Application Form

Tenant (Incremental) Purchase Scheme

2016

Comhairle Cathrach na Gaillimhe
Galway City Council

Galway City Council
City Hall
College Road
Galway

091 – 536462

estatemanagement@galwaycity.ie

Comhairle Cathrach na Gaillimhe
Galway City Council

Incremental Tenant Purchase Scheme

APPLICANTS SHOULD CAREFULLY NOTE THE FOLLOWING POINTS WHEN MAKING AN APPLICATION TO PURCHASE

(a) Applications can only be made in the name/s of the current registered tenant/s i.e. the names of those person/s who have signed the current Tenancy Agreement. If any member of the household holds a right of residence, this should be declared.

(b) In the case of joint tenancies one tenant must have been in receipt of Social Housing for 10 consecutive years, the second joint tenant must have been in receipt of Social Housing for one year.

(c) In cases where a married couple were tenants of a property and have since separated it will be necessary for the party who has left the property to **surrender** his/her interest in the Tenancy and for the remaining tenant to sign a new Tenancy Agreement. It will also be necessary to submit a **Legal Separation Agreement/Deed of Waiver/Decree of Divorce** in accordance with Family Home Legislation.

(d) Applicants must have an up-to-date rent assessment carried out in accordance with their household income for the current year AND the preceding TWO YEARS. **This will result in an adjustment being made to your rent account.**

(e) Rent arrears of any kind must be cleared in full before completion of sale of the property, **including such arrears that may arise from assessment under point (d).**

(f) It is necessary for applicants to purchase their house outright by way of a loan from a Bank, Building Society or LAHL. Documentary evidence of how you intend to finance the purchase e.g. loan approval etc. **must** be returned with your Acceptance form **before** the property is valued.

(g) Please note the exclusions under the Incremental Tenant Purchase Scheme for Galway City Council. See page 11.

(h) All correspondence with your Local Authority regarding this Scheme is WITHOUT PREJUDICE AND SUBJECT TO ANY TRASNFER ORDER.

(i) An Application Fee of €20 is payable for first time applicants.
(ii) A Fee of €100 is payable for a second or subsequent application.

THE FOLLOWING MUST BE SUBMITTED WITH EACH APPLICATION, INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED OR PROCESSED:

1. **Complete attached application form.**

2. **Application fee for €20 in the form of a postal order or bank draft only, made payable to Galway City Council. Nonrefundable**

3. **P60 and P21 for the previous tax year and a current payslip. If self-employed please submit tax returns for the previous two tax years. (i.e. figures which you submitted to the Tax Office). Projected income figures for the current year. A Notice of Assessment will also be required for the previous tax year.**

4. **Statement From Social Welfare to be submitted in respect of all applicants who have received Social Welfare in the previous tax year.**

5. **On receipt of a fully completed application form together with your application fee, P60, P21, current payslip, Social Welfare Statement , letter from Rents Section, confirmation of funding , a valuation will be carried out within 6-8 weeks**

PLEASE NOTE THE FOLLOWING:

Incomplete applications will be returned.

1. **If applicants fail to accept the offer within 2 months their file will be closed.**

2. **Applicants that are paying rent and are not Joint Tenants, but wish to jointly purchase the property , will not be allowed to purchase the property until the tenancy has been regularised.**

Comhairle Cathrach na Gaillimhe
Galway City Council

APPLICATION TO GALWAY CITY COUNCIL TO PURCHASE PROPERTY UNDER THE TERMS OF THE 2016 TENANT (INCREMENTAL) PURCHASE SCHEME

Section 1 – Property Details

Rent Account No: _____

Address of Property: _____

_____

No. Of Bedrooms: _____

*MPRN:_____

**11-digit number shown on the bill from your electricity supplier.*

Section 2 – Applicant Details

	Tenant	**Joint Tenant**
Name:	_____	_____
PPSN:	_____	_____
Phone:	_____	_____
Email:	_____	_____
Length of Tenancy:	_____	_____

Income must be a minimum of €11,000 per annum with at least €5,501 coming from employment *No employment income required if in receipt of the State Pension.

Income Sources: Employed (PAYE) _____ Employed (PAYE) _____

Self - Employed _____ Self - Employed _____

Other _____ Other _____

If other please provide details_____

***Gross Income** : _____ _____

**Please attach evidence of income (Employment Detail Summary for the previous year & 3 x Consecutive Payslips.*

Section 3 – Tenant's Spouse/Civil Partner/Co-habitant Resident in the House (if not a Joint Tenant)

Name: _____ PPSN: _____

Relationship to Tenant:

Wife/Husband ___

Civil Partner ___

Co-habitant ___

Other ___

Income Sources*:

Employed (PAYE) ___

Self – Employed ___

Unemployed ___

Gross Annual Income : _____

Section 4 – Previous Schemes & Funding

Have you previously purchased a house under a tenant purchase or incremental purchase scheme?

Yes _____ No _____

Have you previously applied to purchase your house under a tenant purchase or incremental purchase scheme?

Yes _____ No _____

What is the intended source of funding for the purchase money?

Own Resources* ___ Please provide details _____

Private Mortgage ___

Rebuilding Ireland Home Loan ___

*No cash payment will be accepted

Section 5 – Convictions & Court Orders

In the 5 year period prior to the date of this application has any member of the household been convicted of an offence under the sections of the Criminal Justice (Public Order) Act 1994 outlined is Appendix 3? Yes _____ No _____

In the 5 year period prior to the date of this application has any member of the household been the subject of Court Orders under the statutory provisions outlined in Appendix 4?

Yes_____ No _____

Section 6 – Assessment of Rent

Galway City Council will conduct an assessment of your rent account for the current year AND the preceding TWO YEARS, in accordance with your tenancy agreement:

Section 10.1 Tenancy Agreement:

Galway City Council must be notified of any changes in household income or in family composition that would affect the rent calculation.

Details of each person and their weekly income to be listed below:

Name of Household Member	Date of Birth	PPSN No	Employer Name/ Social Welfare Type/School or College	Weekly Income

Proof of Income must be attached:

- 3 Recent Consecutive Payslips
- Employment Detail Summaries for the preceding TWO YEARS
- Proof of full-time education and/or employment, for children 16 yrs and over.
- Proof of maintenance payments
- Proof of ALL pensions

I HEREBY CERTIFY THE ABOVE INFORMATION IS CORRECT.

I/we authorise Galway City Council to make necessary enquiries either written or otherwise regarding the information submitted on this form to verify the information given.

Signed: _____ Date: _____

Section 7 – Declaration & Signature

Galway City Council will use the data which you have supplied to asses and aminister your application. Data may be shared and verified with other public bodies for the purpose of detection or prevention of fraud. Galway City Council may, inconjunction with the Department of Environment, Community & Local Government, process this data for research purposes.

Where requested by Galway City Council, additional information must be provided by the applicant(s) withing 4 weeks. All correspondence between Galway City Council and the applicant(s) is without prejudice and subject to any transfer order.

I/We hereby apply to Galway City Council to purchase the above property under the terms of the 2016 Tenant (Incremental) Purpose Scheme.

I/We accept that sale of a house under this scheme does not imply any warrenty on the part of the housing authority in relation to the state of repair or condition of the house or its fitness for human habitation and that as the house will be valued on the basis of its existing condition, the housing authority is under no obligation to put the house being purchased under the scheme into good structural condition prior to sale.

I/We accept that the maintenance and repair of the house after sale is the responsibility of the purchaser.

I/We accept that unless otherwise instructed, Galway City Council will upon completion of the purchase, arrange to have the property vested in the joint names of the tenant and his/her spouse/partner.

I/We accept that the proerty must remain my/our principle residence and that I/We are not permitted to rent, let or sub-let the property without permission from Galway City Council.

I/We declare that the information and particulars given by me/us on the application are true and correct.

I/We authorise the housing authority to make whatever enquiries it considers necessary to verify the details of this application.

I/We am/are aware that the furnishing of false or misleading information is an offence liable to prosecution.

Signed: Tenant _____ Date: _____

Joint Tenant _____ Date: _____

Applicant Checklist

Before submitting your application please confirm that you:

- Have read and understood the Tenant Information Booklet –
  - Including the terms and conditions of the scheme.
- Have completed all parts of the application form about you and your Household
- Have attached evidence of income/supporting documentation as
  - detailed in Appendix 1 (Employment Detail Summary (old P60), P21 &
  - 3 recent consecutive payslips, and evidence of
  - any other source of income)
- Are 10 years in receipt of Social Housing Support
- Have checked with your Local Authority that your house is included under the Scheme
- **Have included the Application Fee of €20 in the form of a postal order or bank draft only, which is non- refundable.**
- If this is your second application: Have included the second or subsequent application fee of €100
- Have signed the Declaration

Please note that any incomplete application forms will be returned and a new application will have to be submitted

Contact Information

Completed application forms should be returned to:

Tenant Purchase Scheme, Housing Department, Galway City Council, City Hall, College Road, Galway

Email: estatemanagement@galwaycity.ie

Phone: (091) 536400

Disclaimer: This application form is furnished for information purposes only and it is not intended to create a legal relationship or constitute a contract, an offer or agreement, and is not intended to give rise to any expectation or entitlement or confirm or indicate an eligibility for inclusion in this or any Tenant Purchase Scheme. This application form does not consitute an acknowledgement by Galway City Council of a tenancy in any premesis in respect of which no tenancy exists or inrespect of which a Notice to Quit/Demand for Possesion/Tenancy Warning has been served or in respect of which an order for possesion or a possesion order has been made in respect of any unauthorised or unlawful occupier and is written without prejudice to any existing legal proceedings. Please note that nothing in this letter and/or in the process to which it refers shall operate to confer rights on you or any other unauthorised or unlawful occupier or effect the validity of any Notice to

Quit/Demand for Possesion/Tenancy Warning or any order for possesion or possesion order made in respect of the premises or in any way effect or or be a waiver of the right of Galway City Council to recover possesion of the premises.

Appendix 1 – Supporting Documentation to Accompany Your Application

The following documentary evidence, verifying the different types of reckonable income, must be submitted:

Employee Income
One or both of Employment Detail Summary for the previous two years and payslips for each employment and, where neccessary, a signed and stamped employer's salary certificate, stating employment terms, basic salary, overtime, commission, bonuses and any other payments.

Income from Self Employment
A copy of the income and expenditure accounts for each business or such documentation that satisfies the housing authority as to the nature and amount of income involved.

Payments made by the Department of Social Protection
Documents issued by the Department detailing payments made;

Primary Source of Income : State Pension Contributory and Non Contributory, Widows, Widowers, Surviving Civil partner's (Contributory and Non Contributory) Pensions, Blind Pension, Invalidity Pension and Disability Allowance are all considered Primary Sources of Income.

Secondary source of income *. The following payments are now removed from the Income Disregards and are considered as secondary sources of income:*

Working Family payment
Age 80 (Pension) increase and
Rural Social Scheme.

Rental Income from land or property
A copy of accounts or a statement of rental income

Interest on savings, investments or dividends
A statement from the financial institution or other provider, detailing the amount paid

Maintenance payments received
The Court Order, formal or informal maintenance arrangement or agreement, or solicitor's statement, detailing the amount and frequency and end date of payments, and documentary evidence that the required payments re being made in accordance with the order, arrangement, agreement or statement concerned

Income from other source
Documentary evidence from the appropriate person or body involved, detailing the source of the income and the amount paid

Appendix 2 – Income Disregards

Income from the following sources is not reckonable under the scheme and is not included in determining a tenant's gross income:

- Child Benefit
- Carer's Allowance, Carer's Benefit and Half Rate Carer's Benefit
- Family Income Supplement
- Guardian's Payment
- Exceptional Needs Payments
- Diet Supplement
- National Fuel Scheme
- Respite Care Grant
- Prescribed Relative Allowance
- Living Alone (Pension) Allowance
- JobBridge, the National Internship Scheme
- Domiciliary Care Allowance
- Tús (Community Work Placement Initiative)
- Back to Education Allowance
- Gateway (Local Authority Activation Scheme)
- Rural Social Scheme
- Community Employment Programme
- Fostering Allowance
- Blind Welfare Allowance
- Back to Work Family Dividend
- Boarding-Out Payments
- Student Grants & Scholarship Schemes
- Home Tuition Scheme
- Youthreach Training Allowance
- Payments by charitable organisations, one of the fucntions of which is to assist persons in need, by making grants of money to them
- aa) Payments made by another EU member state that corrospond to Child Benefit
- bb) Rehabilitation Training Allowance

Appendix 3 – Applicable Offences under the Criminal Justice (Public Order) Act 1994

Section 5: Disorderly conduct in a public place
Section 6: Threatening, abusive or insulting behaviour in a public place
Section 7: Distribution or display in a public place of material which is threatening, abusive,
insulting or obscene
Section 14: Riot
Section 15: Violent Disorder
Section 19: Assault or obstruction of a peace office or emergency services personnel

Appendix 4 – Applicable Statutory Provisions

Sections 3, 3A or 4 Housing (Miscellaneous Provisions) Act 1997: Subject of an excluding order or interim excluding order
Section 257D of the Children Act 2001 (no. 24 of 2001): Subject of a behaviour order
Section 115 of the Criminal Justice Act 2006 (no. 26 of 2006): Subject of a civil order

Appendix 5 – Ineligible or excluded properties.

The Housing (Sale of Local Authority Houses) Regulations 2015 sets down the types of houses which are excluded from sale under Part 3. Please note that the tenant incremental purchase scheme applies to houses, and not to apartments, flats, maisonettes, and duplexes.

Excluded:

- apartments, flats, maisonettes and duplexes that require regular upkeep and management of common areas etc., in conjunction with other dwellings or properties are excluded from sale under the scheme
- houses specially designed for older people.
- houses provided for people with disabilities to help them leave institutional care and live in the community.
- houses that are part of a group housing scheme for Travellers.
- caravans, mobile homes or other homes that can be moved.
- houses in a private development transferred to the local authority by the Developer- purchased under Part V of the P&D Act 2000
- houses reserved by the local authority for particular reasons.

Local authorities **may** also, within the provisions of the Regulations, exclude certain houses which, in the opinion of the authority, should not be sold for reasons such as proper stock or estate management.

- Tenanted properties that are under-utilised /under occupied
- Properties acquired or built and that are allocated for the first time, to include tenant in situ properties
- Unsold Affordable units
- Specifically adapted properties and/or bungalows
- 4 bed units.