



## Application Form for Community Housing Scheme

Please use this form to help us and you collate the information required when applying for an occupancy certificate for Community Housing. The information can be provided to us as and when available, you do not have wait until you have collated all the information. So that we can start processing the application as soon as possible and any additional information can be requested if necessary.

Other affordable housing options can be found at: [www.ceredigionhousing.co.uk](http://www.ceredigionhousing.co.uk)

<b>Section 1</b>															
<b>1a</b>	<p><b>Are you buying the property jointly or not?</b> (i.e. another persons name will appear on the deeds of the property after purchase)</p> <p style="text-align: center;"> <span style="margin-right: 100px;"><b>Yes</b></span> <input style="width: 60px; height: 25px; border: 1px solid black;" type="checkbox"/> <span style="margin-left: 100px;"><b>No</b></span> <input style="width: 60px; height: 25px; border: 1px solid black;" type="checkbox"/> </p>														
<b>1b</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; padding: 5px;"><b>Name &amp; Current Contact Details</b></th> <th style="width: 50%; padding: 5px;"><b>Partners Name &amp; Current Contact Details (if applicable)</b></th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Name:</td> <td style="padding: 5px;">Name:</td> </tr> <tr> <td style="padding: 5px;">Address:</td> <td style="padding: 5px;">Address:</td> </tr> <tr> <td style="padding: 5px;">Postcode:</td> <td style="padding: 5px;">Postcode:</td> </tr> <tr> <td style="padding: 5px;">Telephone:</td> <td style="padding: 5px;">Telephone:</td> </tr> <tr> <td style="padding: 5px;">Mobile:</td> <td style="padding: 5px;">Mobile:</td> </tr> <tr> <td style="padding: 5px;">Email:</td> <td style="padding: 5px;">Email:</td> </tr> </tbody> </table>	<b>Name &amp; Current Contact Details</b>	<b>Partners Name &amp; Current Contact Details (if applicable)</b>	Name:	Name:	Address:	Address:	Postcode:	Postcode:	Telephone:	Telephone:	Mobile:	Mobile:	Email:	Email:
<b>Name &amp; Current Contact Details</b>	<b>Partners Name &amp; Current Contact Details (if applicable)</b>														
Name:	Name:														
Address:	Address:														
Postcode:	Postcode:														
Telephone:	Telephone:														
Mobile:	Mobile:														
Email:	Email:														
<b>1b</b>	<p><b>Are you a first time buyer/buyers</b></p> <p style="text-align: center;"> <span style="margin-right: 100px;"><b>Yes</b></span> <input style="width: 60px; height: 25px; border: 1px solid black;" type="checkbox"/> <span style="margin-left: 100px;"><b>No</b></span> <input style="width: 60px; height: 25px; border: 1px solid black;" type="checkbox"/> </p>														
<b>1c</b>	<p><b>Will the household contain children? If so how may.</b></p>														

	Yes <input style="width: 100px; height: 30px; border: 1px solid black;" type="checkbox"/>	Number of Children <input style="width: 100px; height: 30px; border: 1px solid black;" type="checkbox"/>	No <input style="width: 100px; height: 30px; border: 1px solid black;" type="checkbox"/>
	Any other Dependents?		
<b>1c</b>	Please tick the age group which applies to yourself	Please tick the age group which applies to your partner (if applicable)	
	16-24 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	16-24 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	
	25-44 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	25-44 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	
	45-64 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	46-64 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	
	65-74 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	65-74 <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	
	75+ <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	75+ <input style="width: 50px; height: 25px; border: 1px solid black;" type="checkbox"/>	
<b>Section 2</b>			
<b>2a</b>	Address of Property that you are applying for a community housing loan and a certificate for:		
	*All properties eligible for the scheme need to be registered with Council Tax		
<b>2b</b>	Is the property currently occupiable or an empty property? <ul style="list-style-type: none"> <li>• To qualify as an empty property it must be registered as such by the authority having been vacant for over 12 months</li> </ul>		
	Occupiable <input style="width: 80px; height: 30px; border: 1px solid black;" type="checkbox"/>	Empty Property <input style="width: 80px; height: 30px; border: 1px solid black;" type="checkbox"/>	
<b>2c</b>	Has an offer been accepted on the property? (If a mortgage is being used the mortgage valuation will need to be provided to state the agreed price, whereas if cash is being used and the property is empty then an independent valuation and a structural survey will need to be provided so that the		

	<p><b>Council's chartered surveyor can verify the sale price.)</b></p> <p style="text-align: center;"> <b>Yes</b> <input type="checkbox"/> <span style="margin-left: 200px;"><b>No</b> <input type="checkbox"/></span> </p> <p><b>If yes, what's the offer?</b></p>		
<p><b>2d</b></p>	<p>How much percentage share are you hoping to borrow:</p> <p><small>*Maximum loan amount for regular property is 20% and maximum amount for empty property is 40%</small></p>		
<p><b>Section 3</b> <i>Financial Criteria – Part 1</i></p>			
<p><b>3a1</b></p>	<p><b>Name of Mortgage Provider:</b></p> <p>You do not need to take out a mortgage and you can change your mortgage provider.</p>		
<p><b>3a2</b></p>	<p><b>Mortgage Certificate/Promise/Decision in Principle enclosed?</b></p> <p>The information is required as it is part of the qualifying criteria. It is required even if the mortgage offer is zero or you are declined a mortgage due to income/age etc. (this information might be in a letter rather than a certificate/promise/decision in principle).</p> <p> <b>Yes</b> <input type="checkbox"/> <span style="margin-left: 100px;"><b>No</b> <input type="checkbox"/></span> <span style="margin-left: 100px;"><b>Awaiting</b> <input type="checkbox"/></span> </p>		
<p><b>3a3</b></p>	<p><b>Letter/Email stating the Maximum Mortgage available to you and your partner (where applicable) if not noted on the Mortgage Certificate/Promise/Decision in Principle enclosed?</b></p> <p>This is asked for, as the amount of mortgage that you ask for noted on a mortgage certificate/promise may be different to the maximum mortgage that you are able to obtain.</p> <p> <b>Yes</b> <input type="checkbox"/> <span style="margin-left: 100px;"><b>No</b> <input type="checkbox"/></span> <span style="margin-left: 100px;"><b>Awaiting</b> <input type="checkbox"/></span> </p>		
<p><b>3a4</b></p>	<p><b>Last 3 months payslips for yourself and your partner (if applicable) or if you are self employed your business accounts for the last 3 years enclosed?</b></p> <p> <b>Yes</b> <input type="checkbox"/> <span style="margin-left: 100px;"><b>No</b> <input type="checkbox"/></span> <span style="margin-left: 100px;"><b>Awaiting</b> <input type="checkbox"/></span> </p>		

<b>3a5</b>	<b>Last P60 for yourself and your partner (if applicable) enclosed?</b>
	Yes <input data-bbox="384 383 627 465" type="checkbox"/> No <input data-bbox="967 383 1070 465" type="checkbox"/> Awaiting <input data-bbox="1394 383 1509 465" type="checkbox"/>
<b>Financial Criteria – Part 2</b>	
If you and your partner (if applicable) are over 65 and are unable to obtain a mortgage due to your age & are no longer working you can provide the following evidence.	
<b>3b1</b>	<b>Is the following enclosed: Pension details for last 3 months, annual pension statement, details of any allowances and any other income?</b>  Yes <input data-bbox="384 804 627 887" type="checkbox"/> No <input data-bbox="967 804 1070 887" type="checkbox"/> Awaiting <input data-bbox="1394 804 1509 887" type="checkbox"/>
<b>Section 3 Part 3</b>	
<b>3c</b>	<b>You or your partner (if applicable) will need to qualify for the local person criteria. If you do not qualify the Local Person criteria, please consider the key worker criteria or the carer criteria noted below:</b>  <b>Please state name of person who you believe qualifies:</b>
<b>3c1</b>	<b>Local Person</b> (in that you have lived in Ceredigion/or adjoining community for a continuous period of 5 years any time in your lifetime) <input data-bbox="1394 1357 1509 1440" type="checkbox"/>
<b>If you do not qualify the Local Person criteria please consider one of the following:</b>	
<b>3c2</b>	<b>Key Worker</b> employer or to be employed on a full time permanent basis within Ceredigion- we would expect this to be a contract of approx. 35 hours but we recognise this can vary by sector <input data-bbox="1394 1570 1509 1697" type="checkbox"/>
<b>3c3</b>	<b>If you have moved to Ceredigion because you need to care for or to be cared for by someone who satisfies the local person criteria</b> and that the close relative's own residence is incapable (even if extended as far as is permissible within the constraints of planning and other statutory law) of meeting the needs of the combined household of the purchaser and close relatives. <input data-bbox="1394 1749 1509 1832" type="checkbox"/>
<b>3c1i</b>	<b>If you believe you or your partner (if applicable) qualifies under the Local Person (3c1) criteria then this can be verified using:</b>  i) <b>Electoral roll information.</b> This information can be obtained from the Electoral

Registration Department of Ceredigion County Council (Tel: 01545 572035). There is a charge for this.

- ii) **Letter from Doctor.** Stating the time you have been registered at the practice and your address/es while registered

**If you were at school/college anytime during the five-year period**, please contact the school/college and ask for a letter stating the address and time period you were a student.

**Please contact us if you have any problems obtaining Residency Information**

**Is the evidence enclosed:**

Yes

No

Awaiting

**Details of the evidence that is enclosed or that you are awaiting.**

**Please proceed directly to Section 4**

**3c2i** If you believe you or your partner (if applicable) qualifies under the Key Worker (3c2) criteria:

- **A key worker is someone whose job plays an important role in the provision of key services in Ceredigion. They will need to be employed in Ceredigion as a key worker on a full time permanent basis (we would expect this to be a contract of approx. 35 hours but we recognise this can vary by sector).**

Teacher in a school or in a further education establishment or sixth form college, a nurse or other National Health Service Staff, a police officer, a probation service employee, a social worker, an educational psychologist, an occupational therapist employed by a local authority, a fire service employee, any other person whom the Council certifies as having employment which fulfils an important role in the provision of key services in Ceredigion.

**Is the evidence enclosed:**

Yes

No

Awaiting

**Details of the evidence that is enclosed or that you are awaiting.**

**Please proceed directly to Section 4**

**3c3i If you believe you or your partner (if applicable) qualifies under 3c3 criteria:**

You will need to think about the available information to show how you satisfy each of i) to iv) below.

- i)** why you/your close relative need to be cared for;
- ii)** why your close relative's house is unsuitable for you all to live in and why it cannot be adapted or extended to make it suitable;
- iii)** how your close relative satisfies the first part of this Rule;
- iv)** how you are related to your close relative (brother, sister, son, daughter, parent, grandparent, nephew, niece, husband or wife including parent-child relationships arising from adoption and relationships between those living as husband and wife including same sex couples);

In relation to i) for instance, it is likely that the person needing the care (whether you or your relative) will be receiving help from Social Services and/or the National Health Service. A letter from them might help to show that you/they need to be substantially cared for.

In relation to ii), a letter from Social Services or the National Health Service might also help in explaining why the relative's present property is unsuitable and why it cannot be adapted or extended.

**In relation to iii), you will need to consider how to show that your relative satisfies the Local Person criteria (3b1).**

In relation to iv), depending upon your relationship, the production of your Birth Certificate and that of your relative (e.g., parent) would show how you are related.

**Is the evidence enclosed:**

<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>	<b>Awaiting</b>	<input type="checkbox"/>
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**Details of the evidence that is enclosed or that you are awaiting.**

<p><b>Section 4</b> <b>Statutory Declaration (Attached)</b></p>	
	<p>The Statutory Declaration confirms in the presence of a solicitor or commissioner of oaths that following the purchase of your home you and your partner and family (if applicable) will be living in your home on a full-time basis and own no other residential property. You have to satisfy this rule as long as you own the home and a charge remains outstanding to the Council under the community housing scheme and will have to confirm at the end of each year that you have done so.</p> <p>The solicitor/commissioner oaths may charge for this service and you may therefore wish to wait until you have gathered all the other information required, before obtaining this. This needs to have the solicitors/commissioner of oaths name/address details stamp included.</p>
	<p><b>Is the Statutory Declaration enclosed?</b></p> <p> <b>Yes</b> <input type="checkbox"/> <span style="margin-left: 200px;"><b>No</b> <input type="checkbox"/></span> <span style="margin-left: 100px;"><b>Awaiting</b> <input type="checkbox"/></span> </p>

**Contact Information:**

Planning Policy  
 Neuadd Cyngor Ceredigion  
 Rhodfa Padarn,  
 Llanbadarn Fawr,  
 Aberystwyth,  
 Ceredigion  
 SY23 3UE

Tel: 01545 572123  
 Email: [ldp@ceredigion.gov.uk](mailto:ldp@ceredigion.gov.uk)

# FORM OF STATUTORY DECLARATION AS TO RESIDENCE & OWNERSHIP

I/We, \_\_\_\_\_

of \_\_\_\_\_

do solemnly and sincerely declare as follows:-

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

\_\_\_\_\_  
\_\_\_\_\_

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 intend [together with members of my family] to occupy the property as my principal place of residence in compliance with the Council’s Community Housing Scheme and confirm that following purchase I will own no other accommodation.
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.

Signature

Partners Signature (if applicable)

DECLARED at

\_\_\_\_\_

in the County of \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

Before me, \_\_\_\_\_ a Solicitor/Commissioner of Oaths

Address/Company Details