
Author**Title of policy**

Head of Development

Home Ownership Policy

**Section**

Updated: July 2024

Investment

1 Policy Statement

- 1.1 At Rooftop Housing Group (Rooftop) we are committed to delivering high quality allocations services that provide our customers with safe, clean, and pleasant environments in which to live and be proud of. Our aim is to enhance the quality of life for our customers by promoting active engagement with them, working with relevant stakeholders and by being a responsive landlord to contribute to the overall well-being of individuals and families.
- 1.2 This Policy outlines the following home ownership options that are offered by Rooftop - Shared Ownership, Right to Shared Ownership, Right to Buy, Right to Acquire and Outright Sale and details our approach in relation to Shared Ownership affordability requirements (Minimum Surplus Income) and allocations (First Come First Serve).

2 Statutory and Regulatory Context

- 2.1 This document has been reviewed in line with the Regulator of Social Housing's (RSH) Consumer Standards (April 2024).
 - Neighbourhood and Community Standard
 - Safety of shared spaces, Local cooperation, Anti-Social Behaviour and Hate Incidents and Domestic Abuse.
 - Safety and Quality Standard
 - Health and Safety, Repairs and Adaptations.
 - Tenancy Standard
 - Allocations and lettings.
- 2.2 Governance arrangements shall ensure RP's:
 - Adhere to all relevant law.
 - Comply with their governing documents and all regulatory requirements.
 - Are accountable to tenants, the Regulator of Social Housing and relevant stakeholders.
 - Safeguard taxpayers' interests and the reputation of the sector.
 - Have an effective risk management and internal controls assurance framework.
 - Protect social housing assets.
- 2.2 In addition to the above requirements, Rooftop must comply with current legislation where this relates to leaseholders including the following:
 - Landlord and Tenant Act 1985.
 - The Leasehold Reform Housing and Urban Development Act 1993.
 - Common hold and Leasehold Reform Act 2002.

- Shared Ownership, joint guidance for England prepared by Homes England, Council of Mortgage Lenders and National Housing Federation.
- Capital Funding Guide.

3 Policy Outline

- 3.1 The purpose of this policy is to enable qualifying individuals and households to purchase their own home through the options of Shared Ownership, Right to Shared Ownership, Preserved Right to Buy, the Right to Acquire and Outright Sale.
- 3.2 Shared Ownership is aimed at helping people in housing need who are unable to afford to purchase a suitable property for their needs on the open market. The buyer pays a percentage share of the market value of the property and enters into a lease agreement with the landlord. As they have paid for part of the value of the property, they then pay rent on the percentage share they have not paid for.
- 3.3 The Right to Shared Ownership will apply to all new rented homes delivered through the Affordable Homes Programme 2021-26, with limited exceptions. It will give the vast majority of social tenants, living in new rented homes delivered by the Affordable Homes Programme 2021-26, the opportunity to purchase a stake in their home and then purchase further shares when they can afford to do so.
- 3.4 The Homes England (HE) Capital Funding Guide (CFG) will be adhered to in respect of the provision of Shared Ownership housing.
- 3.5 The Preserved Right to Buy is available to those tenants who held a secure tenancy and transferred to Rooftop Housing Association at the time of stock transfer. This is a contractual right and the Preserved Right to Buy scheme operates to the prevailing Right to Buy legislation in 1994.
- 3.6 Introduced in 1997, the Right to Acquire provides tenants whose homes were built or transferred from a Local Authority, after 31 March 1997, with a viable opportunity to purchase their home.
- 3.7 Both the Right to Buy and the Right to Acquire widen the opportunity for existing tenants to own rather than rent their home.
- 3.8 Outright Sale is the purchase of a property, bought outright with cash, or financed with a mortgage.
- 3.9 The policy covers the following home ownership options that are offered by Rooftop:
 - Shared Ownership
 - Right to Shared Ownership
 - Right to Buy
 - Right to Acquire
 - Outright Sale.
- 3.10 With the exception of homes subject to an Extra Care Lifestyle Lease or a Shared Ownership Rural Area Protected Lease, Rooftop will only consider the repurchase of a home from an existing occupant in exceptional circumstances. There will be no guarantee of repurchase. Each request/case will be considered on its own merit and only where severe hardship or extreme medical conditions are experienced, and no other choice is available to the customer, or where Rooftop is at risk of experiencing serious financial loss through the loss of an asset.

4 Equality, Diversity and Inclusion: Principles

- 4.1 At Rooftop we are committed to creating and sustaining a diverse and inclusive environment achieving positive outcomes for potential and existing customers, our colleagues and the wider community. Our commitments to our customers, colleagues and communities are detailed in our Equality, Diversity and Inclusion (EDI) Strategy. We are an organisation that values diversity, champions equality and inclusion. We demonstrate this through the activities and the services we provide. This means living by, working to and acting on our Values.

5 Vulnerability: Reasonable Adjustments

- 5.1 There are occasionally circumstances where we need to consider working outside of the parameters of this Policy. This may be where there are several complexities present, or where customers have vulnerabilities that may lead us to make reasonable adjustments to the way we apply this Policy. In such cases, a referral should be made to the Complex Cases Review Group via the Head of Housing, where any approach outside of this Policy (and potentially other policies) will be considered and recorded, if agreed. This will always be considered in the context of the Assessing and Supporting Vulnerability Policy.

6 Data Protection: Principles

- 6.1 Rooftop recognises the importance of protecting the personal data of our customers, colleagues, contractors and other stakeholders and our commitment to compliance with data protection laws and managing personal data responsibly. As an organisation, we are committed to ensuring everything we do with personal data follows the principles of lawfulness, transparency, fairness and accuracy whilst minimising the amount of data we collect and only using it for specific, explicit and legitimate purposes until we no longer need it.

7 Objective

- 7.1 The key objectives of this Policy are:
- To promote home ownership for those unable to buy on the open market.
 - To ensure that those buying properties can afford an agreed initial share and also afford the property in the longer term – Appendix 2: Minimum Surplus Income.
 - To set out our approach to allocating our Shared Ownership Homes – Appendix 3: First Come First Serve.
 - To promote Rooftop's commitment to sustainable communities.
 - To treat all applicants in accordance with Rooftop's Equality, Diversity and Inclusion Policy.
 - To provide replacement affordable housing by using the recycled receipts from sales together with private finance.
 - To promote home ownership to our existing customers who may not always be aware of the opportunities that are available to them.

8 Shared Ownership

- 8.1 Eligibility - In accordance with the Capital Funding Guide, and Rooftop's policy, in order to be eligible for Shared Ownership, an applicant must:
- Be unable to afford to purchase a similar home outright in the area on the open market.
 - Not have a gross household income of more than £80,000 per annum.

- Be able to afford the payments for the share.
- Be able to afford the associated costs of buying a home.
- Be at least 18 years old and able to obtain a mortgage.
- If a current social/affordable housing tenant, not be in rent arrears at the time of application.
- Not own a home at the time of completion.
- Provide evidence of a local connection, where applicable, in accordance with the relevant Section 106 agreement.
- Be able to demonstrate that they have a good credit history.
- Staff members or relatives of an employee of Rooftop are eligible to apply for shared ownership if they meet the criteria above. Their application would be processed as normal in conjunction with the Probity Policy.

8.2 All existing Owner Occupiers, Shared Ownership or otherwise must meet the general eligibility criteria at 5.1 above. If eligible, applicants will be referred to a suitably qualified experienced and regulated financial advisor (such as Metro Finance or similar) for an affordability assessment. Applicants are required to have a sale agreed on their existing property before an application can be progressed for a Shared Ownership property.

8.3 All efforts will be made for schemes where eligibility is restricted through agreements entered into with the local authorities or councils to offer accommodation to those with a local connection, but to not allow the restriction to unduly hinder the sales process.

8.4 Homes sold on a Shared Ownership basis and funded under the Affordable Homes Programme 2021-2026 should be sold based on the new model of Shared Ownership introduced by the Government from 1 April 2021. This also applies to Section 106 schemes where the planning was determined after 28 December 2021 but only if the local planning authority requires it. The new model for Shared Ownership includes the following additions:

- The shared owners initial share of the property must be a minimum of 10% (subject to eligibility).
- The introduction of gradual staircasing at an additional 1% each year for a maximum of 15 years.
- The introduction of a 10-year 'Initial Repair Period' during which the cost of 'Qualifying General Repairs and Maintenance Works' as defined by the lease will be met by the housing association and not the shared owner. These works will be carried out by an 'Approved Service Provider', the Landlord's internal repair service or direct labour organisation or an approved tradesperson from the Landlord's approved panel where one is in place, or alternatively at the Leaseholder's discretion, a TrustMark approved tradesperson. The initial repair period is the earlier of 10 years from the date of the lease or the date of final staircasing during which Rooftop will support shared owners with the cost of qualifying general repairs and maintenance in their new build home up to the maximum value of £500 in any one year and there is a proviso that any contribution not claimed in one year can rollover to the next year.
- Rooftop will have external/structural repair obligations which fall outside of the build warranty. External and Structural Repairs are defined in the lease as essential repair works to:

- (a) the load bearing framework of the Premises
- (b) the external fabric of the Premises; and/or
- (c) the Service Media forming part of (but not exclusively serving) the Premises
- (d) all other structural parts of the Premises, the roof, foundations, joists and external walls of the Premises.

which are notified to the Landlord during the Initial Repair Period and for the avoidance of doubt the term External and Structural Repairs will NOT include normal general maintenance, redecoration and renewal works.

- The resale nominations period has been reduced from eight weeks to four weeks.
- A minimum lease length term of 990 years.

9 Right to Shared Ownership

9.1 The Government published its policy on Right to Shared Ownership (RtSO) on 8 September 2020. It applies to rented homes funded through the Affordable Homes Programme 2021 to 2026.

9.2 Tenants of homes funded through the AHP 2021 to 2026 are able to buy between 10% and 75% of their home. The requirements for the RtSO are the same as for the new Shared Ownership model, including for:

- buying further shares and staircasing to full ownership.
- paying rent.
- paying service charges and for maintenance and repairs (including the new 10-year initial repair period).
- An exception to this is the starting point at which the eligibility becomes available, which will see the 10-year repair period reduced according to the age of the home, based on the date of build completion. Homes will be eligible for part of the 10-year repair and maintenance support where:
 - the RtSO was exercised during the first 10 years of the home being completed
 - eligibility commences from the date that the property converts to being classified as shared ownership
 - the eligibility expires at the end of the 10 years (from when the property was completed).

9.3 For example, a rented home which was completed six years ago would have a repair and maintenance period of four years remaining at the point of granting the Shared Ownership lease for the RtSO home.

- Where a RtSO home is more than 10 years old at the point of granting the Shared Ownership lease, references to the Initial Repair Period, Initial Repair Period End Date and the associated schedule / clauses should be removed from the lease to avoid confusion.

9.4 Main features of the scheme:

- The Right to Shared Ownership will allow eligible tenants who occupy eligible properties to purchase their social or affordable rented home on Shared Ownership terms.
- Tenants will be able to buy between 10% and 75% of their home (as per the current Shared Ownership rules). The price of the share will be based on a

percentage of the full market value as determined by a Royal Institution of Chartered Surveyors (RICS) qualified independent valuer. The scheme does not involve a discount for the tenant.

- Tenants will then be able to buy further shares and staircase to full ownership, in line with the rules of the new standard Shared Ownership scheme.
- The requirements regarding the rent, service charges, maintenance and repairs for the Right to Shared Ownership is the same as for the new Shared Ownership model.
- Right to Shared Ownership requirements are a condition of grant funding in the Affordable Homes Programme 2021-26.

9.5 Properties in scope

- The Right to Shared Ownership will apply as a condition on grant funding to all social and affordable rented homes built through the new Affordable Homes Programme 2021-26, other than those where a specific exemption applies.
- Providing the tenant(s) satisfies/satisfy the eligibility criteria, providers must approve a Right to Shared Ownership application unless:
 - the property is exempt from the scheme (exemptions include homes in designated protected areas and rural exemption sites, specialist homes for older, disabled and vulnerable people)
 - the sale would breach the cost floor rule
 - the sales would cause practical problems such as legal impediments to a sale (e.g. where the provider is leasing the property and does not have enough legal interest to grant an adequately long sub-lease) or if the sale would interfere with regeneration plans for the property and if the property requires substantial repairs or remediation, distorting the value of the property.

9.6 Tenants will have the right to dispute a decision if the Right to Shared Ownership sale is declined.

9.7 Where possible, providers who are unable to sell a home due to a breach of the cost floor or due to the issues noted above (legal impediment, interference with regeneration or substantial repairs), should offer tenants the option of accessing shared ownership on a similar property.

9.8 Eligibility criteria - Tenants will be eligible for the scheme if they satisfy all the following criteria:

- live in a property where the Right to Shared Ownership applies (see section 6.4)
- hold an un-demoted secure tenancy, an assured tenancy, or a Localism Act fixed term tenancy (assured shorthold tenancy for a fixed term of at least two years)
- have lived in the current property for at least 12 months
- have been a tenant of social or affordable housing for at least three years (this need not have been with the same landlord, or continuous)
- are not in rent arrears
- are not subject to a court order for the possession of the property
- are not subject to bankruptcy proceedings or unfulfilled credit arrangements

- are not subject to legal proceedings e.g. a notice of seeking possession has been served
- are not subject to legal proceedings on the grounds of anti-social behaviour
- satisfy all standard eligibility criteria for the Shared Ownership scheme including income requirements (currently an annual household income of £80,000 or less) and not already owning a property
- satisfy immigration requirements.

9.9 In case of joint applications, all applicants must either be tenants or family members who have lived in the property for the 12 months prior to purchase. All applicants who joined the application must be party to the purchase at completion.

10 Outright Sale

10.1 No eligibility criteria for buying a home outright, also known as Market Sale.

11 Preserved Right to Buy

11.1 Eligibility - Pursuant to sections 171A to 171H of the Housing Act 1985 (as amended 2004), tenants who meet the following criteria will retain the Right to Buy their homes. This is known as the "Preserved Right to Buy";

a) A tenant of Wychavon District Council at the time of transfer (3 October 1994) is eligible to exercise the Preserved Right to Buy of their property upon completion of three years qualifying tenancy.

b) Anyone who succeeds to the tenancy of such a property in accordance with Section 171b Sub Section (4) of the Housing Act 1985 (as amended 2004).

The preserved statutory Right to Buy does not apply to tenants with less than three years qualifying tenancy.

Any tenant taking up occupation after the transfer date will not have this right.

11.2 Operation of the Preserved Right to Buy - Any application to purchase will be dealt with in accordance with the Housing Act, except that tenants will not have an automatic right to mortgage or the right to purchase on a Shared Ownership basis.

11.3 Valuation - Valuation of properties will be carried out by an independent Valuer appointed by Rooftop. In the event of a dispute, the valuation shall be referred to the District Valuer for determination.

11.4 Discounts - Entitlement to discount will be calculated in accordance with the current provisions of the Housing Act.

11.5 Elderly persons accommodation - It is Rooftop's policy not to sell any dwelling suitable for occupation by older people. Sheltered housing will continue to be exempt from the Right to Buy. Tenants occupying dwellings suitable for the older person who are refused the Right to Buy will have the right to appeal to the Residential Property Tribunal.

11.6 Homes due to be demolished - If Rooftop intends to demolish an eligible property, an initial demolition notice will be served on the tenants which suspends Rooftop's

obligation to complete a Right to Buy purchase. This also applies to the Right to Acquire.

12 Right to Acquire

- 12.1 The Right to Acquire gives eligible secure and assured tenants of Rooftop the legal right to buy the home they currently rent.
- 12.2 To qualify for the scheme a property must have been built or purchased by a registered social landlord, funded on or after 1 April 1997 through social housing grant provided by the Homes England (Homes and Communities Agency) or a local authority and located in settlement with a population of three thousand or more. A property transferred from a local council to a registered social landlord on or after 1 April 1997 will also qualify for the scheme.
- 12.3 The tenant must have spent a total of three years as a public sector tenant.
- 12.4 Rooftop operates the statutory Right to Acquire for qualifying customers in accordance with statutory provisions.

13 Treatment of Right to Buy receipts

- 13.1 The proceeds of sales arising from the preserved Right to Buy scheme will be treated in accordance with the provisions of the Right to Buy Clawback Agreement with Wychavon District Council dated 3 October 1994 (Schedule 21) and the Deed of Variation agreed terms are to be complied with and are enforceable effective from 30 September 2012. This Agreement expires on 30 September 2024 after which time all proceeds will be retained by RHA.
- 13.2 All monies will be held by Wychavon District Council as the Rooftop Right to Buy Affordable Housing Fund and will be used for but not limited to, the development of Affordable Housing in the district of Wychavon. Under this agreement Rooftop retains access to a prescribed amount of the proceeds to facilitate new development activity.

14 Treatment of Right to Acquire receipts

- 14.1 The proceeds from sales arising from the Right to Acquire scheme must be retained by Rooftop in a ring-fenced fund referred to as the Recycled Capital Grant Fund (RCGF).

15 Processing of Right to Buy and Acquire documentation.

- 15.1 All Right to Buy and Right to Acquire queries are directed to the Property Officer to process.
- 15.2 Corporate Training and advice on the Right to Buy and Right to Acquire will be provided by the Property Officer on request.
- 15.3 All Right to Buy and Right to Acquire queries and applications will be processed to ensure that all tenants are treated equally and fairly. Tenants that need additional support can request face to face meetings with the Property Officer.
- 15.4 Rooftop will not complete sales until all arrears are paid in full and tenants will be informed of this when they apply to buy or acquire their property.

16 Sale of homes under exceptional circumstances

- 16.1 Rooftop does not proactively seek to sell rented social housing to customers living in their home that we own and/or manage unless they have the Right to Acquire (RTA), the Right to Buy (RTB) or the Right to Shared Ownership (RtSO). Rooftop will not normally consider disposing of social housing homes in response to requests from customers. However, in exceptional circumstances and where the

criteria set out below are met, a disposal may be considered at full market value in line with the scheme of delegation.

16.2 Criteria for disposal to occupying customers outside the RTB, RTA and RtSO:

- Only general needs units will be considered.
- There are no title or planning restrictions that would prevent the disposal.
- Housing stock transferred from Wychavon District Council as part of the stock transfer in 1994 is excluded (as the RTB Clawback agreement applies and it will be uneconomic for Rooftop to dispose on those terms).
- The disposal will not create any difficulties relating to Rooftop's funding arrangements.
- The disposal will not create any material housing management difficulties or increased costs.
- The proceeds of the sale can be effectively reinvested into replacement social housing.

16.3 Any homes sold under this provision will be valued at full open market value (assuming vacant possession) and the valuation shall be determined by a Rooftop appointed RICS valuer.

16.4 This is in addition to ensuring that it meets requirements set out in section 7, Performance of the Disposals and Change of Use Policy (June 2022).

17 **NROSH+ Data Collection**

17.1 A Disposal Notification Form has been added to NROSH+ for the collection of information on about disposals that providers have made. From 6 April 2017 providers will be required to notify the regulator about disposals it has made in line with the regulator's direction on disposals notification. The direction and supporting guidance is available on the Regulator's .gov website and sets out the detail of what must be notified and the type of information that must be provided. Right to Buy and Shared Ownership disposals are exempt from notification as are outright sales. Only sales where the property goes outside of the sector or the landlord changes need to be reported, in addition its essential this is read in conjunction with the disposal procedure.

18 **Grant recovery**

18.1 Grant is recoverable when a relevant event occurs, typically this is the sale of a rented property, or a shared owner staircasing. The procedures that must be followed by all Registered Providers when a relevant event occurs in connection

with grant-funded land or property and is defined in the recovery of capital grants from registered providers general determination 2017.

19 Review

- 19.1 This policy will be reviewed every three years unless there are major changes in legislation or good practice.

20 Consultation

- | | | |
|------|-----------------------------|-----------|
| 20.1 | Leadership Team (Sub-group) | July 2024 |
| 20.2 | Executive Team | July 2024 |
| 20.3 | Other (eg customers) | N/A |

21 Responsibilities

Responsible body

- | | | |
|------|--|-----------------------|
| 21.1 | Formulation, amendment and approval of policy | Executive Team |
| | Monitoring of policy | Leadership Team |
| | Operational management of policy/policy author | Head of Development |
| 21.2 | Date of formulation of policy | April 2020 |
| 21.3 | Dates of policy reviews | May 2023
July 2024 |
| 21.4 | Date of next review | July 2027 |

Associated documents

Internal

- Home Ownership Procedure
- Development Strategy 2021-26
- Rent and Service Charge Setting and Management Policy
- Complaints Policy
- Compensation Policy
- Asset Investment Policy
- Repairs and Maintenance Policy
- Equality, Diversity and Inclusion Policy
- Right to Buy Clawback Agreement with Wychavon District Council
- Disposals and Change of Use Policy

External

- Regulator of Social Housing Consumer Standards (April 2024)
- Landlord and Tenant Act 1985
- The Leasehold Reform Housing and Urban Development Act 1993
- Common hold and Leasehold Reform Act 2002
- Shared Ownership, joint guidance for England prepared by Homes England, Council of Mortgage Lenders and National Housing Federation.
- Capital Funding Guide from Homes England
- Housing Act 1985 (as amended 2004)
- Right to Buy legislation
- Right to Acquire legislation
- Capital Funding Guide – Recovery of capital grants from registered providers general determination 2017

Minimum Surplus Income

To ensure a customer can afford and sustain home ownership, we will assess their affordability based on a monthly minimum surplus income requirement.

The minimum amount of surplus income is an amount of money that a customer should have at the end of each month once housing costs, other commitments and expenditure have been accounted for.

Customers will be offered the share that's most affordable to them, as long as they meet the minimum share requirements (which could be 10%-25%). This is regardless of any 'target share' that is published as this is for illustration purposes only (for example, to give an indication of the cost of purchase, rent, etc) and not the minimum that is available for purchase.

Customers will be encouraged to purchase as large a share as is suitable based on their individual circumstances and affordability, taking into consideration any known or foreseeable changes in the future. Customers will not be made or encouraged to overcommit themselves financially.

These costs will be established as part of the affordability assessment using a budget planner carried out by a Specialist Mortgage Advisor (Metro Finance). The Specialist Mortgage Advisor will consider all elements of the applicant's income and expenditure during the assessment.

The monthly minimum surplus income requirement is 10% of the applicant's net income. This amount has been determined using methodology from mortgage lenders and mortgage advisors and based on knowledge of household incomes and the costs of living in our areas of operation.

Net income is calculated based on the following steps:

- Step 1 - gross household income (A)
- Step 2 - deductions from gross income such as Tax, National Insurance, student loan, etc (B)
- Step 3 - known commitments such as loans, credit cards & childcare etc (C)
- Step 4 - Less Shared Ownership rent and service charges – these are stress tested so will take into account estimated increased rent, and service charges, over the following 5 years from completion (D)
- Step 5 - net income remaining for mortgage purposes ($E = A - B - C - D$)
- Step 6 - mortgage cost ($F =$ no greater than 30% of E)
- Step 7 - other essential expenditure (G)
- Step 8 - provider's minimum surplus income policy ($E - F - G$ must be greater than this).

If the customer does not meet these requirements, we would consider the property to be unaffordable to the customer.

First Come First Serve

This guidance applies to every allocation of a shared ownership home to a prospective customer.

We will ensure all prospective customers are aware of our approach when offering them a shared ownership home.

We will ensure all prospective customers are aware of the process prior to expending any cost to themselves.

When demand for our shared ownership homes outstrips the supply, it is imperative that we are clear in how we allocate and offer our shared ownership homes to prospective eligible customers.

In line with regulatory guidance, we must be open in offering our shared ownership homes on a first come first served basis. Our first come first serve process at Rooftop is based upon:

- Whoever is the first to pass their assessment and submit all their documents and where applicable meet any local connection criteria.

This is based on Metro Finance (or other suitably qualified and experienced assessors who are regulated to give mortgage advice) being able to fully document the application including receipt of all required documents from the applicant and confirming the applicant's percentage affordable share. Applicants are not obligated to arrange a mortgage with the advisor undertaking the assessment.

Exceptions:

The exception to this is for qualifying Armed Forces personnel and in certain rural locations and sites. Such exceptions where there is an under supply can be summarised as follows:

- Applications from serving military personnel and former members of the British Armed Forces discharged in the last two years.
- Where properties are situated in National Parks, Areas of Outstanding Natural Beauty and rural exception sites as we will need to allocate these homes in line with set criteria.

Ministry of Defence personnel will be prioritised for Shared Ownership schemes where:

- They have completed their basic (phase 1) training, and they are one of the following:
 - Regular service personnel (including Navy, Army and Air Force)
 - Clinical staff (with the exception of doctors and dentists)
 - Ministry of Defence Police Officers
 - Uniformed staff in the Defence Fire Service
 - They are ex-regular service personnel who have served in the Armed Forces for a minimum of six years, and can produce a Discharge Certificate (or similar documentation) as proof, where they apply within two years (24 months) of the date of discharge from service or
 - They are the surviving partners of regular service personnel who have died in service, where they apply within two years (24 months) of the date of being bereaved. Read about surviving partners in the [MOD surviving partners guidance](#).