

APPLICATION FORM

TENANT (INCREMENTAL) PURCHASE SCHEME 2016



**Comhairle Contae
Ros Comáin**
Roscommon
County Council

**Áras an Chontae
Roscommon
F42 VR98
090 66 37100
www.roscommoncoco.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.**

Notes:

- 1. Your local authority will only process completed application forms. Incomplete forms will be returned to you.**
- 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 Roscommon County Council to purchase a property
under the terms of the 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):

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

** Evidence of income must be supported by documentation as detailed in Appendix 1 of this form. 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? Please tick yes/no below.

Offence	Yes	No
Section 5: Disorderly conduct in a public place	<input type="checkbox"/>	<input type="checkbox"/>
Section 6: Threatening, abusive or insulting behaviour in a public place	<input type="checkbox"/>	<input type="checkbox"/>
Section 7: Distribution or display in a public place of material which is threatening, abusive, insulting or obscene	<input type="checkbox"/>	<input type="checkbox"/>
Section 14: Riot	<input type="checkbox"/>	<input type="checkbox"/>
Section 15: Violent disorder	<input type="checkbox"/>	<input type="checkbox"/>
Section 19: Assault or obstruction of a peace officer or emergency services personnel	<input type="checkbox"/>	<input type="checkbox"/>

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

Court Orders

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? Please tick Yes/No below:

Court Order	Yes	No
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		
Section 115 of the Criminal Justice Act 2006 (No. 26 of 2006): Subject of a civil order.		

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

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

Declaration

- I/We* hereby apply to Roscommon 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, Roscommon 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/civil 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: _____

Please enter all sources of income

Section A: CERTIFICATE OF SOCIAL WELFARE

I hereby certify thatof.....

receives €.....per week in respect of Social Welfare - please state type of benefit/assistance/allowance.....

No. of persons in respect of whom the payment is being made No. of adults No. of Children

Date Payment commenced/...../.....

If He/She is in receipt of Supplementary Welfare Allowance please state reason

Please state amount of Family Income Supplement, if applicable: €.....

NOTE: If the recipient is not in receipt of the maximum amount of Social Welfare entitlement for his/her category please state reason:.....

Signed: Date:

NOTE: If you are in receipt of a Pension the amount can be inserted on this form and certified by your Local Post Office.

Official Stamp of
Social Welfare
Office

Section B: CERTIFICATE OF WAGES

I hereby certify that

.....of..... is employed with

this firm as asince

The following are the details of the weekly wage he/she received for week ended (insert date)/...../.....

Gross Wages	€	€
P.R.S.I.	€	€
P.A.Y.E.	€	€
Universal Social Charge	€	€
Statutory Pension Related Deductions	€	€
Nett Income	€	€

*If the income received for the week specified is not equivalent to normal weekly income then the normal income should be inserted

Signed: Date:

Firm's
Stamp*Also please submit an up-to-date P60 and/or a minimum of 4 out of the last 6 payslips

NOTE: This Certificate should be signed and stamped by the Secretary, Accountant or Partner in the firm

Section C: SELF EMPLOYED

If you are self employed please submit the following:

- a minimum of 2 years accounts with an Auditor's Report, or
- an Auditor's Report along with an up-to-date tax balancing statement and preliminary tax receipt.

Section D: MAINTENANCE PAYMENTS AND/OR OTHER INCOME

Amount of Weekly maintenance payment : €.....

Amount of other Income: €..... Source of Income:

Section E: INCOME FROM SAVINGS AND INVESTMENTS

Amount of income from savings or investments:

€..... (Please submit Certificate of Interest earned for verification purposes)

Please enter all sources of income

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Appendix 1: 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:

a) Child Benefit,	v) Payments made by another EU
b) Carer's Allowance, Carer's Benefit and Half-Rate Carer's Benefit,	Member State and/or United Kingdom (Common Travel Area) that correspond to Child Benefit,
c) Guardian's Payment (Contributory & Non Contributory),	w) Rehabilitation training allowances,
d) Additional Needs Payments (Exceptional and Urgent)	x) Constant Attendance Allowance,
e) Diet Supplement,	

f) Fuel Allowance,	y) Household Benefits Package
g) Carer's Support Grant,	(including Electricity and Gas
h) Prescribed Relative Allowance,	Allowance),
i) Living Alone (Pension) Allowance,	z) Telephone Allowance,
j) Domiciliary Care Allowance,	aa) Increase for living on a Specified
k) Tús (Community Work Placement	Island,
Initiative),	bb) Payments under Medical Care
l) Back to Education Allowance,	Scheme,
m) Gateway (Local Authority Activation	cc) Disablement Benefit,
Scheme),	dd) Training Support Grant,
n) Community Employment	ee) Back to School Clothing and
Programme,	Footwear Allowance,
o) Fostering Allowance,	ff) Humanitarian Assistance Scheme,
p) Blind Welfare Allowance,	gg) Funeral Grant,
q) Back to Work Family Dividend,	hh) Community Service Programme,
r) Student grants and scholarship	ii) Work Placement Experience
schemes,	Programme,
s) Home Tuition Scheme,	jj) Payments in respect of education or
t) Youthreach training allowance,	training courses,
u) Payments by charitable	kk) Mobility Allowance,
organisations, one of the functions of	ll) Income earned by children.
which is to assist persons in need by	
making grants of money to them,	

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: 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;
- 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.