



## “Local Homes for Local People”

### Eligibility/Selection Criteria for Discounted Sales/Shared Ownership

Discounted sale/affordable properties are those where under Section 106 of ‘Permitted Planning Guidance Notes 3’ (PPG3), Local Authorities are able to require Developers to sell an agreed number of properties at a discounted sale price to Housing Associations.

Planners generally stipulate that such properties should be sold at a discount and that subsequent re-sales should be restricted to the same percentage of the current open market value or shared ownership percentage purchased.

The ‘Section 106’ Agreement may contain few, if any restrictions as to who should be allowed to buy these properties, or may contain very detailed eligibility criteria.

In order to ensure that discounted sale/affordable properties are sold to the client groups for which the scheme is intended, listed below are key factors which we will take into account when assessing eligibility and priority.

#### ELIGIBILITY

To be considered for a discounted sale home, a prospective purchaser must:-

- Be unable, for financial reasons, to buy outright.
- Fulfil any criteria imposed by the Section 106 Agreement.
- Must not have an income/savings of over £80,000, although this will be considered if there are in extenuating circumstances and may also be reviewed due to price of property.
- Be purchasing the property as their only home.

In addition, they should fulfil one or more of the following criteria.

- Be resident within the Local Authority area or be moving into the area to take up employment in the area.
- Be a Key Worker moving to or living within the Local Authority area i.e. Members of the Teaching Profession, NHS Employees, Police or other Emergency Services; Employees in key local industries including Construction, Catering, Local Government, Civil Service, Retail and Agriculture.

#### SELECTION

Following confirmation of eligibility, the following points will be awarded to applicants in order to assist in the selection process.

		<u>POINTS GIVEN</u>
FIRST TIME BUYER	Applicant not currently owning any property.	10 points
RE-SELLER	Selling property but with limited equity available	5 points
RESIDENT IN AREA	Already living in Local Authority area	10 points
MOVING INTO AREA	Currently living outside of the area and wishing to take up employment.	5 points
KEY WORKER	Member of Teaching Professions, NHS employee, Police or other Emergency Services; employed by key local industries including Construction, Catering, Local Government, Civil Service, Retail and Agriculture	10 points

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FAMILIES	Families with children will be allocated 5 point per child, to a maximum of 15 points	
HOMELESS	If you are referred to us by the Local Authority as being 'statutorily homeless' or potentially homeless within the area OR If you are homeless but outside the Local Authority's responsibility	20 points  15 points
SHARING	If you are sharing with people other than your immediate family. OR If you are sharing with your immediate family	10 points  5 points
OVERCROWDING	If you are living in overcrowded conditions	5 points per bedroom lacking
LIVING IN OWN SELF-CONTAINED ACCOMMODATION	If you occupy your own self contained accommodation, with no overcrowding/sharing	2 points

Housing need and bedroom need are also factors in the allocation process, with the properties going to those most in need and meeting the bedroom requirements as near as possible.

Where one or more applicants have the same points score, housing need and bedroom requirements, allocation will be made by date of application.