

## CARLOW COUNTY COUNCIL

### SCHEME OF PRIORITY FOR AFFORDABLE DWELLING PURCHASE ARRANGEMENTS

#### Introduction:

As adopted by Carlow County Council on [enter date]

The purpose of this Scheme of Priority is to set out the manner in which affordable dwelling purchase arrangements are to be made available by Carlow 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.

This Scheme of Priority is made under Section 11 of the Affordable Housing Act 2021 (No. 25 of 2021) and is in accordance with the Affordable Housing (No 2) Regulations 2023 (SI No 21 of 2023). Eligibility of households will be assessed in accordance with Section 10 of the Affordable Housing Act 2021 (No. 25 of 2021) and the Affordable Housing Regulations 2023 (S.I. No. 20 of 2022).

The legislation sets out a requirement for the establishment of a Scheme of Priority by which affordable dwelling purchase arrangements are made available by Local Authorities. This Scheme of Priority is made under Section 11 of the Act.

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

1. Where the Council intends to make dwellings available or facilitate the provision of dwellings in a particular location or locations for the purpose of sale to eligible applicants under affordable dwelling purchase arrangements in accordance with the Act, it will:
  - 1.1. Calculate, in accordance with relevant legislation, the relevant income limits for the purposes of determining a household's eligibility for each type of dwelling that will be made available.
  - 1.2. In advance of the date when the particular properties are scheduled to be completed, the Council will advertise the availability of the dwellings in at least one newspaper circulating within its administrative area and on the Council's website.
  - 1.3. The information that will be provided in the advertisement shall include:-
    - 1.3.1. the location, number 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 that 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. This shall be expressed as a percentage of the market value of the dwelling;
    - 1.3.4. that the Council's equity may subsequently be redeemed by the purchaser by making payments to the Council; Minimum repayment amounts, in accordance with Section 16 (1) of the Act and Regulation 7 of the Affordable Housing (No. 2) Regulations 2023 shall apply.
    - 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. The public will be informed where the scheme may be obtained.
    - 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, and the documentation required to accompany the application form. The closing date for receipt of such applications will be stated;
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 scheme advertised where it wishes to be considered for the dwellings in the advertisement.

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

3. In cases where the number of eligible applicants exceeds the number of dwellings available for purchase, this Scheme of Priority shall be used to determine the order of priority for all applicants.
4. 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 this scheme of priorities, in accordance with the Affordable Housing (No. 2) Regulations 2023. This is subject to later confirmation through the production of documentary evidence in relation to eligibility.
5. 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.
  - 5.1. Where the number of eligible applicants exceeds the number of affordable dwellings for which applications have been accepted, the priority as to which type of dwelling

is deemed to adequately cater to the accommodation needs of a household, will be made 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

- 5.2. 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 date and time order that their applications were received.
- 5.3. In addition to evidence in relation to a household's eligibility criteria, additional documentation may be requested from applicants to assess their place in the order of priority under the criteria set out in the Scheme of Priority. This request to be made and satisfied prior to an Affordable Dwelling Purchase Arrangement being offered.
- 5.4. With regards to other dwelling types not provided for under the criterion in Section 5.1, where the number of eligible applicants also exceeds the number of dwellings for which applications were made, priority shall be given to the eligible applicants in the date and time order that their applications were received.
6. Furthermore, in relation to 30 per cent of the dwellings the subject of applications -processed in accordance with Regulations 5(1) & 5(2) of the Affordable Housing (No 2) Regulations 2023 (S.I. No. 21 of 2023), the Council will prioritise households in the following manner:-
- 6.1. Where the number of applicants exceeds the number of affordable dwellings for sale, the housing authority shall in relation to any particular type of dwelling, give priority to households whose accommodation needs would be adequately catered for by the type of dwelling in question as per section 5.1 above.
- 6.2. If, following the prioritisation of applicants based on household size as per section 5.1 above, it remains that the number of prioritised applicants still exceeds the number of affordable dwellings for sale, the Council will further prioritise households as follows:-
- 6.2.1. Priority to be given to eligible households whose current address as given in the application form is within the Municipal District of the relevant affordable scheme or within 5km of the relevant advertised affordable scheme.
- 6.2.2. Where having applied the above criteria in Section 5.1 and Section 6.2.1, the number of eligible applications still exceeds the number of dwellings for which applications were made, priority shall be given to the eligible applicants in the date and time order that their applications were received.