



The council's planning policies require that a certain amount of development is constructed at what are called affordable prices. This means house prices and/or rents are below open market prices. This does not mean that these are affordable to everyone but that there is a range of affordable housing products that cater for different incomes such as; affordable rent/ shared ownership/ discounted for sale/ shared equity. Further information on the full range of affordable housing and application processes can be found on the council's website.

Affordable housing is generally restricted to people who cannot afford open market prices or rents and who have a local connection to the area (the local connection criteria varies depending on what planning policies were in place and what was negotiated at the time of development). These restrictions are detailed in what is called a Section 106 Agreement (Town and Country Planning Act 1996).

The council has to ensure that anyone who occupies a low cost home qualifies to live in it, in line with the S106 Agreement. The information you supply on this form will help the affordable housing officer decide if you meet the eligibility criteria for the property you wish to purchase.

About this form

- Only complete this form once you have found a specific affordable property which is advertised for sale or rent.
- Complete all sections of this form clearly. Use black ink and return it to us with all supporting documents. **Your application may be declined or delayed** if it is not accompanied by all supporting documents.
- Answer 'yes' or 'no' by putting a tick in the square box.

Proof

- We will need to see proof of the things you tell us about in this form. There is a checklist of documents on pages 10 and 11 to help you.
- If the property of interest is a new build, the developer will publicise a deadline. We must receive all supporting documents and the application form by the closing date. Any documents received after this date, may not be considered.

If you have any questions on completing this form, contact the affordable housing officers on 01539 733333.

Processing your personal information

In order for us to carry out our duty and obligations it is necessary for us to collect personal information from you to support any Low Cost Home Ownership application. The council has a legal obligation and statutory duty to process certain personal information under a number of regulations including:

- Housing Act 1985, and
- Housing Act 1996 (as amended by the Homelessness Act 2002 and Homeless Reduction Act 2017)

We work with a range of other organisations to either store personal information or help us deliver our services to you. We may also share your personal information when we feel there's a good reason that's more important than protecting your privacy. As an example, we may share your information in order to find and stop crime and fraud. We will retain your personal information in accordance with the retention periods contained in the council's Records Retention Schedule and Record of Processing Activity.

We have a statutory duty to provide these services to you and you are therefore expressly consenting to our use and disclosure of your personal information in the manner described in this application form therefore the consequences of you failing to provide your personal information is that we can no longer comply with our statutory duty.

You have the right to request access to information about you that we hold. You can contact our Data Protection Officer by email at:

policy@southlakeland.gov.uk, by phone on **01539 733333**, or at South Lakeland House, Lowther Street, Kendal, Cumbria LA9 4DQ.

Our Privacy Notice is available on request or you can go to our website at:

www.southlakeland.gov.uk

Application form - Form A

The Application

Section 1 - Address of property or development plot for which you are seeking approval

Address:	
Purchase or rental price:	

Section 2 – Applicant(s) details

	Applicant 1	Applicant 2
Full name:		
Have you been known by other name(s)? Please state other name/s:	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Date of birth:		
Current address:		
Postcode:		
Date you moved to this address:		
Are you a:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:
How many bedrooms are there in this property?		
Best daytime contact phone number:		
Email address:		

Low Cost Home Ownership and Affordable Private Rented

Application form - Form A

If either applicant has lived at the above address for less than three years, provide all previous addresses for each applicant:

	Applicant 1	Applicant 2
Previous address 1:		
Postcode:		
Date you moved to this address:		
Were you a:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:
Previous address 2:		
Postcode:		
Date you moved to this address:		
Were you a:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:	<input type="checkbox"/> Homeowner <input type="checkbox"/> Private tenant <input type="checkbox"/> Council or housing association tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other, please state:

If you have lived at other addresses in the last three years, continue on a separate sheet.

Application form - Form A

Section 3 – Applicant(s) identity

We need to ensure that you are not restricted by law to purchase a home in England which has received public funding or rent a home. We will need to see evidence of this. See the list of documents on page 10.

Nationality	Applicant 1	Applicant 2
Are you a British Citizen/ EEA or Swiss National/ another national but with permanent leave to remain?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If you are not a British Citizen, are you subject to immigration control with no recourse to public funds?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Section 4 – Applicant(s) household

Applicant 1 – Who currently lives with you

Surname	First name	Date of birth	Relationship to Applicant 1	Will they be living with you in your new home?
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no

Applicant 2 – Who currently lives with you

Surname	First name	Date of birth	Relationship to Applicant 2	Will they be living with you in your new home?
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no

Application form - Form A

Who else will be living with you in your new home, who you have not already mentioned?

Surname	First name	Date of birth	Relationship to Applicant 1	Relationship to Applicant 2

Section 5 – Employment

You must tell us about any employment or self-employment undertaken by each applicant.

	Applicant 1	Applicant 2
Do you work for an employer?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Are you self-employed?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
What is your job title?		
Is your job permanent?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
How many hours do you work per week		
Employer's address and company name		
When did you start this job?		
Where is your job based? (i.e. which town(s))		
If you are self- employed what are the locations you normally cover?		

Application form - Form A

Earnings/income/funds

You must tell us about all income, savings and investments in the name of each applicant.

	Applicant 1	Applicant 2
What is your gross annual income? i.e. without deductions such as Tax and National Insurance		
Do you receive any other income/money that you have not already told us about? i.e. regular overtime/ occupational pension/cash payments/rental income etc. You must tell us about this here:	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
What is this other income?		
What is the total gross amount of other income you receive and how frequently?		

Capital – Savings, investments and property

We need to know if either applicant has any bank accounts, savings, investments or property in the UK or abroad. This includes but is not exclusively; current accounts, savings accounts with banks or building societies, Post Office accounts, Premium Bonds, National Savings, stocks and shares. We will need to see supporting documents to reflect this.

	Applicant 1	Applicant 2
Do you have any bank or building society current accounts?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Name of bank/building society/other company:		
Current balance:		
Do you have any savings accounts?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Name of bank/building society/other company:		
Current balance:		
Do you have an ISA?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Name of bank/building society/other company:		
Current balance:		
Do you have any Premium Bonds or stock and shares?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
How many?		
Total value:		
Do you have any other accounts which you have not already mentioned?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

If you have other accounts you have not told us about, you must continue on a separate sheet providing the name of the company/ bank/ building society and current balance for all other accounts/ISAs/ stocks and shares etc.

Application form - Form A

Loans/mortgages and gifts

We need to know how you will fund this purchase. Please complete both sections.

Loans/mortgages

	Applicant 1	Applicant 2
Have you applied for a 'mortgage in principle' for this property?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If you have not applied/were refused or can only borrow a limited amount, please provide verification; i.e. email from lender as to why they refuse to lend.		

Gifts

	Applicant 1	Applicant 2
Is a family member or friend gifting you money to help fund the purchase?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If so, how much?		
State their relationship to each applicant		

We will require verification of this from the individual concerned.

Application form - Form A

Section 6 – Property ownership

Tell us about any property each applicant owns, this includes; current home, properties rented out, holiday homes, inherited properties, empty homes etc.

	Applicant 1	Applicant 2
Do you own any property in this country or abroad?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Address of the property owned:		
Postcode:		
Do you have a mortgage or secured loan on this property?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
What is the current balance outstanding on the mortgage or secured loan on this property?		
What is the current market value of this property?		
Is this property currently being marketed for sale?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Do you own any other property in this country or abroad, that you have not already told us about?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

If you have other properties, you need to provide us with the above information on all of those, continue on a separate sheet.

We will assume that on the sale of any property that you will receive 100% of the sale proceeds. You must provide supporting documents explaining why we should not do so.

Application form - Form A

Properties you have sold

Tell us about any properties either applicant has sold in the last three years:

	Applicant 1	Applicant 2
Have you sold a property in this country or abroad in the last three years?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Address of the property:		
Postcode:		
Did you have a mortgage or secured loan on this property?		
How much was owed on the mortgage or secured loan on the date it was sold?		
What was the purchase price of the property on completion?		
How much did you receive from the sale proceeds?		

We will assume you will be using the proceeds to fund this purchase. If this is not the case please explain on a separate sheet of paper.

	Applicant 1	Applicant 2
Have you sold any other properties in the past three years that you have not already told us about?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

If either applicant has sold other properties, you must tell us about these. Continue on an extra sheet of paper answering the requested information above for all other properties.

Section 7 - Local connection

You must have a connection to the locality you wish to move. Unless you currently live and have lived in the area for over three years or have permanent employment (must be over 16 hours per week) in the locality, you must describe your connection with the area the property is situated. Contact the Affordable Housing Officer for the parishes covered by the property.

Your connection with the area the property:

Application form - Form A

Section 8 – Only or principal home

By ticking the box below, you confirm that you will be living in this property as your only or principal home; it will not be used as a 'buy to let', second home or holiday let.

Applicant 1	Applicant 2
<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Documents required - Checklist

Do not delay sending this form to us with all original supporting documents. Some guidance is below, applications without supporting documents will be delayed and/or declined.

Proof is required from each applicant which corresponds with the answers given in each section of this form.

		Applicant 1	Applicant 2
Section of this form	Document/proof required	Have you attached proof to this application?	
Section 2 Proof of current address and three year residency	Current residency is shown by a paid utility or council tax bill (no older than three months). Photo Drivers Licence. Three year occupancy can be shown by; tenancy agreement/mortgage agreement/wage slips/GP letter other document/bank statements etc they must show your name and address as three years occupancy.	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Section 3 Identity ('ID') of applicant(s)	Passport, Permanent Residence permit, EEA identity card or, Biometric Residence Permit. Please contact us if you do not have any of these documents.	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Section 5 Employment	Proof you are in permanent employment in the area and have been in the last 12 months or have accepted a permanent job offer of more than 16 hours in the area. Letter from employer or employment contract.	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Income	For each applicant we need to see the last five wages slips if paid weekly or, your last two months pay slips if you are paid monthly. If either applicant is self-employed, we need accounts for the last financial year or, if trading for less than six months, a summary of your trading records so far. If you receive other income we will need to see proof.	<input type="checkbox"/> yes	<input type="checkbox"/> yes

(cont.)

		Applicant 1	Applicant 2
Section of this form	Document/proof required	Have you attached proof to this application?	
Bank accounts/savings and investments	<p>Full statements showing the last two months transactions with regards to; all accounts, including; bank and building society accounts, post office books, certificate of premium bonds, ISAs, stocks, shares, unit trusts.</p> <p>Proof of other income or capital such as; gifts from family members, occupational pension, rent.</p> <p>Proof of 'Mortgage in Principle' A copy of an in date 'mortgage in principle' or 'guarantee' or 'promise' showing how much a bank or building society is willing to lend you and for how long the promise will remain valid. High street lenders will provide this to you free of charge on application to them. We do not require a full formal mortgage offer.</p>	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Section 6 Property	<p>Proof of 'Equity' If either applicant owns or has sold a property, we require confirmation of; the value of the property (estate agent letter), proof of marketing (estate agent letter), and proof of any equity you expect to receive on sale (current mortgage statement of balance outstanding).</p> <p>Relationship Breakdown If you are receiving a share of the sale of a home as part of a separation/divorce settlement, you must provide us with your solicitor's letter confirming the amount you will receive and when.</p>	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Section 7 Local connection	<p>If you have not lived in the area for three years or do not have permanent work in the area you wish to live, you will need to explain and provide proof to verify your connection to the area. You can check the relevant parishes by contacting the Affordable Housing Officer.</p>	<input type="checkbox"/> yes	<input type="checkbox"/> yes

Application form - Form A

Declaration

Even if someone else has completed this form for you, you must sign this declaration if you can. Please read this declaration carefully before you sign and date it.

- I declare the information I have given on this form is correct and complete as far as I know and believe
- I understand that if I give information that is incorrect or incomplete, I may be liable to prosecution or other action
- I agree that you will use the information I have provided to process my application for affordable housing
- I authorise the council to make any necessary enquiries to verify the information I have provided on this form
- I know that I must let you, the affordable housing officers, know straight away about any change in my circumstances which might affect my application. I may be liable to prosecution if I fail to do so.

Signature(s)

	Applicant 1	Applicant 2
Signature:		
Print name:		
Date:		

Where someone other than the applicant has completed the form

If this form has been filled in by someone other than the applicant, please tell us why you are filling this form in for the applicant:

I declare that as far as possible, I have confirmed with the applicant that the answers I have written on this form are correct.

Name of person who filled in the form:	
Signature:	
Print name:	
Relationship to the applicant:	
Date:	

What to do next

Once you have completed this form, send it or bring it with all of the proof required to support your application to:

South Lakeland District Council
South Lakeland House
Lowther Street
Kendal
Cumbria LA9 4DQ

We will assess your application only if the form is fully completed and you have provided us with all the proof to support your application. We may write to you for further information. If you do not provide us with the required proof, your application will be declined on this occasion.

The decision

The council may take up to 15 working days to assess your application once they have received all the relevant information from you.

If you are applying for a new build property, the council may take up to 15 working days following the application deadline to assess your application. Any documents received after the deadline may not be considered.

You will be notified of the final decision in a letter. Decisions will not be given over the telephone. If you are approved, this does not guarantee you will be able to purchase the property as the final decision to progress a sale lies with the developer or owner. Please note on new developments, we will supply the developer/housing provider with your name and contact details should you be approved.

