

# **WATERFORD CITY & COUNTY COUNCIL'S SCHEME OF PRIORITY FOR AFFORDABLE DWELLING PURCHASE ARRANGEMENTS**

## **Introduction:**

The purpose of this Scheme of Priority is to set out the manner in which affordable dwelling purchase arrangements are made available by Waterford City & County Council and the methodology that will be applied to determine the order of priority to be accorded to eligible households where the demand for such arrangements exceeds the dwellings available.

Eligibility of households will be assessed in accordance with Section 11 of the Affordable Housing Act 2021 and Regulation 5 of the Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022).

## **Part 1: Manner in which Affordable Dwellings will be made Available**

1. Where the Council intends to make dwellings available in a particular location or locations for affordable dwelling purchase arrangements in accordance with the Act, it will:

1.1. Calculate, in accordance with relevant legislation, the relevant income thresholds for the purposes of determining a household's eligibility for each type of dwelling that will be made available.

1.2. No later than three months in advance of the date when the particular properties are scheduled to be completed, advertise the availability of the properties in at least one newspaper circulating within the administrative area and on the Council's website.

1.3. The information that will be provided in the advertisement will include:

1.3.1. the location/s, numbers and details of the type/types of dwellings that are to be made available,

1.3.2 that the dwellings shall generally only be available to first-time buyers, with certain exceptions;

1.3.3 that the dwellings will be sold at a price that is lower than market value, such price to be determined in accordance with the income of the purchaser, and the Council will take a percentage equity share in the dwelling equal to the difference between the market value of the dwelling and the price paid by the purchaser, expressed as a percentage of the market value of the dwelling;

1.3.4 that the Council's equity may be subsequently redeemed by the purchaser by making payments to the Council;

1.3.5 that the dwellings will be made available to eligible applicants in accordance with the Council's scheme of priority; date and time of application will be one of the criteria on which eligible applications will be prioritised.

1.3.6. the minimum prices to be paid by eligible purchasers for dwellings and the typical gross income limits for eligibility for each type of dwelling;

1.3.7 the manner in which an application can be made, including where the application form and further details may be obtained, the date from which the Council will accept applications, documentation required to accompany the application form and the closing date for receipt of such applications;

2. Applications will only be considered for the dwellings which are the subject of an advertisement. A household must submit a separate application for each advertisement where it wishes to be considered for the properties in the advertisement.

## **Part 2: Order of Priority for Eligible Households**

3. An order of application will be assigned to applications received before the closing date. Applications that appear to meet the eligibility criteria, on the basis of the information supplied by the applicant household, will be considered eligible for the purpose of applying the scheme of priority, in accordance with Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022), subject to later confirmation through the production of documentary evidence in relation to eligibility.

4. The Council will then decide which of the available types of dwelling would adequately cater for the housing needs of the applicant households. More than one type of dwelling might be deemed to cater adequately to the accommodation needs of a particular house, so that an applicant household may be prioritised for more than one type of dwelling where they indicated such interest in their application form.

5. Households deemed eligible for the purchase of affordable dwellings shall be prioritised in the following order:

5.1. Where the number of eligible applicants exceeds the number of affordable dwellings for which applications have been accepted, priority to eligible applicants will be on the following basis:-

<b>Dwelling Type</b>	<b>Meets accommodation needs of</b>
Three-bedroom dwelling	Households of at least 2 persons
Four-bedroom dwelling	Households of at least 3 persons

5.1.1. Where having applied the criterion in Section 5.1, the number of eligible applicants still exceeds the number of dwellings for which applications were made, priority shall be given to the eligible applicants in the order that their applications were received.

6. Prior to being offered an affordable dwelling purchase arrangements, applicant households may be required to supply documentary evidence in relation to the matters which secured their inclusion in priority classes outlined above (in addition to supplying evidence in relation to the eligibility criteria).