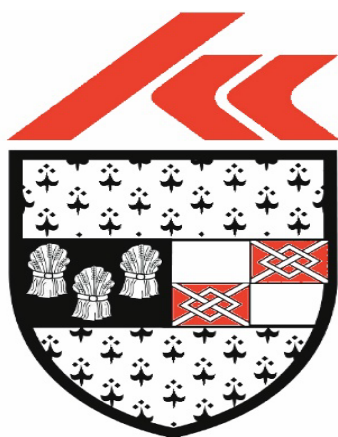


APPLICATION FORM

**TENANT (INCREMENTAL) PURCHASE
SCHEME 2016**



**KILKENNY COUNTY COUNCIL
HOUSING SECTION
JOHN'S GREEN HOUSE
JOHN'S GREEN
KILKENNY**

**Tel no.: (056) 7794935
www.kilkennycoco.ie**

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.
- Have paid Application Fee of €20.00

Notes:

1. Your local authority will **only process completed application forms**. Incomplete forms will be returned.
2. Applications can only be made by the current registered tenants (**i.e Tenants are the person/s who signed the current Tenancy Agreement**). All joint purchasers (including spouse) must be named tenants. Tenant must have been in receipt of **Social Housing for 10 consecutive years**.
3. In the case of **joint tenancies** one tenant must have been in receipt of **Social Housing for 10 consecutive years**.
4. 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.
5. **Garda vetting of your household** will be required before completion of sale by your local authority. The local authority will carry out checks with the relevant bodies (e.g. Gardai) in relation to information provided on the application form.
6. Applicants must have had a **rent assessment carried out in accordance with their current household income within the previous year** – otherwise application forms will be returned together with a rent review form for completion. Should current rent not be reflective of current income a debit will be calculated and added to your account to a maximum of 6 months.
7. **Arrears of any kind with your local authority must be cleared in full** before completion of sale by your local authority
8. All correspondence with your local authority regarding the Scheme is **WITHOUT PREJUDICE AND SUBJECT TO ANY TRANSFER ORDER**.
9. **In the event that your application to purchase is approved, a valuation fee of €100.00** is payable to the Council towards the cost of obtaining an independent valuation.

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: <ul style="list-style-type: none"> (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 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:

<ul style="list-style-type: none"> a) Child Benefit, b) Carer's Allowance, Carer's Benefit and Half-Rate Carer's Benefit, c) Guardian's Payment (Contributory & Non Contributory), d) Additional Needs Payments (Exceptional and Urgent) e) Diet Supplement, f) Fuel Allowance, g) Carer's Support Grant, h) Prescribed Relative Allowance, i) Living Alone (Pension) Allowance, 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) Student grants and scholarship schemes, s) Home Tuition Scheme, t) Youthreach training allowance, u) Payments by charitable organisations, one of the functions of which is to assist persons in need by making grants of money to them, 	<ul style="list-style-type: none"> v) Payments made by another EU Member State and/or United Kingdom (Common Travel Area) that correspond to Child Benefit, w) Rehabilitation training allowances, x) Constant Attendance Allowance, y) Household Benefits Package (including Electricity and Gas Allowance), z) Telephone Allowance, aa) Increase for living on a Specified Island, bb) Payments under Medical Care Scheme, cc) Disablement Benefit, dd) Training Support Grant, ee) Back to School Clothing and Footwear Allowance, ff) Humanitarian Assistance Scheme, gg) Funeral Grant, hh) Community Service Programme, ii) Work Placement Experience Programme, jj) Payments in respect of education or training courses, kk) Mobility Allowance, ll) Income earned by children.
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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: Employment Detail Summary form and three most recent 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.

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

Rent Account No: _____

Address of Property: _____

No of bedrooms: _____ MPRN No: _____

11 digit number shown on your electricity bill.

Applicant Details:

	Tenant	Joint Tenant
	<i>Registered tenants are the person/s who signed the current tenancy agreement.</i>	
Name		
PPS Number		
Date of Birth		
Phone Number		
Email Address		
Civil (Marital) Status		

Income Sources:

Income must be a minimum of €11,000 per annum with at least €5,501 coming from employment.

*No employment income required if in receipt of the State Pension /Widows Pension /Surviving Civil Partners Pension /Blind Pension /Invalidity Pension /Disability Allowance.

Tenant		Joint Tenant	
Employed (PAYE)		Employed (PAYE)	
Self-Employed		Self-Employed	
Other – *Please see details on overtime/bonuses/commission below		Other - *Please see details on overtime/bonuses/commission below	
Gross Annual Income			

Please attach evidence of income (most recent Employment Detail Summary & 3 recent payslips)

*Overtime – restricted to 10% of basic income except where a regular overtime pattern.

*Bonuses -- restricted to max of 10% of basic income.

*Commission – restricted to max 30% of basic income.

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

Name	Relationship to tenant	PPSNo.

Employed (PAYE)	Self-Employed	Other – *Please see details on overtime/bonuses/commission below	Unemployed	Gross Annual Income

Please attach evidence of income (most recent Employment Detail Summary, 3 recent payslips)

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

Yes:

No:

Have you **previously applied** to purchase a dwelling under a **tenant purchase or incremental purchase scheme**?

Yes:

No:

If yes; when? _____

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

Own Resources*:

Private Mortgage:

Local Authority Home Loan**:

* cash payments will not be accepted

**Eligibility conditions apply

Please provide details on how you intend to fund the purchase of the property.

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

The housing authority will use the data which you have supplied to assess and administer your application. Data may be shared and verified with other public bodies for the purpose of the prevention or detection of fraud. The housing authority may, in conjunction with the Department of the Environment, Community & Local Government, process this data for research purposes. 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 Kilkenny County Council. Details of how to submit your query will be supplied by the local authority directly.

Additional Information

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

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

Declaration

- I/We* hereby apply to Kilkenny 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, Kilkenny 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.
- I/We* accept that the property must remain my/our principle residence and that I/We are not permitted to rent, let or sub-let the property without permission from Kilkenny County Council.

* (Delete where appropriate)

Signed: _____ **Signed:** _____
Tenant **Joint Tenant**

Date: _____ **Date:** _____