



**Cumberland
Council**

Procedure for the Discounted Sale Registration Scheme

This document explains the procedure followed by Cumberland Council during the registration process and how the council will assess applications to be certified as eligible to purchase a discounted sale property.

All communication will be by email, except where the household specifically requests to receive communication by post.

Registration

Registration forms are available from the Cumberland Council website, or can be requested from affordablesales@cumberland.gov.uk

Completed registration forms can be submitted by post to:

Strategic Housing
Cumberland Council
The Market Hall
Market Place
Whitehaven
Cumbria
CA28 7SJ

Or by email to: affordablesales@cumberland.gov.uk

Registration forms will be scanned and saved to a registration folder. Hard copies will be disposed of securely. Details from each application form will be added to the LCHO Register.

Households will be sent confirmation of their entry on to the Discounted Sale register and their unique reference number within ten working days of their application being received.

Entry on to the Discounted Sale register does not guarantee the household will be certified as eligible to purchase a Discounted Sale property.

Notification from Vendor

Households on the register will be notified when planning permission has been given to developments which will provide discounted sale properties and an approximate delivery date will be given where this is known.

Before discounted sale plots are due to be released by the developer, or when an existing owner of a discounted sale property decides to sell their property, they will submit a valuation of the property.

The valuation must be from an estate agent or similarly qualified professional and prepared in accordance with the RICS Valuation – Professional Standards 2017 and must contain information about comparable sales in the area.

When Cumberland Council confirms that they accept the valuation, they will then request confirmation that the developer or vendor gives their approval for the Council to send details of the property to households on the register and promote the property using the Council's social media accounts.

A release date will then be provided by the developer or the current owner who will also advise when the property has been listed with an estate agent. The cascade specifying when households are eligible will begin 10 working days after the release or listing date.

Notifying Registered Households

When the property is released, or listed for sale with an estate agent all households on the register will receive an email giving the following details of the property:

Location - address / plot no./ development
Developer (new build only)
Type and size of property
Open market and discounted sale price
Section 106 restrictions and cascade dates
Contact details for the developer or estate agent

A blank Application form and the Discounted Sale guidance document will also be attached.

A deadline will be given for submission of applications. This will be ten working days from the day of the notification email.

The Council will also publicise the property on various social media platforms.

Application and Assessment

Completed application forms can be submitted by post to:

Strategic Housing
Cumberland Council
The Market Hall
Market Place
Whitehaven
Cumbria
CA28 7SJ

Or by email to: affordablesales@cumberland.gov.uk

Application forms will be scanned and saved to an Applications folder. Hard copies of the form will be disposed of securely, and other documents will be returned to the applicant once the application has been fully assessed.

Details from each application form received will be entered on to an application spreadsheet specific to that property.

Applications will be assessed using the eligibility criteria specified in the Discounted Sale Guidance document. This document is available from the Cumberland Council website, or can be requested from affordablesales@cumberland.gov.uk

Additional information may be requested from applicants if necessary.

Prioritising Applicants

Completed applications will be prioritised as follows:

Band A – eligible immediately

- Meets the s106 criteria – local connection, affordability, housing need, will occupy the property throughout the week.
- Would occupy the property fully or under occupy by not more than 1 room.

Band B – eligible 6 weeks from the release/listing date

- Meets the s106 criteria – connection to wider local area, affordability, housing need, but will not occupy the property throughout the week.
- Would occupy the property fully or under occupy by not more than 1 room.

Band C – eligible 12 weeks from the release/listing date

- Meets the s106 criteria – connection to Copeland, affordability, housing need.
- Meets the local connection criteria as above but will under occupy by 2 rooms or more.

Band D – not eligible

- does not meet at least one part of the eligibility criteria and will not be certified as eligible.

Households in Bands B and C will receive an email to advise what band they have been placed in, why they are there and when they will be eligible for the property. Households have five working days to appeal and provide additional information / evidence.

Households on Part D will be advised by email that they are not eligible for certification and given details. Households have five working days to appeal and provide additional information / evidence.

Cumberland Council reserves the right to decide applications based on the individual circumstances of the case, taking into account corporate strategic priorities.

Appeals Process

Households who believe they have been placed in an incorrect band should submit an appeal to the Strategic Housing and Inclusion Manager.

Appeals will be accepted in writing, and should be sent to:

Strategic Housing and Inclusion Manager
Cumberland Council
The Market Hall
Market Place
Whitehaven
Cumbria
CA28 7SJ

Alternatively, appeals may be submitted by email to affordablesales@cumberland.gov.uk

Appeals should make clear why the original banding is incorrect and should contain evidence of any information provided.

Appeals will be assessed within five working days of receipt and appellants will be advised of the result of their appeal in the method it was submitted.

Certification

Qualifying households will receive an email with a .pdf letter attached which will confirm their eligibility and certification date.

Reservation / Sale

The developer/vendor will advise when the property has been reserved or sold (Subject to Contract) and will provide the name of the purchaser. This information will be used to provide evidence of the type of household purchasing Discounted Sale properties and will build information about how effective the Discounted Sale register is.

An email will be sent to unsuccessful applicants advising that the property is now unavailable.

The household buying the property will be removed from the Register.

If a reservation or sale falls through, the developer/vendor will advise the Council who will advise unsuccessful applicants before contacting households on the Register who did not apply.

Unsold Properties

If the discounted sale property remains unreserved or unsold the S106 obligation may allow the developer to give the council notice that they will dispose of the property to someone currently resident in Copeland regardless of their need for affordable housing. Once a developer or vendor gives notice of their intention, households who applied and were placed on Part D of the Register due to not having a need for affordable housing will be informed and advised to contact the developer/vendor.

The developer or vendor may also advertise the property.

The developer/vendor will advise that the property has been reserved or sold (STC) and will provide the name of the purchaser. This information will be used to provide evidence of the type of household purchasing discounted sale properties and will build information about how effective the Registration approach is.

Annual Update

An annual email will be sent to households on the Register asking for confirmation they want to stay on the Register.

A letter will be sent to any households where a non-delivery notification has been received.

The household will be asked to provide a valid email address and will be advised that they will not receive any further notifications by letter, unless they have specifically requested this.

Review

This procedure will be reviewed alongside the Guidance Document for Discounted Sale Properties to ensure Cumberland Council is providing the best possible service to residents applying for discounted sale housing.