

## Appendix 1: Rent to Mortgage scheme – eligibility criteria

Priority	Criteria
	In priority order :
1.	applicants living in the EASEL area
2.	applicants whose immediate family live in the area who have lived there for over 12 months
3.	applicants employed in the EASEL area who do not earn more than £60,000 (joint income)
4.	applicants employed in Leeds who do not earn more than £60,000 (joint income)

And:

5.	must not be able to afford to buy a suitable property on the open market without assistance
6.	Must be able to afford 80% of the local market rent without further assistance eg housing benefit
7.	Applicants will be considered for a property that meets their current or intended housing need as determined through the Councils allocation policy.
8.	Applicants should make a commitment to enter home ownership through low cost home ownership products in the short to medium term (within 5 years) and be able to demonstrate how the discounted rent will enable them to save a deposit
9.	be a UK resident
10.	have a clear rent or mortgage account for at least the last 12 months and have a good credit history
11.	use the property as their only or principle home and not purchase as a “buy to let” or similar

Purchasers must not :

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	Have been subject to action by Leeds City Council in relation to anti-social behaviour or be in breach of your current tenancy agreement
	Have a debt owing to the council
	Own or part own another residential property