Scheme of Priority for Affordable Dwelling Purchase Arrangements

Introduction:

As adopted by Galway County Council on ____09th October 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 Galway City Council,(the 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 number of dwellings available.

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 Affordable Housing Act 2021 (No. 25 of 2021), and is in accordance with the Affordable Housing (No. 2) Regulations 2023 (S.I. 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 2023).

For the purpose of this Scheme of Priority, the definition of "Dwelling" includes: any building or part of a building occupied or intended for occupation as a normal place of residence and includes any out-office, yard, garden or other land and any easements, rights and privileges appurtenant thereto or usually enjoyed therewith and includes a house, flat, apartment or maisonette.
(Section 4 Affordable Housing Act 2021)

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 dwellings are scheduled to be completed, the Council will advertise the availability of the dwellings 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 shall 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. Minimum repayment amounts, in accordance with Section 16 (1) of the Act and Regulation 7 of the Affordable Housing (No. 2) Regulations 2022 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 documentation required to accompany the application form. The closing date for receipt of such applications to be stated.

2. Applications will only be considered for the dwellings which are the subject of the 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 Applicants

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 Affordable Housing (No. 2) Regulations 2023 (S.I. No. 21 of 2023), 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 household, 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 for which type of dwelling is deemed to adequately cater to the accommodation needs of a household shall be assigned 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. For 70% of the dwellings, where having applied the criteria in Section 5.1, 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.

5.3 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, providing these other dwelling types adequately cater for the housing needs of the applicant households.

6. Furthermore, in relation to **30% of the dwellings**, the subject of applications accepted under 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 order:

6.1 Where the number of applicants exceeds the number of affordable dwellings for sale, the Council 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 who live or work at a current address in the Galway City Metropolitan area and/or within a 15km radius of the Galway City Council boundary. Link Attached. https://galwaycityco.maps.arcgis.com/apps/webappviewer/index.html?id=2b7d2385de7841baa2fd0a66ba24f013

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.

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.