

Affordable Housing Discount Market Sale Supplementary Planning Document

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1 Introduction

Purpose of the Supplementary Planning Document (SPD)

- 1.1 This Supplementary Planning Document (SPD) relates to affordable housing, it sits alongside the County Durham Plan (CDP) which was adopted on 14th October 2020.

Status and weight in decision-making

- 1.2 SPDs are documents which add further details to policies contained in a Local Plan but do not have their formal statutory 'Development Plan' status. They are, however, a material consideration when a Local Planning Authority is considering an application and determining whether it should be approved or refused. The weight to be afforded to the SPD and other material considerations is a matter for the decision taker.

Relationship to the County Durham Plan (CDP)

- 1.3 This SPD provides detailed guidance on the application of the following:
 - Policy 15: Addressing Housing Need; and,
 - Policy 19: Type and Mix of Housing
- 1.4 This SPD is intended to provide information on how these policies from the CDP will be interpreted and applied. It is envisaged that this will assist planning officers, applicants, agents, Councillors and members of the public through the planning application process, ensuring that the process is fair and transparent and is applied consistently.
- 1.5 This SPD covers the following areas:
 - Definition of Discount Market Sale products
 - Eligibility of applicants
 - Affordability of products and calculation of discount level
 - Distribution of affordable homes on sites
 - Tenure blind provision of affordable homes

2. Policy Background

Summary of CDP affordable housing requirements

- 2.1. Policy 15 (Addressing Housing Need) of the CDP states that affordable housing will be sought on sites of 10 or more units, for 25% of units in the highest value areas to 10% in the lowest. On sites of 10 or more units, 10% of the homes provided should be for affordable home ownership. The policy requires that any contribution above 10% should be provided as affordable housing for rent.

Affordable tenure mix expectations

- 2.2. Further to this, CDP Policy 19 (Type and Mix of Housing) states that the council will seek an appropriate mix of dwelling types and sizes. This is confirmed by reference to the Strategic Housing Market Assessment (SHMA) that provides details on both the current stock profile and the preferences of households. This policy is influenced by the requirements of Policy 15 as well as additional data provided by developers.
- 2.3. On 12 December 2024, a revised National Planning Policy Framework (NPPF) was issued. This version resulted in a disparity between CDP Policy 15 and the national requirement on affordable tenure mix. Therefore, the current policy requirement has been reviewed to take into account the drive to increase both social and affordable rental products.

First Homes

- 2.4. The updated NPPF confirms¹ that the requirement to deliver a minimum of 25% of affordable housing as First Homes, as set out in 'Affordable Homes Update' Written Ministerial Statement² dated 24 May 2021, no longer applies. Delivery of First Homes can, however, continue where local planning authorities judge that they meet local need. In light of this significant change, First Homes will not be requested on development schemes within County Durham. Should a developer request the inclusion of this product we would ask for justification of housing need for the product.

¹ Footnote (no. 31) to paragraph 66.

² <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>

3. Affordable Housing Products

- 3.1. The NPPF Annex 2: Glossary sets out definitions of what is considered affordable housing in planning terms. It does not restrict the type of intermediate affordable housing which can be provided by developers, however Policy 15 does require that the affordable provided should meet the needs of the local area.

What is Discount Market Sale (DMS)?

- 3.2. Discount Market Sale (DMS) is a form of affordable home ownership product. The NPPF Annex 2: Glossary confirms that DMS is a form of affordable housing and provides the following definition of DMS:

Discounted Market Sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

How DMS differs from other intermediate products

- 3.3. NPPF is clear that the discount for DMS property should be at least 20% below local market value. This enables the introduction of a greater discount to meet housing needs. The key difference from other intermediate products is the ability for homes to remain affordable in perpetuity. Each resale requires the discount to be passed on to the next buyer, who will need to meet eligibility criteria detailed in the Section 106 legal agreement.

Benefits and limitations

- 3.4. DMS provides an option to purchase on new estates where other properties would be unachievable due to mortgage availability at the full sales price. On resale owners are able to sell without specialist help should they wish, only needing to engage standard legal assistance and discussions with Durham County Council (DCC).
- 3.5. Whilst this is a popular product it is accepted that it would not suit all potential buyers. This product requires a deposit which many first-time buyers may not have. This is especially evident on resale homes in high value areas. The price of neighbouring properties pushes the Open Market Value (OMV) of a DMS to high levels that the discount in time may not be successful in reducing to an affordable level for people and could result in owners having negative equity or being unable to sell the home. This product historically has been provided on 2bed homes, although larger 3beds are now coming forward. This size limitation does mean that growing families either need to sell and find a non-affordable home, putting a financial burden on the household or remain with an overcrowding situation.

Local context: historic use and developer preference

- 3.6. DMS has historically been the product of choice for developers within County Durham. On sites where no affordable rental properties are required, and therefore there isn't a Registered Provider (RP) linked to the site to take up the required intermediate product as an alternative product, it has provided

developers an option to discharge their obligation using existing sales techniques and resources. This is deemed acceptable as it is meeting the housing need by providing reduced cost newbuild which ordinarily may not be accessible to local people and ensures that properties remain affordable in perpetuity.

- 3.7. It is acknowledged that there is need for a variety of affordable intermediate products to meet a broad spectrum of affordable needs. Other intermediate products such as Rent-to-Buy and Shared Ownership do meet affordable housing need and, as per NPPF, are accepted on developments. However, given that demand for these specific products is not documented (this is due to the small numbers that have been provided historically), the rationale for provision of these products would require confirmation from a RP that:
- a) They are committed to taking the product
 - b) There is sufficient demand for the product and a cascade to an alternative product would not be requested later.
- 3.8. This aims to prevent speculative applications from developers stating they will provide these products where there is no demand or no RP interest, which undermines certainty of delivery.

4. Eligibility and Affordability

Eligibility criteria (income thresholds, local connection)

- 4.1. To ensure a fair and transparent assessment, the eligibility of people to purchase DMS properties is detailed in the Section 106 legal agreement. Each agreement is bespoke to the site, but broadly follows the same criteria;
- Must be in housing need and not own another residential property at point of purchase.
 - Household income is less than £80k per year. (National figure reviewed annually)
 - Must have a local connection. The local connection can be established in one of 3 ways.
 - Residency (normally have lived in the area for 3 of the last 5 years.)
 - Employment
 - Essential Caring need.
- 4.2. Exemption to local connection is permitted as detailed by the Armed Forces Covenant³. Local connection is to a specific area which is where the differences are most noted and would be named in connection to the individual site. This is generally the parish the site is in, cascading to a wider area and finally extending to the county local authority boundary.
- 4.3. To ensure that criteria are applied equally to all applicants the administration of applications is conducted by the Council's Housing Delivery Team. Interested people would approach sites or estate agents to express interest in a particular property and are then directed to an application form online. All information provided is administered following General Data Protection Regulation (GDPR) guidelines.

Affordability principles

- 4.4. The affordability of any property is specific to the individual, as mortgage availability is determined by the situation of the prospective purchaser. This SPD sets out a set of assumptions to determine an affordable level for an average household in County Durham, the proposed calculation to determine this amount and how and when this data would be reviewed.
- 4.5. The County Durham Strategic Housing Market Assessment (SHMA) confirms that County Durham is a single Housing Market Area (HMA) and housing needs are developed at the level of the HMA. It is therefore important to consider affordability factors at the level of the HMA to an average person seeking a mortgage to purchase a property.

³ <https://www.armedforcescovenant.gov.uk/>

Mortgage assumptions and deposit expectations

- 4.6. Historically a standard approach has been utilised over a number of years in County Durham to calculate the achievable affordable housing price. This used the latest Gross Disposable Household Income (GDHI), which was then doubled to assume a couple is purchasing a property. The figure was then multiplied by 3.5 to give the maximum mortgage amount. A 10% deposit was then added. The output of the process was a value which was determined to be affordable. This then informed the level of discount required.
- 4.7. This SPD provide an opportunity to revisit the method in County Durham for determining the discount. To ensure that reliable data reflecting the mortgage market is used, research was undertaken to determine the financial regulations which would need to be followed to develop a model which reflected a real-world scenario.
- 4.8. Through discussions with mortgage lenders and a review of the financial responsibilities by the Financial Conduct Authority (FCA) with regard to mortgages, the following factors and approach are used to determine the considerations taken into account by a mortgage company. Based on an understanding of the open market value of a property, the discount can then be confirmed making reasonable assumptions on the mortgage that an average household would be offered. The factors are as follows:
- The GDHI;
 - Household makeup;
 - Committed expenditure and basic quality of living costs;
 - Available deposit; and
 - Mortgage multiplier.
- 4.9. The FCA states in Mortgages and Home Finance: Conduct of Business Sourcebook (MCOB) 11.6 Responsible lending and financing⁴ that, **‘[The Lender] must take full account of the income of the customer, net of income tax and national insurance; and, as a minimum the customer's committed expenditure; and the basic essential expenditure and basic quality-of-living costs of the customer's household’**. This was approach was confirmed with a conversation with a Halifax Mortgage Advisor⁵. This therefore means that the income of the applicant after tax and insurance would be the starting point of the calculation. The GDHI would therefore be the relevant dataset to provide this information as it is an ONS indicator which represents **‘the amount of money that all of the individuals in the household sector have available for spending or saving after they have paid direct and indirect taxes and received any direct benefits.’**⁶

⁴ FCA <https://www.handbook.fca.org.uk/handbook/MCOB/11/6.html> (last accessed 8/4/2025)

⁵ Conversation with Halifax Mortgage Advisor on 5/11/24

⁶ ONS <https://explore-local-statistics.beta.ons.gov.uk/indicators/gross-disposable-household-income-per-head> (last accessed 8/4/25)

- 4.10. The next key factor which is considered is the number of adults per household who would be contributing financially to a mortgage. Analysis of historic applications for the DMS product in County Durham demonstrate that in the main applicants who are single tend to be above average earners, and applicants who are couples tend to be lower earners on an average wage. It is therefore taken that the calculation will be assumed that a couple is applying as this will allow for average earners to be able to afford the product without penalising single applicants.
- 4.11. The next factor considers 'committed expenditure and basic quality of living'. It is recognised that this is subjective to an individual household. As no two households are the same, information for an average household is again used. The Office for National Statistics (ONS) provide a data set of high-level expenditure by region, known as the Family Spending Workbook⁷, which is used for this purpose. Data is not provided at a smaller geographical area.
- 4.12. As above the amount of deposit available to a household is not a standard amount. It could be gifted to the applicant as well as having been saved. It is assumed that a mortgage deposit of 10% would be available. It is noted that there are limited products on offer which would be available for less than a 10% deposit. A deposit of less than 10% is not a standard offer for all clients, therefore is not considered in the context of developing standard assumptions. For example, Barclays state⁸ **'We usually require a mortgage deposit of at least 10% of the value of the property, (although there are certain lending schemes where a deposit of less than 10% is required). If you can put down a higher deposit, you may be able to take advantage of more competitive rates.'** The use of a standard 10% deposit assumption ensures a property is affordable by reflecting the minimum deposit required.
- 4.13. The last component to consider is the 'Mortgage Affordability Stress Test'. This is a test undertaken by mortgage companies to ensure that the applicant can still afford the mortgage payments if the interest rates change. Whilst this is not mandatory since June 2022⁹ it is still utilised by the market and does impact on mortgages being offered. This is currently under review by the FCA.¹⁰
- 4.14. The mortgage multiplier is the most significant aspect of the calculation and again is subjective to the amount of debt and committed finance that a customer personally has. A small amount of committed finance of £500 can change an application from a refusal to a four-times multiplier. On the

⁷ ONS [Family spending workbook 3: expenditure by region - Office for National Statistics](#) (last accessed 8/4/25)

⁸ Barclays <https://www.barclays.co.uk/help/mortgages/affordability/deposit-amount/> (accessed 11/4/25)

⁹ Bank of England <https://www.bankofengland.co.uk/news/2022/june/financial-policy-committee-confirms-withdrawal-of-mortgage-market-affordability-test> (last accessed 11/4/2025)

¹⁰ FCA <https://www.fca.org.uk/news/press-releases/fca-sets-out-steps-support-home-ownership> (accessed 11/4/2025)

assumption that an average household would have debt as detailed previously it is therefore assumed that an average multiplier would be available and 3.5 is used in the calculation.

- 4.15. There are a range of variable factors that are taken into account in determining what an average household would be able to achieve for a mortgage. However, the affordability calculation is intended to provide what an average household could afford in County Durham. This is therefore the basis for determining the level of discount to ensure a DMS property is affordable.

Example affordability calculation

- 4.16. The mortgage assumptions and deposit expectations can be brought together in the following calculation:

Table 1: Standard Affordability Calculation

Factor	Amount	Total
GDHI (£17,228) for a couple	£17,228x2	£34,456
Subtracted assumed average debt and living costs (per month for the household not including existing mortgage, rent, household maintenance costs)	£434 x12	£5,208
Total available income for mortgage		£29,248
3.5 mortgage multiplier	£29,248x3.5	£102,368
10% Deposit	£102,368/0.9	£11,374
Total affordable housing price		£113,742

- 4.17. As demonstrated the average household in County Durham would be able to afford a mortgage of around £113,742, and we would therefore look for affordable homes to be discounted to this price where possible.

Viability informed price cap

- 4.18. The Council has updated its plan wide assessment of viability to accommodate for the impact of additional policy or guidance requirements since the adoption of the County Durham Plan. Alongside First Homes, the viability assessment has assessed the impact of DMS properties. The study determines that the discount from the open market value property should be to £140,000 to ensure viability. This is in line with plan wide viability. Therefore, DMS properties are to be sold at least a 20% discount from the confirmed open market value of the property, up to a maximum level of £140,000. Whilst there is not a specific provision for a 'cap' in NPPF, it is

appropriate to define the level at which a price is viable, and a cap is an established mechanism. It is from this level at which the discount is determined.

- 4.19. Whilst this is above affordability calculation of £113,796, it serves to ensure the DMS properties are priced at the most affordable level, whilst accommodating for viability considerations.
- 4.20. It is noted that this affordable value would have a limited life span given the changes in mortgage rates and living costs. As a minimum all data points will be rechecked each April. Table 2 details the update schedule for the data.

Table 2 – Schedule for Data

Data	Source	Update
GDHI	ONS	As released/April
Household makeup	DMS register	Biannually in April and October.
Average debt and living costs	ONS	As released/ April
Mortgage multiplier	Mortgage lenders	Biannually in April and October.
10% Deposit	Mortgage lenders	Biannually in April and October.

5. Delivery and Implementation

DMS to meet housing needs

- 5.1. DMS is considered to be the product of choice for 'intermediate housing' by the council given it has few restrictions to the majority of County Durham residents. It allows buyers the autonomy to own their own property whilst giving the opportunity to purchase on developments that would ordinarily not be possible. There is a history of the delivery of DMS as an affordable route to home ownership.

Role of developers and Registered Providers

- 5.2. If DMS is provided on sites developers should ensure that there is a mix of size and property types. Affordable homes should not be a single unit type, size or co-located in a single area. Affordable homes should not be distinguishable from the open market housing and this should be reflected in the makeup of the overall site. For example, it would not be expected that a site of 4-bed homes only include small 2-bed properties to meet affordable policy requirements as this would make them identifiable as affordable.
- 5.3. Registered providers rarely opt to take DMS units preferring to deliver Shared Ownership and Rent to Buy products. A model is occasionally used where all affordable units on a site (both rental and DMS) are purchased by an RP who resell as DMS units to subsidise the rental homes. This model is welcomed as can aid Registered Providers to deliver rental units as well as funding additionality over policy requirements.

Evidence of demand and Registered Provider (RP) commitment for alternative affordable routes to home ownership

- 5.4. DMS is the preferred product for affordable routes to home ownership based on its proven history in meeting housing needs in County Durham. However, it is accepted that other intermediate products may be suitable to meet housing needs in specific circumstances. To support the provision of alternative products as affordable routes to home ownership the applicant would be required to provide the following;
- Evidence of engagement with a Registered Provider to demonstrate that there is a housing provider willing to take the units (if not a Registered Provider themselves).
 - Evidence of demand for the alternative product. This could include (but is not limited to):
 - Product take up in neighbouring areas;
 - Existing waiting lists for the product;
 - Localised housing market analysis; or
 - Local resident housing need surveys.

Legal mechanisms to secure affordability in perpetuity

- 5.5. To be an effective product DMS homes need to be retained in perpetuity. The Council secures this through a Section 106 Agreement which sets out requirements for both initial sale as well as detailing how resales should operate. The S106 includes a reminder that DMS products do not allow for the property to be rented out. Should a DMS owner no longer require or wish to reside at the property there is an expectation that the property should be sold to enable another eligible person to make use of it. The discount would be reapplied at each future sale.

6. Valuation and Discount Setting

Open market valuation requirements

- 6.1. In order to determine the required percentage discount, the open market valuation of the property must be determined. In these instances, a Royal Institution of Chartered Surveyors (RICS) valuation would be required. This provides an accurate property value assessment performed by a chartered surveyor who is a member of RICS. These valuations are conducted according to strict professional standards outlined in the RICS Valuer's Registration Scheme and the "Red Book," ensuring impartiality, accuracy, and credibility.

Standardised discount methodology

- 6.2. To ensure transparency and equality across all sites with affordable housing a standard method of determination of discount will be used.
- The percentage discount will only be agreed at the full or reserved matter stage of the planning process.
 - The developer will provide an independent open market value of the affordable units. This will be from a RICS qualified valuer and include clear rationale, with local comparisons, on how the value was determined. These valuations will be reviewed to assess if the comparisons used are considered reasonable where the type, size and geographical characteristics have commonality.

Maximum price cap and review mechanism

- 6.3. An update to the Local Plan Viability Testing¹¹ was undertaken in October 2020. This review was covered in Policy 15, (paragraph 5.102) which states Affordable Housing is 'subject to regular review, alongside the SHMA, in recognition of changing circumstances and economic conditions'. This permits regular updates to ensure that housing is provided that is genuinely affordable to local people while ensuring viability.
- 6.4. The October 2020 Local Plan Viability Testing update provides a comprehensive analysis of the viability of developments and concludes with providing a 'Viability Cap'. This cap is set as £140,000 per affordable property. It concludes that the developer would be able to discount an affordable property to this level with the scheme remaining viable. Whilst this is higher than what we would consider is affordable for an average person in County Durham we accept that compromise is required to ensure that schemes are deliverable.
- 6.5. The £140,000 viability cap would still allow some households who are in housing need to purchase a property at this price, however it is recognised that this will exclude households who are lower earners from securing a

¹¹<https://www.durham.gov.uk/media/45771/Local-Plan-Viability-Testing-update/pdf/LocalPlanViabilityTestingUpdate.pdf?m=1732016110550>

property without a significant deposit. We would therefore look for developers to offer a greater discount where this is possible.

Transparency and consistency across sites

- 6.6. To ensure transparency and consistency across sites the same process will be used on all developments to secure a discount, even if the properties are expected to achieve a lower price and the cap would not be needed. Records of all discussions would be held as per General Data Protection Regulations (GDPR) and available for independent review as needed.

7. Design and Integration

Blended affordable housing principles

- 7.1. As per Policy 19 of the County Durham Plan and the NPPF the council require that all developments provide an appropriate type and mix of housing to support mixed and balanced communities. In the context of affordable housing this is considered to relate to two factors, firstly that the affordable housing is distributed across the development so that there is not a high concentration in a single area, and secondly that the affordable homes should not be distinguishable from the open market homes.

Distribution across site (pepper-potting)

- 7.2. Affordable housing should therefore be distributed in small clusters across the site with limited conjoining affordable properties. This is considered reasonable as larger sites would likely be delivered in a phased approach and it is expected that the affordable requirement (as determined by the amount of housing on each phase) should be met on each phase, as far as possible. This would ensure affordable homes are distributed across the sites. Developments which overload affordable provision by placing a concentration of affordable homes on a single phase (regardless of if it is at the start or end of the build) would not be deemed acceptable. On schemes which are providing affordable housing above the policy requirement this should be distributed evenly across all phases where possible.
- 7.3. Schemes which are 100% affordable should also make an attempt at providing a mixed and balanced development. Whilst it is acknowledged that schemes of 100% affordable may have a high proportion of a single affordable product they should include a reasonable mix of affordable products. This mix should, as with fully mixed sites, provide a reasonable distribution of products across the site. It is expected that should a single product site be proposed that there is clear demonstrated need for the product and that alternatives would not meet need.

Tenure blind design expectations

- 7.4. The affordable homes should blend with the rest of the site. We would therefore question the distinguishability of affordable units if only small units of one or two bed were available as affordable homes on sites where the open market is provided as large properties.

Phasing and delivery across large sites

- 7.5. As set out where sites are being delivered in a phased approach, each phase should provide the policy requirement of affordable, as far as possible. This will ensure that should the site stall that a proportionate amount of affordable is delivered. However, developers should also be mindful that where phases adjoin that affordable housing should not inadvertently be concentrated. We would also expect that the required tenure split is provided per phase where possible, exceptions to this should be in discussion with the Housing Development Team.

8. Monitoring and Review

How DMS will be monitored

- 8.1. All DMS will be secured by Section 106 agreement. This includes direction for the future allocation of properties on resale. Although each site would have different criteria there is enough commonality for a set process to be place, which is detailed in Appendix 2.
- 8.2. Monitoring will also take place regarding the eligibility of potential purchasers. Information supplied by potential purchasers will be collected and verified to ensure that they meet the criteria set out in the S106. As with resale, even though the criteria will differ per site there is enough commonality to use a single process. This is detailed in Appendix 3.

Annual data updates (GDHI, mortgage multipliers, etc.)

- 8.3. All data sets will be reviewed annually or if data is not available, as it is released.

Housing Need Evidence

- 8.4. A new SHMA is being undertaken and expected to be complete in 2026. Once published, the most up-to-date housing need evidence from the SHMA will be applied at the time of determining applications for Discount Market Sale (DMS) properties. This ensures that eligibility criteria and affordability assumptions remain aligned with the latest assessment of local housing needs.

9. Additionality and Planning Weight

Approach to over-provision of affordable housing

- 9.1. There is a net shortfall in provision of affordable homes in County Durham. The provision of affordable housing above policy requirements would serve to provide additional affordable homes to meet housing needs.

When additional weight may be given in decision-making

- 9.2. In regard to additional weight given for over provision of affordable above policy requirement. This would be at the discretion of the planner officer as part of considering the merits of the proposal.
- 9.3. However, for weight to be attributed, the provision above policy levels would need to be secured by a legal agreement.

APPENDIX 1: Affordability Calculation Example (mortgage multiplier and deposit sensitivity)

The affordability calculation utilises inputs to ensure that the discount ensures an affordable home is genuinely affordable. However, it is not disputed that a household may be offered a better mortgage than illustrated, this is down to their personal circumstances and should not be taken as accessible to all.

The calculation below provides a sensitivity on a greater mortgage multiplier and deposit level. This serves to illustrate that a greater multiplier and/or deposit would not mean that the viability cap would be exceeded.

- GDHI (latest figure) = £17,228
- Double for a couple $£17,228 \times 2 = £34,456$
- Subtracted assumed average debt and living costs (per month for the household not including existing mortgage, rent, household maintenance costs) $£434 \times 12 = £5,208$
- **Total available income for mortgage = £29,256**
- 4 mortgage multiplier - $£29,256 \times 4 = £117,024$
- 15% Deposit - $£102,396 / 0.9 = £11,400$
- **Total affordable housing price = £137,675**

APPENDIX 2: Resale Process

Table 3 - Resale Process

Stage number	Stage	Process
1	Owner decides to sell Discounted Market Sales home	n/a
2	Owner informs DCC	<ul style="list-style-type: none"> this can be done via email to housedevlopment@durham.gov.uk
3	DCC acknowledges your intent to sell	<ul style="list-style-type: none"> DCC will reply asking for property valuation of the full market value. DCC will allocate a case reference number.
4	Maximum Sales Price Agreed	<ul style="list-style-type: none"> Valuation is checked and the Open Market Value is established. Discount is applied and the maximum sales price is agreed. DCC send letter to confirm maximum price.
5	Property is Advertised	<ul style="list-style-type: none"> Property is advertised with any estate agent. The advert should state that the property is affordable, that the buyer needs to meet eligibility and that the discount received would need to be passed on. Estate agent will inform potential buyers of process to apply for the property.

APPENDIX 3: Eligibility Check Process

The potential buyer would submit an application via the online form to confirm their eligibility. This will include document evidence to verify that they are eligible. Although each S106 will have different local connection criteria, all applications can be assessed with the same process.

Identity

The identity of all the applicants will be checked using any of the following;

- Passport
- Driving Licence
- National identity card bearing a photograph of the applicant

Income

The income of all the applicants will be checked using any of the following;

- 3 months' payslip
- P60
- Self-Assessment Tax forms
- Accountant letter
- Pension statement
- Benefit statement
- Work contract

Local Connection

Residency

- Address list for last 5 years – verified by electoral services or another document

Employment

- Employment Contract
- Letter from Manager
- Wage slips (if local firm, national firm would require either of above)

Caring need

- Letter to confirm support from medical or social worker

Exemption

- Letter from commanding officer
- Military ID card
- HM Armed Forces Veteran Card
- Discharge letter

This list is not exhaustive, and alternatives may be submitted for consideration.