**Incremental Tenant Purchase Scheme**

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

1. 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 and be registered as a tenant and the tenant must be in receipt housing support from the Council for minimum period of 10 years. For a joint tenancy to be eligible for the scheme, at least one tenant must receive housing support for a minimum of ten years. If the current Tenancy Agreement has not been signed by the appropriate applicant/s, please contact the Housing Allocations Section to have a new Tenancy Agreement completed. If any member of the household holds a right of residence, this should be declared.
2. 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.
3. Applicants must have an up-to-date rent assessment carried out in accordance with their current household income.
4. It is necessary for applicants to purchase their house outright by way of a loan from a Bank, Building Society, Credit Union or lending institution or with a Local Authority Home Loan from South Dublin County Council. Documentary evidence of how you intend to finance the purchase e.g., loan approval etc. **must** be returned with your Acceptance form.
5. Please note the exclusions under the Incremental Tenant Purchase Scheme for South Dublin County Council (see appendix 2)

**hloanacc@sdublincoco.ie**

Tel: (01) 414 9093

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 €150 in the form of a postal order or bank draft only, made payable to South Dublin County Council. Nonrefundable.
3. Statement of Liability (formally P21) and Employment Detail Summary (formally P60) 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. Attached HPL2 form to be completed in respect of all applicants who have received social welfare in the previous tax year (TO BE COMPLETED FOR ALL APPLICANTS).
5. If you are NOT a citizen of the European Union, you must submit current evidence of entitlement to reside in Ireland (Stamp 4).

THE FOLLOWING IS THE PROCEDURE FOR PURCHASING YOUR PROPERTY

1. The application will be assessed within 6 to 8 weeks of receiving a fully completed application form along with the application fee, Copy of ID proof, Statement of Liability (formally P21) and Employment Detail Summary (formally P60), most recent payslip, completed HPL2 form, and any other necessary documentation.
2. Once a valuer’s report is submitted an offer letter will be sent to the applicant(s) showing the net purchase price. (Valuation less discount)
3. Upon receipt of offer letter, applicants have strictly 2 months to submit loan approval to purchase the property or apply to South Dublin County Council for a Local Authority Home Loan.
4. If applicants fail to accept the offer within 2 months their file will be closed.

PLEASE NOTE THE FOLLOWING:

1. Your local authority will only process completed application forms. Incomplete forms will be returned to you.
2. All joint purchasers (including spouse) must be named tenants before completion of sale by your local authority. Applicants that are paying rent and are not on the tenancy will not be allowed to purchase the property until the tenancy has been regularised.
3. Garda vetting of your household may be required before completion of sale by your local authority. The local authority may carry out checks with the relevant bodies (e.g. Gardai) in relation to information provided on the application form.
4. Arrears of any kind with your local authority must be cleared in full before completion of sale by your local authority.
5. All Correspondence with South Dublin County Council regarding the Scheme is

 WITHOUT PREJUDICE AND SUBJECT TO ANY TRANSFER ORDER.

Applicant Checklist:

Before submitting your application, please confirm that you:

Have read 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 above.

Have checked that your house is included under the scheme (see exclusions list – appendix 2)

Have signed the declaration.

**INCREMENTAL TENANT PURCHASE SCHEME**

 **APPLICATION FORM**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |

 **Rent Account Number**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| D | D | M | M | Y | Y | Y | Y |

**Date of Commencement of Tenancy**

**Address of the Property**

|  |  |
| --- | --- |
| Address Line 1: |  |
| Address Line 2: |  |
| City: |  |
| County: |  |
| Postcode: |  |
| Eircode: |  |

|  |  |
| --- | --- |
| **Registered Tenant 1** | **Registered Tenant 2** |
| Name: |  |  |
| Date of Birth: |  |  |
| PPS Number: |  |  |
| Contact Number: |  |  |
| Email Address: |  |  |
| Civil Status:(Marital Status, divorced, cohabiting etc) |  |  |
| Income Source(s) |  |  |
| Gross Annual Income: |  |  |

**Property Type**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Bed Size | Semi-Detached | Terrace | End Terrace | Other |
|  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Name | Date of Birth | Relationship to Tenant | PPS Number |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Other Residence in the Household**

**Please indicate how you intend to fund the purchase of your dwelling?**

|  |  |  |  |
| --- | --- | --- | --- |
| Bank/Building Society/Credit Union/Other | SDCC Local Authority Home Loan | Own Resources | Other (Please Specify) |
|  |  |  |  |

**Employment Details**

|  |  |
| --- | --- |
| **Tenant 1** | **Tenant 2** |
| Occupation |  |  |
| Employer Name |  |  |
| Employer Address |  |  |

**Has this dwelling been specially adapted Yes No**

**Do you currently own any other properties Yes No**

**Provide Details: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

## **Previous Social Housing Support Received**

|  |  |  |  |
| --- | --- | --- | --- |
| Social Housing | HAP | Approved Housing Body | RAS |
| From To | From To | From To | From To |
| Address: | Address: | Address: | Address: |

**Public Order Offences**

 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 following sections of the Criminal Justice (Public Order) Act 1994? Please tick yes/no below.

|  |  |  |
| --- | --- | --- |
| **Offence** | **Yes** | **No** |
| 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 peace officer or emergency services personnel. |  |  |

If ‘Yes’, please give details below (including name, address, and details of conviction):

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Court Orders**

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 following statutory provisions? Please tick Yes/No below:

|  |  |  |
| --- | --- | --- |
| **Court Order** | **Yes** | **No** |
| 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. |  |  |

If ‘Yes’, please give details below (including name, address, and details of the order):

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

IMPORTANT – Information for the attention of the Applicant.

**Notice about Offences**

Section 32(7) of the Housing (Miscellaneous Provisions) Act 2009 and section 6 of the Fines Act 2010 provide that it is an offence, punishable on conviction by a class C fine (i.e. an amount not greater than €2,500 but greater than €1,000), for a person to knowingly provide false or misleading information or documents or to knowingly conceal any material fact in relation to the purchase of a house under Part 3 of the Housing (Miscellaneous Provisions) Act 2014. Section 32(8) of the 2009 Act provides that a housing authority may recover from a person convicted of an offence under section 32(7) any higher expenditure that the authority incurred on the sale of a house due to reliance on false, misleading, or undisclosed information.

**Collection and Use of Data**

Your rights as a data subject under the General Data Protection Regulation (GDPR) apply in full and will be clearly set out in the relevant data protection policies and procedures for the local authority to whom you are submitting your application. If you have any query in relation to your rights under GDPR, you can contact the nominated Data Protection Officer for that local authority. Details of how to submit your query will be supplied by the local authority directly.

**Additional Information**

Where requested by South Dublin County Council, additional information must be provided by the applicant(s) within four weeks.

All correspondence between South Dublin County Council and the applicant(s) is without prejudice and subject to any Transfer Order.

**Declaration**

I/We \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ being the tenant(s) of the above dwelling hereby apply to South Dublin County Council for the sale of this dwelling to me/us in accordance with the Tenant Purchase Scheme for Local Authority Dwellings.

I/We clearly understand that no warranty will be given by South Dublin County Council in relation to the condition of the dwelling, that there will be no obligation on South Dublin County Council to put the dwelling into good structural condition, that there will be no right of appeal to the Minister of the Environment in relation to the structural condition of the dwelling, and that I/We will be responsible for all the interior repairs and maintenance of our dwelling after completion of the purchase.

I/We accept that unless otherwise instructed, South Dublin County Council will upon completion of the purchase, arrange to have the house vested in the joint names of the tenant and his/her spouse/civil partner.

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

I/We\* authorise the housing authority to make whatever enquiries it considers necessary to verify details of my/our application.

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

|  |  |
| --- | --- |
| **Tenant 1** | **Tenant 2** |
| **Signature:** |  |  |
| **Date:** |  |  |

Please return the completed form to:

Loan Accounts & Sales Scheme Section

South Dublin County Council

Housing, Social & Community Development,

County Hall, Tallaght, Dublin 24.

**HPL.2**

TO BE COMPLETED BY DEPARTMENT OF SOCIAL WELFARE – INTREO CENTRES OR BRANCH OFFICES

APPLICANT’S NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

In relation to the above named I confirm the following information is correct: -

Total amount of Social Welfare Benefit received for previous tax year and dates of payment:

Amount: € \_\_\_\_\_\_\_\_\_\_\_\_\_ From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Nature of payment: UA/UB/Other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current amount of Social Welfare Benefit received weekly €\_\_\_\_\_

Nature of payment: UA/UB/Other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

DEPARTMENT OF SOCIAL WELFARE STAMP

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

2ND APPLICANT’S NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

In relation to the above named I confirm the following information is correct: -

Total amount of Social Welfare Benefit for previous tax year and dates of payment:

Amount: € \_\_\_\_\_\_\_\_\_\_\_\_ From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Nature of payment: UA/UB/Other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current amount of Social Welfare Benefit received weekly €\_\_\_\_\_\_\_\_\_\_\_\_\_

Nature of payment: UA/UB/Other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

DEPARTMENT OF SOCIAL WELFARE STAMP

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Appendix 1: South Dublin County Council Exclusions List.

1. A tenant, or joint tenants, is not entitled to purchase under the scheme if he or she:
* previously purchased a dwelling under a tenant purchase scheme,
* has significant rent arrears and is not complying with arrangements agreed with the Council to pay off those arrears or
* has or is engaged in anti-social behaviour (this prohibition also applies to household members)
* has been in receipt of housing support for a period less than 10 years.
* for joint tenancies, if neither tenant is in receipt of housing support for a period of 10 years.
1. South Dublin County Council also exclude the following:
* Tenant (or one of the joint tenants) subject to a Debt Relief Notice which is inclusive of rent arrears
* Tenant who has not submitted all relevant income details for an up-to-date Rent Assessment (this applies to all household members)
1. The following properties cannot be sold under the scheme:
* Cost Rental Accommodation
* Acquisitions
* Social Housing Public Private Partnership (PPP) Units
* Houses designed for occupation by older persons (Age Friendly Homes)
* Houses provided for persons with disabilities making the transition from congregated settings to community-based living under the National De-institutionalisation Programme
* Group Traveller housing
* Caravans, mobile homes, etc.
* Part V dwellings provided in private estates
* Local authority apartments and other dwellings (including maisonettes, flats, 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
* New build dwellings in mixed tenure developments.
1. Unsold Affordable Units will only be considered for sale under the scheme if the Council is satisfied that the unit is no longer required for the purpose of the provision of affordable housing, social housing, or cost rental accommodation. In accordance with (section 96(11) of the Planning and Development Act 2000, as amended)
2. South Dublin County Council in the interest of proper estate management or on account of their structural condition will also exclude:
* Houses that are under-occupied
* Where Remedial works are proposed
* Tenant subject to Debt Relief
* Record of Anti- Social Behaviour
* Tenant who has not submitted all relevant income details
* All one bed units

Appendix 2: Information on Income for applicants.

**Reckonable income** - A housing authority shall include the following sources and classes of income in determining reckonable income (Please note that reckonable income is calculated as gross income.):

|  |  |
| --- | --- |
| (a) | Income from employment, including self-employment. |
| (b) | Overtime payments, bonuses, and commission, as follows: 1. Overtime – restricted to a maximum of 10% of basic income, except where there is a regular overtime pattern;
2. Bonuses – restricted to a maximum of 10% of basic income;
3. Commission – restricted to a maximum of 30% of basic income;
 |
| (c) | Maintenance payments received |
| (d) | Income from rental properties, dividends, capital investments and other similar sources of income. |
| (e) | Reckonable income also includes the State Contributory and Non-Contributory Pensions, Widow’s, Widower’s, Surviving Civil Partner’s (Contributory and Non-Contributory) Pension, Blind Pension, Invalidity Pension and Disability Allowance as a primary source of income. All other social welfare payments by the Department of Social Protection, will be treated as a secondary source of income, i.e. a social welfare payment to a tenant in receipt of income from employment is reckonable income, as is a social welfare payment to the spouse, civil partner or cohabitant of a tenant in employment, whether or not that payment is in addition to employment income of that spouse, civil partner or cohabitant. |
| (f) | Pensions, from whatever source, including from abroad. |

**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,
* Guardian’s Payment (Contributory & Non-Contributory),
* Additional Needs Payments (Exceptional and Urgent) e) Diet Supplement,
* Diet Supplement,
* Fuel Allowance,
* Carer’s Support Grant,
* Prescribed Relative Allowance,
* Living Alone (Pension) Allowance,
* Domiciliary Care Allowance,
* Tús (Community Work Placement Initiative),
* Back to Education Allowance,
* Gateway (Local Authority Activation Scheme),
* Community Employment Programme,
* Fostering Allowance,
* Blind Welfare Allowance,
* Back to Work Family Dividend,
* Student grants and scholarship schemes,
* Home Tuition Scheme,
* Youthreach training allowance,
* Payments by charitable organisations, one of the functions of which is to assist persons in need by making grants of money to them,
 | * Payments made by another EU Member State and/or United Kingdom (Common Travel Area) that correspond to Child Benefit,
* Rehabilitation training allowances,
* Constant Attendance Allowance,
* Household Benefits Package (including Electricity and Gas Allowance),
* Telephone Allowance,
* Increase for living on a Specified Island,
* Payments under Medical Care Scheme,
* Disablement Benefit,
* Training Support Grant,
* Back to School Clothing and Footwear Allowance,
* Humanitarian Assistance Scheme,
* Funeral Grant,
* Community Service Programme,
* Work Placement Experience Programme,
* Payments in respect of education or training courses,
* Mobility Allowance,
* Income earned by children.
 |

**Once-off, temporary/short-term income**

In determining reckonable income, a housing authority shall disregard income that is once-off, temporary or short-term in nature and that is outside the regular pattern of a person’s annual income. Otherwise, where income fluctuates from week to week, reckonable income shall be determined on the basis of a person’s average earnings over a typical work period.

**Supporting Documentation to Accompany Application**

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

* + Employee income: One or both of Form Employment Detail Summary and payslips for each employment and, where necessary, 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 that Department, detailing the payments made;
	+ 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;
	+ A pension other than a pension paid by the Department of Social Protection: A document issued by the body involved, detailing the payments made;
	+ 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 are being made in accordance with the order, arrangement, agreement or statement concerned;
	+ Income from any other source: Documentary evidence from the appropriate person or body involved, detailing the source and nature of the income and the amount paid.