
Application for Shared Ownership Housing

If you would like this form in large font, please contact the Housing Operations team on 0300 373 3730.

Please give the names of all those will be named on the deeds of the property. If applicants do not live together, please give the postal address, phone number and e-mail address of one applicant only.

Name(s) _____

Address _____

Phone _____

Email _____

Which development /
property are you applying for? _____

Declaration

I/we declare that to the best of my/our knowledge, the details I/we have given are correct. If further information comes to light at any point during the application process, I/we understand that certification may be revoked.

In the event of claiming a local connection based on residency, a previous residency or the residency of a family member I/we give permission for Council Tax records to be used to verify the connection.

I/we give permission for this application form and any evidence submitted as part of the application to be retained by the Council. This data will not be used for any purpose other than to assess this application and to gather information about affordable housing provision.

I/we understand that the Council may request further information to allow assessment of my application to be completed.

Signed

Date

☐ Please tick here if you give permission for your contact details and, if applicable, a copy of your certification letter to be passed to the developer of the scheme you are applying for, or an agent appointed by them. Your application will not be affected if you do not tick the box.

1. What type of property do you currently live in?
(Each applicant should tick one from each column)

Property Type			Tenure			Bedrooms		
Applicant	1	2	Applicant	1	2	Applicant	1	2
Detached House			Own (No Mortgage)			One		
Semi-Detached House			Own (With Mortgage)			Two		
Terraced House			Shared Ownership			Three		
Bungalow			Rent (Private)			Four		
Maisonette			Rent (Housing Association)			Five or More		
Apartment/Flat			Rent (Housing Trust)					
Studio/Bedsit			Tied Accommodation					
Park Home/Caravan			Lodger					
			Living with Family					

A shared ownership property must be your sole property. If you own a residential property, you must show evidence to the Council that it has been sold subject to contract before completing the purchase of a shared ownership property. However, you are still able to apply for certification of eligibility to purchase and reserve a shared ownership property.

If you own more than one residential property, you are not eligible to purchase a shared ownership property. The Council may make an exception. This will depend on your specific circumstances.

If you own one or more residential properties, please complete the table below and provide a valuation and outstanding mortgage statement for each property.

Purchase Date	Address

2. Use the table below to give details of everyone who will be moving into the property

Age Band	Number of People		Employment Status (e.g. full-time, part-time, seasonal)
	Male	Female	
0-10			
11-18			
19-24			
25-39			
40-54			
55-74			
75+			

Is anyone in the household pregnant? YES / NO

The following financial information is needed to determine who meets the criteria for affordable housing. This information is confidential and will not be shared with other departments or agencies.

3. What is the potential mortgage amount shown on your mortgage in principle certificate?

£ _____

4. What is the value of any savings and/or investments you have?

£ _____

5. If you own your home, what is the outstanding value of your mortgage?

£ _____

6. If you own your home, what is the current market value of your property?

£ _____

7. If you own your home and need to move due to a relationship breakdown, what share of the equity will you receive?

Please state the ratio of the split, showing your share first (e.g. 50/50) _____

The following information is needed to determine if you meet the criteria for local connection.

8. Use the table below to show how you are connected to the parish you wish to move to. You only need to provide evidence of one connection.

Connection		Evidence
You currently live in the parish and have done so for at least five years and have been named on a Council Tax bill		None Required (Council Tax records will be used to verify local connection)
You currently live in the parish and have done so for at least five years but have not been named on a Council Tax bill		Complete Table 10 (Council Tax records will be used to verify local connection)
You previously resided in the parish for five of the last ten years		Complete Table 9 (Council Tax records will be used to verify local connection)
You have a family connection* to someone who has lived in the parish for at least five years		Complete Table 10 (Council Tax records will be used to verify local connection)
You have employment in the parish**		A payslip or letter from your employer showing their address

* Family connection is defined as spouse, civil partner, parent, a child over the age of 18 years, and siblings. We will also allow family associations through marriage e.g. step parents, step child over the age of 18 years and step siblings.

** Employment in the parish is defined as permanent employment for a minimum of 16 hours per week, or a firm permanent job offer for a minimum of 16 hours per week.

9. If your connection to the parish is based on previous residency, please provide an address history for the past ten years.

Date		Address
From	To	

10. If your connection to the parish is family based – or if you have been living with your family but were not named on a Council Tax bill - please provide the name of the person you are related to, the nature of the relationship and their address history for the past five years.

Name	Relationship to You	Address	Date	
			From	To

11. Please give any information you feel would demonstrate housing need. This could include a relationship breakdown, shared bathroom or kitchen facilities, overcrowding in your current home or an inability to maintain mortgage or rent payments.

12. Evidence checklist - Please go through this carefully, if you do not include all necessary evidence your application will be delayed.

- Evidence of local connection, see table 8 for details
- Evidence of financial situation for each applicant, e.g. bank or building society statements from all accounts. Current account statements must show all transactions covering three months immediately preceding your application.
- A mortgage in principle certificate dated within the past three months
- Evidence of the outstanding mortgage amount for each residential property you own, if applicable
- Evidence of the value of each residential property you own, if applicable
- If you are claiming housing need on the basis that your current property is too expensive, evidence of how much your current mortgage/rent payments are

13. Please use this space to give any other information you feel would be useful to support your application. You may be asked to provide evidence of this information.

Please send your completed form with accompanying evidence by email to:

housing.developmentteam@cumberland.gov.uk

Alternatively, you can send your application and evidence by post to:

Housing Operations Team
Cumberland Council
Allerdale House
Workington
CA14 3YJ

Please mark your envelope 'Private and Confidential'.

Data Protection

Cumberland Council takes your privacy seriously and your data will be used to provide you with the services you request. It will be processed in accordance with the General Data Protection Regulations (GDPR) and prevailing UK data protection legislation. We may share your data with partner organisations where necessary to provide you with the services requested, or where we are legally required to do so. Failure to provide the necessary information may mean we are unable to provide you with the service you require. We will not use your data for marketing purposes unless we have gained your consent to do so. You have a number of rights in relation to your data. If you want to exercise any of these rights then you can do so by contacting the Information Governance and Data Protection Officer, Allerdale House, Workington, Cumbria, CA14 3YJ (tel: 0300 373 3730 /email: foi@cumberland.gov.uk) or by using the Individuals' Rights form on our website. For further information please see the Privacy Notice and individuals' Rights section at www.cumberland.gov.uk. If you are dissatisfied with the way we have processed your data you may contact the Information Commissioner's Office at www.ico.org.uk