COMHAIRLE CHONTAE LAOISE LAOIS COUNTY COUNCIL



Scheme of Priority
for Affordable Dwelling Purchase Arrangements

Introduction

As adopted by Laois County Council on 29/05/2023

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 Laois County Council, and the methodology that will be applied to determine the order of priority to be accorded to eligible applicant households, where the demand for such arrangements exceeds the number of 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 (S.I. No. 21/2023).

Eligibility of applicant 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. 20/2023).

PART 1

Manner in which Affordable Housing 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 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 properties in at least one newspaper circulating in its 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 in the dwelling equal to the difference between the market value of the dwelling and the price paid by the purchaser. This is to 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 purchase by making payments to the Council. Minimum repayment may 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 prioritized. 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, documentation required to accompany the application form. The closing date and time for receipt of such application will be stated.
- **2.** Applications will only be considered for the dwellings which are the subject of an advertisement. An applicant household must submit a separate application for each scheme advertised, where it wishes to be considered for the properties in the advertisement.

PART 2

Order of Priority for Eligible Households

- **3.** In cases where the number of eligible households exceeds the number of dwellings available for purchase, this scheme 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 information supplied by the applicant household, will be considered eligible for the purpose of applying this scheme of priorities, in accordance with Affordable Housing (No. 2) Regulations 2023 (S.I. 21/2023).
 - 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 house 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 household, so that an applicant household may be prioritized for more than one type of dwelling where they indicated such 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 to eligible applicants will be on the following basis:

Dwelling Type	Meets accommodation needs of:
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. With regard 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 application 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 (30%) of the dwellings the subject of applications accepted under Regulations 5(1) and 5(2) of the Affordable Housing (No. 2) Regulations 2022 (S.I. 21/2023), 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 prioritization of applicants based on household size as per Section 5.1 above, it remains that the number of prioritized applicants still exceeds the number of affordable dwellings for sale, the Council will further prioritise as follows:
 - 6.2.1. Priority to be given eligible households whose current address, as given in the application form, is within the Laois County Council administrative area.
 - 6.2.2. Where, having applied the above criteria in Sections 5.1 and 6.2.1, the number of eligible application still exceeds the number of dwellings for which applications are made, priority will be given to eligible applicants in the date and time order that their applications were received.
- 7. In addition to submitting 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 this Scheme of Priority. This request to be made and satisfied prior to an Affordable Dwelling Purchase Arrangement being offered.