the basis of a letter from a mortgage lender to the effect that you do not qualify for a mortgage along with an explanation from yourself as to why this is the case.

## How Do I Find Plots of Land With Planning Permission for a DFS Affordable Home?

'Affordable home' building plots may occasionally come up for sale.

### Self-builders

If you want to buy such a plot to build and live in the affordable home yourself, you must be confident that you are likely to meet the eligibility criteria for occupancy, including the financial criterion as set out in Appendix 6 of the Affordable Housing SPG. This is measured against the off-plan estimate of the discounted sale price of the finished property at current market values.

Where a plot has only outline consent for an affordable home, the self-builder will have the cost of drawing up detailed plans and submitting a planning application against which to estimate a value off plan.

### Developers

You may buy an 'affordable home' plot to build and sell on to someone meeting the eligibility criteria for occupancy. If you do, you need to work out the realistic value of the plot, this needs to be measured against the off-plan estimate of the discounted sale price of the finished property at current market values. Where a plot has only outline consent for an 'affordable home', the developer will have the added cost of drawing up detailed plans and submitting a planning application against which to estimate a value off-plan.

### All potential purchasers

Plot price should reflect the fact that the proposed dwelling is to be an affordable home and will therefore be below open market prices. The following formula illustrates how to determine whether the plot price takes this into account and should inform your negotiation of the plot purchase price.

### Price Formula

Max plot value = [Estimated Discounted Affordable Home Sale Price, as per level of discount set out in S106] – [Build cost + fees + developer profit where appropriate]

Example: Market Price £150k. 30% DFS selling price £105k.

Build cost, fees etc. £85k.

Max plot value = £105k - £85k = £20k

## How Do I Find an Affordable Home for Intermediate Rent?

These are affordable homes available to working or retired households to rent at a discount on open market rents. They can be rented from Registered Social Landlords (Housing Associations) or accredited private landlords. For Private landlords the rents are set by the Council and are no greater than 80% of private market rent AND within relevant Local Housing Allowance levels. For more information on rental value bandings and qualifying incomes, see the Help Sheet 'Intermediate Rent Income Bands' on our website. The information will be updated from time to time to take account of rent and wage levels in the County (likely to be subject to at least annual review).

### Where to Look

Intermediate rental properties are an affordable housing option more recently introduced under new LDP planning policy from 2013. They may be provided within private housing developments and on Housing Association sites. There are likely to be a limited number of intermediate rental properties available until the policy has had time to take effect.

- Intermediate rental properties can be advertised in much the same way as open market homes, that is, with an Agent's board outside, through Estate Agents, Letting Agents, newspapers and websites.
- If you cannot find an affordable intermediate rental property to suit you, registering your interest with the Council's Affordable Housing Register will help the Council to identify where they are needed and will help in terms of negotiating new units in future developments.

### Affordable Housing Register

The Local Authority administers an Affordable Housing Register which is a list of people interested in obtaining a Discount For Sale (DFS) and/or an Intermediate Rent (IR) home. Applicants will need to be on this register in order to find out whether they meet the qualification criteria to occupy a home let at an Intermediate Rent. You are advised to apply to be on the register via the Ceredigion County Council Housing Options website. Your application will involve a 2-step process: 1) Preliminary Self Assessment of Housing Options and 2) Official Certificate of Eligibility to Occupy a specific affordable home. Your application will be acknowledged by the issue of an Application ID number. You will need to provide a prospective landlord with a Preliminary Self Assessment Statement of your possible housing options based on unverified information you have input to the Affordable Housing Register. Any such information which is false or misleading and which you cannot back up with documentary evidence could mean you will fail to obtain the Official Certificate of Eligibility needed when you apply for a specific affordable home. Applying to the register will help you to focus your search and will help the Local Authority to identify gaps in supply of affordable homes across the County. You will need to present your Preliminary Self Assessment Statement to the Landlord (or Landlord's Agent) for the Intermediate Rent home where you apply for tenancy. You will need to supply documentary evidence (see 'Checking the Details' below) to the Landlord (or their Agent) who will be responsible for issuing an Official Certificate of Eligibility to Occupy the Intermediate Rent property prior to accepting

you as a tenant. For more information on Intermediate Rental properties let by a registered social landlord you are advised to contact them directly.

### **Checking the Details**

- Obtain a set of property details from an Agent
- Request from the Agent and keep a copy of the S106 planning agreement for the property (this has details of the legal requirements governing the property including the affordable housing elements).
- If you are interested you must establish whether you are likely to meet the eligibility criteria (See SPG Appendix 6 – Who Can Occupy an Affordable Home)
- Only when you have chosen the affordable property you want to rent, collect the supporting documentary evidence you will need (see 'Checklist of paperwork' below):
- Take your Self Assessment Statement to the prospective landlord with the documentary evidence.
- Your prospective landlord will undertake the necessary checks of the supporting documents and when satisfied that you qualify to occupy the IR home, will send an Intermediate Rent Eligibility Certificate to the Council and will:
- Agree and sign the tenancy agreement

### **Checklist of Paperwork You Will Need to Demonstrate Eligibility**

- Proof of residency in Ceredigion or adjacent town/community council areas:  
Evidence can be:
  - electoral roll records (see Appendix 3 - 'Contacts') or
  - letter from your school confirming the dates you were at school and address where resident during that time, or
  - Letter from your doctor confirming address where resident over the period.  
(A fee may be charged for the information by the organisation concerned.)
- For all working members of the household: P60 and 3 months pay slips or trade accounts for 2 years. Pension statements for retired households.
- Brief details of the members of your household (e.g. how many members, ages, gender).
- Where the landlord is a Registered Social landlord the requirements are set by them and different information will be required.

### **How to pay for your intermediate rent affordable home**

As per normal rent arrangements. Make sure you always obtain a receipt for rent monies paid over to your landlord.

## **How Do I Find an Affordable Home for Social Rent?**

Social Rent homes are allocated via the Common Housing Register. Registrants are matched against available vacant stock by the Council's Housing Service in conjunction with the RSLs. The rent levels for Social Rent homes are set by the Welsh Government, each RSL then charges a slightly different amount, and you can obtain a list of current rent levels from RSLs directly.

### **Where to Apply**

You can apply to join the Common Housing Register by contacting the Council's Housing Options Team or by registering on-line using the Ceredigion Housing Options website. Because social housing is allocated taking other factors as well as financial affordability, into account, you will need to provide more information to determine your eligibility.

Contact details are set out in Appendix 3 of the Affordable Housing SPG.

### **Checklist of paperwork you will need to demonstrate eligibility**

The Common Housing Register application form is on the Ceredigion County Council website, or you can visit the Council offices or Registered Social Landlord offices.

## Sample: Preliminary Self Assessment Statement of Housing Options

<Name or Joint Names>

has/have applied to the Ceredigion Affordable Housing Register.  
Applicant ID No: <XXXXXX>

**This Preliminary Self Assessment Statement is the first of a two part process.**

(A Preliminary Self Assessment Statement alone does not guarantee that the Applicant qualifies to occupy the type(s) of Affordable Housing listed. **The only guarantee of qualification is an Official Certificate of Eligibility** issued subject to formal examination and verification of documentation supplied by the Applicant(s) in support of the information they have submitted with their initial application.)

On (date of application), I (We) the Applicant (s) confirm that I/We:

- [Have been resident in Ceredigion and/or adjoining Community Council areas for [last five years][five years continuous within lifetime ]
- [Are a working household (35 hours per week or equivalent)]
- [A retired household]
- [A Key Worker]
- Etc.

On the basis of the information supplied but not yet verified, this Preliminary Self Assessment suggests that I/We could qualify to occupy:

Affordable Housing Type and Value	How to obtain an Official Certificate of Eligibility	Tick if relevant
[70][50]% DFS property at a discounted sale price below £xxx,xxx	Documentary evidence to be verified by the Local Planning Authority in respect of a named, specific Discount for Sale Affordable Property (See Guidance Note 'How do I find an affordable home to buy?')	
an X bed Intermediate Rent property in the range £Y - £Z (pcm?)	Documentary evidence will need to be secured and verified by the Landlord in respect of a specific Intermediate Rent Property prior to the signing of a tenancy agreement.  The Landlord will be required to submit direct to the Council a Statutory Declaration concerning the prospective tenant in the form of an Official Certificate of Eligibility (Intermediate Rent Affordable Property) (naming the specific property) prior to occupation. Documentary evidence will need to be retained by the	

	landlord for monitoring purposes. (See AH Letting Guide)	
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