



Office Use check:

# Northumberland County Council

## Eligibility Application Form for a Discounted Market Sales Affordable Home

This application is to purchase a property under the Discounted Market Sales scheme (also known as Discounted Market Value or DMV homes). Discounted Market Sales affordable homes must be the sole residence for eligible applicants (e.g. they are not available as second homes or for investors on a buy-to-let basis).

Discounted Market Sales form part of the Government and Northumberland County Council’s commitment to provide affordable housing for sale or rent at below local market values, for those whose needs are not met by the open market. To ensure they are affordable, they are subsidised by grants and delivered in accordance with legal Section 106 planning obligation agreements tied to the development’s planning permission. It is important that these homes are therefore provided for people who cannot afford to buy a home on the open market and genuinely require the benefit of this subsidy to make them affordable. The Council therefore seeks to ensure that only eligible households can buy these discounted sales homes. Eligibility is determined with regard to local incomes and local house prices.

You should only continue with this application if you believe that you are entitled to this subsidy discount.

To process your application, we require the requested information to be provided to ensure that the person(s) we are awarding the discount to are entitled to it. **You must provide all relevant information requested** so that a correct and fair decision can be made. Please note that if any of the information you provide is found to be incorrect or misleading you risk losing your home and the Council will fully investigate and take appropriate action, including criminal prosecution, against anyone dishonestly making a false application.

We are required to confirm the identity of the person(s) we are dealing with, in order to ensure that the Council does not become not part of a financial transaction that could amount to handling the proceeds of crime (money laundering).

### 1a. Property Information (Re-sale only)

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Property Address	
Estate Agent(s)	
Proposed Sale Price	£

## 1b. Development Information (New Build only)

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Developer	(e.g. Barratt / Bellway / Persimmon / Taylor Wimpey)
Site Name	
Address (include house no.)	
Plot number	
Market Value	£
DMV % (as per the S106 agreement*)	70% / 80% / Other (please state):
DMV Value	£

\* All S106 agreements can be found via the Council's [Section 106 Map](#) – locate the site of the property to access the corresponding planning application documents.

## 2. Applicant Information

Office Use check:

	Applicant 1	Applicant 2
Full name of applicant(s)		
Date of Birth		
Current Address		
Time at this address		
If less than 3 years, please provide previous addresses		
Telephone Number		
E-mail		
Relationship to other applicant		

**Please provide at least 2 forms of identification** documentation (one of which must be photographic) confirming the identities and current addresses of all those purchasing the property – see the **Appendix A** list of acceptable forms of identification that we can accept.

### 3. Local Connection

Office Use check:

If you do not currently live in the area of Northumberland where you are wishing to purchase a DMV affordable home, please provide details of your connection to that local area (e.g. employment, education).

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### 4. Eligibility

Office Use check:

To confirm your eligibility, **you must provide a DMV Affordability Statement** from an Independent Financial Advisor or Mortgage Advisor confirming that you cannot afford to purchase the property without the benefit of the subsidised discount.

### 5. Mortgage / Financial Institution Loan Details

Office Use check:

Please provide details of where the money is coming from to enable the purchase, e.g. your own contribution, mortgage lender, family contribution/gift or any other source, together with the amount.

Full name(s)	Amount (£)

**Please provide the following documents as appropriate:**

- Copy of bank or other financial statements confirming your contribution.
- Copy of mortgage offer – you may only be able to provide a mortgage in principle at this stage, however you will be required to provide the full mortgage offer once you receive it and before the sale is completed.

## 6. Other Sources of Funding

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If other sources of funding are being used to complete the purchase, for example loans or gifts from family or friends, please provide an explanation of this here.

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### Please also provide the following documentation:

- Copy of bank or other financial statement confirming source of funds.
- A letter confirming the nature and details of any loan or gift and the terms of repayment if appropriate.
- Copies of identification documents for any family and friends that are providing a contribution (see Appendix A for acceptable documents).

## 7. Other Financial Information

Office Use check:

	Applicant 1	Applicant 2
Name of Employer		
Address/Location of work		
Net Monthly Earnings	£	£
Benefits/state pension (name of benefit and monthly amount)	£	£
Private Pension (name of company and monthly amount)	£	£
Any other income not already declared	£	£

### Please provide the following documents as appropriate:

- Payslip and/or a letter from your employer (to verify your earnings and location of employment)
- HMRC Self Assessment
- Benefit Award letter(s)
- Pension payslip or letter

## 7a. Savings and Investments

Office Use check:

Provide details of ALL accounts, bonds, investments, trusts, shares, etc. that you and all other applicants have. Please include the name of the financial institution, account/investment number and current balance/value (£).

Applicant 1	Applicant 2

**Please provide evidence documents** as appropriate showing the source of the above capital, for example:

- Statement
- Investment Certificate
- Deed of Trust

If you will be using any of this capital to fully or partially fund the purchase, you are required to **provide evidence of the source of the funds** in order to satisfy the Council's Anti-Money Laundering checks. Examples of the types of document we would require are listed in **Appendix B**.

## 7b. Property Ownership and Interests

Office Use check:

Do you, or anyone included in this application, currently have an 'interest' in any other property in the UK or overseas? You must include details of any properties owned or jointly owned, and any other tenancies you have.

No  Yes  - please provide details below...

Address	Details (e.g. rented from, owned with, mortgaged with, any money currently tied up in the property if in the process of selling*)

\* If you have any money currently tied up in a property that you are in the process of selling, **please provide proof** of the sale price/valuation, a recent mortgage statement, and confirmation of any expected percentage split of the proceeds of sale (e.g. in the case of separation/divorce), so that we can understand how much personal capital you may have to invest in a new home.

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## Data Protection and Freedom of Information Declaration

This application for a Discount Market Sales home is to provide a sole residence for eligible applicants based on the criteria set out in the associated Section 106 agreement. It is not available for investors on a buy-to-let basis. The property has been discounted below the open market price in accordance with the terms of the legal S106 agreement to support the provision of affordable housing in Northumberland with regard to local incomes and local house prices.

For the purposes of the Data Protection Act, Northumberland County Council is the Data Controller. The personal information you have provided on this form will be used to maintain a clear record in relation to your application for a discounted market home and so that we can contact you if we wish to discuss this information. Your personal information will not be shared with third parties unless we are legally obliged to do so, or have gained your consent to do so. For a full version of our Privacy Notice please visit the Council's [Affordable Housing](#) webpage.

**I/We declare that I/we have understood the questions contained in this form and that the information provided by myself/ourselves is true to the best of my/our knowledge. I am/we are aware that any person knowingly making a false statement or representation which causes a loss, material gain, evasion or liability or pecuniary advantage for the benefit of themselves or another, may be prosecuted under any and all relevant legislation.**

**I/We agree that the information I/we have given can be checked now or in the future with other departments within the Council and other organisations as allowed by law, to verify the information and/or to prevent error and fraud.**

**I/We undertake to notify the Council if there are any changes in my/our circumstances relating to the finance of this purchase.**

**I/We agree that Northumberland County Council can hold the information included in this completed application form and related documentation and correspondence, and understand that this information will only be used to assess and keep a record of my/our eligibility to purchase an affordable home.**

**I/We agree that I am/we will be purchasing the Discounted Market Value affordable home to only occupy as my/our sole residence.**

<b>Full Name of Applicant(s)</b>		
<b>Signature(s)</b>		
<b>Date</b>		

### **Disclosure Authority**

Office Use check:
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**I/We authorise the sharing of information relevant to this application between my/our financial advisor and the housing developer or estate agent.**

<b>Full Name of Applicant(s)</b>		
<b>Signature(s)</b>		
<b>Date</b>		

Please send your completed form and scanned/copies of all required supporting documentation to: [housing.proposals@northumberland.gov.uk](mailto:housing.proposals@northumberland.gov.uk)

We aim to respond back to you within 10 working days, once all required information and supporting documentation has been received.

## Appendix A - Identification Documents

Please provide a minimum of TWO forms of identification document, one of which should be photographic and one showing your residential address dated within the last 3 months.

A. One from each of the lists below:

Photographic ID	Address ID
Passport	Tenancy Agreement
Driving Licence	Council Tax Bill
	Utility Bill

B. If you are not able to provide a document from one/both of the above lists, please provide further forms of ID as below as well as a birth, adoption or marriage certificate:

Photograph ID	Address ID
Bus Pass	Bank/Credit Card statement
Student or Employer ID Card	Insurance certificate
Blue Badge	DVLA letter
National Identity Card	HMRC letter
	Payslip showing address
	Benefit award letter

The original document MUST be seen and verified as genuine. Our staff in our Customer Services Centres are able to take a copy of your documents and verify they have seen and checked the original document. If you are unable to access one of our Customer Services Centres, please ask your solicitor to send us a copy which they have stamped and signed as verified.

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## Appendix B - Source of Capital Verification

If you are fully or partially funding the property purchase using your own capital or capital gifted or loaned to you (other than from a company that is FCA registered) **you must verify the source of the funds**. This is to satisfy the Council's Anti-Money Laundering checks.

Examples of what verification would be expected are listed below:

- Inheritance – a copy of a will, probate, solicitors' letter
- Lump sum pension pay-out – letter from the pension company
- Insurance claim – letter from the insurance company
- Redundancy payment – letter from the employer
- Lottery win – e-mail or correspondence from The National Lottery
- Regular savings built up over time – minimum of 12 months full statements

In all instances, please provide a statement showing the deposit of the payment that will verify the payment received and source, plus an audit trail (usually statements) of where the money has been/transferred since it was received.