

# WEXFORD LOCAL AUTHORITIES



## Affordable Housing Application Form

*Revised January 2010*

# 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 as part of the National Pay Agreement – Sustaining Progress, to help first time buyers who are unable to purchase their own houses in the current market.

## 1. ELIGIBILITY FOR AFFORDABLE HOUSING

- a) First time buyers (certain exceptions apply) and 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 earners 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 principal income plus the subsidiary 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 & Part V Schemes**.

## 2. APPLICATION PROCESS

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

Approved applicants may be allocated an affordable house as near as possible to their preferred location, subject to availability 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 the issue of an offer, 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 seek mortgage approval from an approved private lending institution for a loan to purchase the house. Applicants may apply to Wexford County Council for a mortgage if they have been refused by the approved private lending institutions. A separate loan application form and fee of **€60** will be required from 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 **€20,000**. 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 Council 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 or if other funding is available. 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 may have to pay a percentage of the proceeds of the sale to the County Council. This is known as a Clawback. Further information is available on request.

### **3. 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

**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 APPLICATION FORM

## PERSONAL DETAILS

	Applicant 1	Applicant 2
Name	_____	_____
Address	_____ _____	_____ _____
Telephone	_____	_____
Mobile Telephone	_____	_____
Date of Birth	_____	_____
Marital Status	_____	_____
Nationality	_____	_____
Occupation	_____	_____

## CURRENT ACCOMMODATION (PLEASE TICK AS APPROPRIATE)

### Applicant 1

Private Renting  Local Authority Tenant   
House Sharing  Family Home   
Other (please specify) \_\_\_\_\_  
Rent Payment per month € \_\_\_\_\_  
Do you receive Rental Subsidy? Yes  No  Amount per month € \_\_\_\_\_  
Date of occupation of your present accommodation \_\_\_\_\_

### List all persons living with Applicant 1

Family/Dependant Person(s)	Relationship to Applicant(s)	Date of Birth

### Applicant 2

Private Renting  Local Authority Tenant   
House Sharing  Family Home   
Other (please specify) \_\_\_\_\_  
Rent Payment per month € \_\_\_\_\_

Do you receive Rental Subsidy? Yes  No  Amount per month € \_\_\_\_\_

Date of occupation of your present accommodation \_\_\_\_\_

**List all persons living with Applicant 2**

Family/Dependant Person(s)	Relationship to Applicant(s)	Date of Birth

**FIRST TIME BUYER STATUS**

Has either applicant ever previously owned another property? Yes  No

If yes, please provide details \_\_\_\_\_

**LOCAL AUTHORITY HOUSING APPLICANTS**

Has either applicant ever applied to Wexford County Council or any other Local Authority or Voluntary Housing Body? Yes  No

If yes\*, please indicate which Authority \_\_\_\_\_

Year in which application was made \_\_\_\_\_

\* If either applicant has applied to a Local Authority or any Voluntary Housing Body outside County Wexford, please submit evidence of your application

**AFFORDABLE HOUSING OPTIONS**

Please indicate **Area of Choice** i.e. Wexford, Rosslare, Gorey, Enniscorthy & New Ross

1<sup>st</sup> Choice \_\_\_\_\_

2<sup>nd</sup> Choice \_\_\_\_\_

3<sup>rd</sup> Choice \_\_\_\_\_

**Length of time resident in 1<sup>st</sup> Area of Choice (tick as appropriate)**

4 yrs or more  3 yrs  2 yrs  2 yrs or less

Not resident in the area

**Property Required (Tick as appropriate)**

2 Bed

3 Bed

4 Bed

Serviced Site

**Affordable Housing Initiative & Affordable Houses provided through Part V** are affordable homes available to persons whose income exceeds the income eligibility limit. Please indicate if you are interested in AHI or Part V house purchase

Yes

No

**FINANCIAL DETAILS**

**Income Source**

	Income Source (name of employer, social welfare etc)	Gross Annual Income (as per P60 or P21)
Applicant 1		
Applicant 2		

Please note that Employers Certificate must be fully completed for each applicant

**Monthly Expenses (Details of Borrowings)**

	Applicant 1	Applicant 2
Financial Institution		
Purpose of Loan		
Loan Amount		
Repayments per month		

Please indicate amount of deposit available for house purchase € \_\_\_\_\_

State where available and submit supporting evidence (e.g. Bank Statements etc) \_\_\_\_\_



Has either applicant previously made an Affordable Housing Application to Wexford County Council?

Yes

No

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

\_\_\_\_\_



# EMPLOYERS CERTIFICATE (to be completed by employer)

## APPLICANT 1

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 \_\_\_\_\_

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

# EMPLOYERS CERTIFICATE (to be completed by employer)

## APPLICANT 2

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 \_\_\_\_\_

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