



Wexford County Council  
comhairle chontae loch garman

# **WEXFORD LOCAL AUTHORITIES**

## **AFFORDABLE HOUSING**

### **APPLICATION FORM**

**FEBRUARY 2008**



## DOCUMENTS REQUIRED

To apply for a house provided under the Affordable Housing Schemes the following information is required:

- 1) Application form fully completed and signed
- 2) Evidence of your income for the last Income Tax Year as follows:
  - a) **P60 Income Tax Certificate** and, if required, a Tax Balancing Statement (**P21**)
  - b) **Notice of Assessment** (if applicable) from the Inspector of Taxes if self-employed
  - c) **P45** (if applicable) if you have changed employment during the last tax year
  - d) **Letter from Social Welfare** (if applicable) indicating any financial payments received during the last calendar year
- 3) Statements for previous 6 months relating to **all** Bank and Credit Union accounts
- 4) Evidence of deposit available for house purchase
- 5) Four most recent consecutive payslips and completed Employers Certificate(s)
- 6) Letter from landlord confirming rent paid in respect of rented accommodation
- 7) Complete, sign and return the application form to the Affordable Housing Section, Wexford County Council

**IF YOU DO NOT SUBMIT ALL THE REQUIRED DOCUMENTATION IT WILL NOT BE POSSIBLE TO CARRY OUT A FULL ASSESSMENT OF YOUR APPLICATION. THE INCLUSION OF FALSE OR MISLEADING INFORMATION WILL INVALIDATE AN APPLICATION.**

## AFFORDABLE HOUSING SCHEMES

Affordable Housing Schemes were introduced to help make home ownership more affordable for first time buyers. Local authorities or selected developers will provide new houses in areas where house prices have created an affordability gap for first time house purchasers. Houses will be offered for sale to approved applicants at cost price and therefore at a significant discount from their market value.

The Affordable Housing Initiative was introduced to help first time buyers who are unable to purchase their own houses in the current market as part of the National Pay Agreement – Sustaining Progress.

### 1. ELIGIBILITY FOR AFFORDABLE HOUSING

- a) First time buyers and people in need of housing subject to income assessments and
- b) Affordable Housing applicants who in the opinion of Wexford County Council are unable to purchase a house from their own resources in the current market.

The following income limits apply to applicants for houses under the 1999 Affordable Housing Scheme :-

Single earner with income in the last tax year of less than **€40,000**, or joint earners with income less than **€100,000** (based on two and a half times the higher income plus the second income).

First time buyers and people in need of housing with income exceeding the above limits may apply for houses provided under the **Affordable Housing Initiative**.

### 2. APPLICATION PROCESS

Any person interested in purchasing an affordable house provided by Wexford Co. Council must complete and return an Affordable Housing Application Form to the Housing Dept., Wexford County Council, County Hall, Wexford. Fully completed applications will be assessed for eligibility (i.e. income criteria and first time purchasers) in accordance with the relevant affordable housing schemes.

Eligible applicants are assessed under the scheme of priorities before affordable houses are allocated.

Approved applicants may be allocated an affordable house as near as possible to their preferred location, subject to availability of affordable houses and loan approval. Successful applicants must notify the Council in writing of their intention to accept the offer of an affordable house within two weeks of receipt of an offer of an affordable house, and confirm that the house will be used as a permanent place of residence by the applicants.

Approved applicants who accept an offer of an affordable house must apply to Wexford County Council or to an approved lending institution for a loan to purchase the house.

A separate loan application form and fee of €60 will be required from approved applicants who wish to purchase their house with a loan from Wexford County Council. The maximum loan from the Council for an affordable house purchase shall not exceed **€185,000**. However the amount of loan will be determined by the Council having regard to the ability of the applicants to repay the loan.

The maximum loan available towards the purchase of an affordable house is 97% of the house cost.

However a larger deposit may be payable if the loan repayment period is less than 30 years, if other funding is available, or if necessary during the house construction phase. Legal fees are also payable by house purchasers.

Where a new house or site is sold at a discount from the market value under an affordable housing scheme by the County Council or by a developer under a Licence Agreement, and where the property is sold within 20 years from the date of the purchase, the person selling the property shall pay a percentage of the proceeds of the sale to the County Council. Further details are available on request.

# AFFORDABLE HOUSING APPLICATION FORM

<b>1. Personal Details:</b>	<b>Applicant 1</b>	<b>Applicant 2</b>
<b>Name</b>	_____	_____
<b>Address</b>	_____ _____ _____	_____ _____ _____
<b>Telephone</b>	_____	_____
<b>Mobile Tel</b>	_____	_____
<b>Date of Birth</b>	_____	_____
<b>Marital Status</b>	_____	_____
<b>Nationality</b>	_____	_____
<b>Occupation</b>	_____	_____

<b>2. Current Accommodation (Please tick)</b>	
Private Rented _____	Rent paid per month _____
Local Authority Tenant _____	Rent paid per month _____
House Sharing _____	Rent paid per month _____
Living in Family Home _____	Rent paid per month _____
Other (please specify) _____	
Date of Occupation of your present accommodation: _____	
Do you receive Rental Subsidy? _____	Amount per month _____

<b>3. First Time Buyer</b>
Have you ever owned another property previously? Yes _____ No _____
If yes, please provide details: _____
_____

<b>4. List family members or dependent Person(s) living with Applicant(s)</b>		
Family / Dependent Person(s)	Relationship to Applicant(s)	Date of Birth

## 5. Local Authority Housing Applicants

Have you applied to Wexford County Council or any other Local Authority or Voluntary Housing Body?

If yes, please indicate which Authority and the year in which the application was made:

**If you have applied to a Local Authority outside County Wexford or any Voluntary Housing Body please submit evidence of your application.**

## 6. Area of Choice

Wexford \_\_\_\_\_ Gorey \_\_\_\_\_ New Ross \_\_\_\_\_  
 Rosslare \_\_\_\_\_ Enniscorthy \_\_\_\_\_ \*Rural Housing Initiative \_\_\_\_\_  
 \_\_\_\_\_

\*Rural Housing Initiative covers all other areas not listed above, please indicate the area of your choice.

**Length of time resident in area of choice?** 4 yrs or more \_\_\_\_\_ 3 yrs \_\_\_\_\_ 2 yrs \_\_\_\_\_  
 2 yrs or less \_\_\_\_\_ Not living in the area \_\_\_\_\_

## 7. Affordable Housing Initiative

\*Affordable Houses purchased under this scheme are available to people whose income exceeds the income eligibility limit for Wexford County Council loans.

Indicate if you are interested in Affordable Housing Initiative house purchase:

Yes \_\_\_ No \_\_\_

## 8. Affordable Housing Option

2 bed \_\_\_\_\_ 3 bed \_\_\_\_\_  
 4 bed \_\_\_\_\_ Serviced Site \_\_\_\_\_

**Single applicants will be assessed for 2 bed house only.**

## 9. Source of Income in the most recent Income Tax Year (ending 31<sup>st</sup> December)

	Sources of income I.e. Name of employer, social welfare, etc.	Gross annual income As per P60 or P21
(i) Applicant's principal Earnings*		
(ii) Earnings of Spouse/ Joint Applicant*		
Other income (e.g. part time, social welfare, etc. please specify)		

**\* Attached Employer's Certificate of Income must be completed for each applicant**

### 10. Monthly Expenses (*Details of Borrowings*)

Applicant 1

Applicant 2

Financial Institution: \_\_\_\_\_

Loan Type: \_\_\_\_\_

Loan Amount: \_\_\_\_\_

Loan Repayment p/m \_\_\_\_\_

**\*Rent should not be included in this figure.**

### 11. Deposit Available

Amount: \_\_\_\_\_  
Please indicate where deposit is available and forward supporting evidence. (eg. Bank Statements etc.) \_\_\_\_\_

### 12. Affordable Housing Applicants

Have you ever previously made an affordable housing application to Wexford County Council?

If yes, please indicate the year in which the application was made and the name(s) on the application:  
\_\_\_\_\_

### 13. Declaration

I/We hereby apply for an affordable house in accordance with the above terms and conditions, and on the basis of the information set out above. I/We hereby declare that all the information given on the application is true and correct and I/we authorise the Council to make such enquiries as they consider necessary in connection with this application.

I/We undertake to abide by the Conditions laid down in the Schemes and to occupy the house as my normal place of residence.

Signature of Applicant(s): (i) \_\_\_\_\_

(ii) \_\_\_\_\_

Date: \_\_ / \_\_ / \_\_\_\_

Fully completed application form together with supporting documents specified in Page 2 should be sent to **Affordable Housing Department, Wexford County Council, County Hall, Wexford.** Telephone 053 - 9176500 for further enquiries.

**EMPLOYERS CERTIFICATE**

**TO BE COMPLETED BY APPLICANT NO. 1'S EMPLOYER**

NAME OF APPLICANT: \_\_\_\_\_

PPS NUMBER \_\_\_\_\_.

ADDRESS: \_\_\_\_\_

POSITION HELD: \_\_\_\_\_

IS EMPLOYMENT FULL-TIME OR PART-TIME? \_\_\_\_\_

IS EMPLOYMENT PERMANENT OR TEMPORARY? \_\_\_\_\_

DATE EMPLOYMENT COMMENCED: \_\_\_\_\_

IF TEMPORARY, PLEASE STATE WHEN EMPLOYMENT IS EXPECTED TO TERMINATE:  
\_\_\_\_\_

GROSS WEEKLY WAGE INCLUSIVE OF BONUS, OVERTIME OR COMMISSION: € \_\_\_\_\_

GROSS WEEKLY WAGE EXCLUSIVE OF BONUS, OVERTIME OR COMMISSION: € \_\_\_\_\_

NET WEEKLY INCOME (AFTER TAX, PRSI & LEVIES): € \_\_\_\_\_

COMPANY NAME: \_\_\_\_\_

COMPANY ADDRESS: \_\_\_\_\_

TELEPHONE NO: \_\_\_\_\_

**I CERTIFY THAT THE ABOVE INFORMATION IS CORRECT**

SIGNED: \_\_\_\_\_ POSITION IN COMPANY: \_\_\_\_\_

DATE: \_\_\_\_\_



(Completed Certificate to be retained by Housing Dept., Wexford County Council)

**EMPLOYERS CERTIFICATE**

**TO BE COMPLETED BY APPLICANT NO. 2'S EMPLOYER**

NAME OF APPLICANT: \_\_\_\_\_

PPS NUMBER \_\_\_\_\_

ADDRESS: \_\_\_\_\_

POSITION HELD: \_\_\_\_\_

IS EMPLOYMENT FULL-TIME OR PART-TIME? \_\_\_\_\_

IS EMPLOYMENT PERMANENT OR TEMPORARY? \_\_\_\_\_

DATE EMPLOYMENT COMMENCED: \_\_\_\_\_

IF TEMPORARY, PLEASE STATE WHEN EMPLOYMENT IS EXPECTED TO TERMINATE:

\_\_\_\_\_

GROSS WEEKLY WAGE INCLUSIVE OF BONUS, OVERTIME OR COMMISSION: € \_\_\_\_\_

GROSS WEEKLY WAGE EXCLUSIVE OF BONUS, OVERTIME OR COMMISSION: € \_\_\_\_\_

NET WEEKLY INCOME (AFTER TAX, PRSI & LEVIES): € \_\_\_\_\_

COMPANY NAME: \_\_\_\_\_

COMPANY ADDRESS: \_\_\_\_\_

TELEPHONE NO: \_\_\_\_\_

**I CERTIFY THAT THE ABOVE INFORMATION IS CORRECT**

SIGNED: \_\_\_\_\_ POSITION IN COMPANY: \_\_\_\_\_

DATE: \_\_\_\_\_



(Completed Certificate to be retained by Housing Dept., Wexford County Council)

