

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 on the attachment page.
- Have checked with your local authority that your house is included under the scheme.
- Have signed the declaration.

Notes:

1. Your local authority will only process completed application forms. Incomplete forms will be returned.
2. All joint purchasers (including spouse) must be named tenants before completion of sale by your local authority.
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 your local authority regarding the Scheme is WITHOUT PREJUDICE AND SUBJECT TO ANY TRANSFER ORDER.

**APPLICATION TO LAOIS COUNTY COUNCIL TO PURCHASE HOUSE UNDER THE
TERMS OF 2016 TENANT (INCREMENTAL) PURCHASE SCHEME**

Customer No: _____

Address of Property: _____

Applicant Details:

| | Tenant | Joint Tenant |
|------------------------|--------|--------------|
| Name | | |
| PPS Number | | |
| Phone Number | | |
| Email Address | | |
| Civil (Marital) Status | | |
| Income Source(s)* | | |
| Gross Annual Income | | |

Tenant's Spouse/Civil Partner/Co-habitant Resident in the House (if not a joint tenant):

| Name | Relationship to tenant | PPS No. | Income Source(s)* | Gross annual income |
|------|------------------------|---------|-------------------|---------------------|
| | | | | |

* Evidence of income must be supported by documentation as detailed on the attachment page. Sources of income that cannot be included are also attached.

Have you previously purchased a dwelling under a tenant purchase or incremental purchase scheme?

Yes: No:

What is the intended source of funding for the purchase money?

Own Resources*: Private Mortgage: Local Authority Loan:

* cash payments will not be accepted

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?

- 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, or
- Section 19: Assault or obstruction of a peace officer or emergency services personnel

Yes: No:

If 'Yes', please give details: _____
(including name, address and details of conviction)

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?

- 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, or
- Section 115 of the Criminal Justice Act 2006 (No. 26 of 2006): Subject of a civil order.

Yes: No:

If 'Yes', please give details: _____
(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 Laois County Council, additional information must be provided by the applicant(s) within four weeks.

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

Declaration

I/We* hereby apply to **Laois County Council** to purchase the above house under the terms of the 2016 Tenant (Incremental) Purchase Scheme.

I/We* accept that sale of a house under this scheme does not imply any warranty on the part of the housing authority in relation to the state of repair or condition of the house or its fitness for human habitation and that as the house will be valued on the basis of its existing condition, the housing authority is under no obligation to put the house being purchased under the scheme into good structural condition prior to sale.

I/We* accept that the maintenance and repair of the dwelling after sale is the responsibility of the purchaser.

I/We accept that unless otherwise instructed, **Laois 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/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.

* (Delete where appropriate)

Signed: _____
Tenant

Signed: _____
Joint Tenant

Date: _____

Date: _____

This page does not need be returned to the local authority with your application.

Reckonable income

1. A housing authority shall include the following sources and classes of income in determining reckonable income:
 - (a) Income from employment, including self-employment;
 - (b) Overtime payments, bonuses and commission, as follows:
 - (i) Overtime – restricted to a maximum of 10% of basic income, except where there is a regular overtime pattern;
 - (ii) Bonuses – restricted to a maximum of 10% of basic income;
 - (iii) 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 includes, the State Pension (Contributory and Non-Contributory) the Widow's, Widower's, Surviving Civil Partner's (Contributory and Non-Contributory Pension), Blind Pension, Invalidity Pension and Disability Allowance are all considered primary sources 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.

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Income Disregards

(1) Income from the following sources is not reckonable under the scheme and is not included in determining a tenant's gross income:

- (a) Child Benefit;
- (b) Carer's Allowance, Carer's Benefit and Half-Rate Carer's Benefit;
- (c) Guardian's Payment (Contributory & Non Contributory);
- (d) Exceptional Needs Payments;
- (e) Diet Supplement;
- (f) Fuel Allowance;
- (g) Carer's Support Grant;
- (h) Prescribed Relative Allowance;
- (i) Living Alone Increase;
- (j) Domiciliary Care Allowance;
- (k) Tús (Community Work Placement Initiative);
- (l) Back to Education Allowance;
- (m) Gateway (Local Authority Activation Scheme);
- (n) Community Employment Programme;
- (o) Fostering Allowance;
- (p) Blind Welfare Allowance;
- (q) Back to Work Family Dividend;
- (r) Boarding-Out Payments;
- (s) Student grants and scholarship schemes;
- (t) Home Tuition Scheme;
- (u) Youthreach training allowance;

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- (v) Payments by charitable organisations, one of the functions of which is to assist persons in need by making grants of money to them;
 - (w) payments made by another EU Member State that correspond to Child Benefit;
 - (x) rehabilitation training allowances;
 - (y) Constant Attendance Allowance;
 - (z) Household Benefits Package (including Electricity and Gas Allowance);
 - (aa) Telephone Allowance;
 - (bb) Increase for living on a Specified Island;
 - (cc) Payments under Medical Care Scheme;
 - (dd) Disablement Benefit;
 - (ee) Training Support Grant;
 - (ff) Back to School Clothing and Footwear Allowance;
 - (gg) Humanitarian Assistance Scheme;
 - (hh) Funeral Grant;
 - (ii) Community Service Programme;
 - (jj) Work Placement Experience Programme;
 - (kk) Payments in respect of education or training courses;
 - (ll) Mobility Allowance and
 - (mm) Income earned by children;
- (2) 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.

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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;

As of the 1st February 2022, an applicant whose state contributory and non-contributory pension is their primary source of income can now apply under the scheme. Income from all other social welfare payments by the Department of Social Protection, will only be reckonable where these payments constitute 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;

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.