

Application for inclusion in Tenant Purchase Scheme 2011

Application form and explanatory notes

This form is also available in large print



Comhairle Chontae na Gaillimhe Galway County Council



Notes regarding this form and the tenant purchase scheme

1. Please read the attached Explanatory Notes prior to completing this Application Form. All questions on the form must be answered and each tenant must sign the application.
2. You must submit income details with this form, which should correspond with those previously submitted for rent purposes.
3. You must currently be the tenant(s) of the house you are applying to purchase, and have been a tenant for at least 12 months.
4. You must continue to reside at this address as your normal place of residence.
5. Applications will only be considered from tenants who have complied with all terms of their Tenancy Agreement, e.g. clear rent account, refuse collection arrangements, etc.
6. If an offer is made following the processing of this application, you must accept the offer in writing to this office within 6 months. Failure to do so, or non-receipt of such acceptance, will be treated as a refusal of the purchase terms on your part.
7. Applicants are free to seek an independent valuation of the property should they feel that the valuation of the Housing Unit is unreasonable.
8. No binding contract will be in force until such time as a transfer order is signed by the tenant and Council.

Return completed form to

Housing Department
Galway County Council
County Hall
Prospect Hill
Galway

☎ (091) 509300

☎ (091) 509299

housing@galwaycoco.ie

www.galway.ie

Confirmation of tenant(s)

Name/(s)			
Address of house			
Telephone		Email	

Details of tenant(s) & household applying for tenant purchase

Please include details of tenant(s) as well as all occupants

Name	Date of birth	PPS no (including children's)	Relationship to tenant	Weekly income amount	Source of income	If employed, state name and place of employment

Property details

Type of property (2-storey detached / terraced / mid-terrace / semi-detached, bungalow, etc)	
No. of bedrooms in home	
Type & details of any extension / alternation to home since tenancy commenced	
Reason for any extension / alteration	

Purchase details

How do you propose to finance the purchase of your house (please tick below)	
a) Bank / building society loan	
b) Cash purchase	
c) Local Authority Loan	
d) Other method (e.g. financial assistance from relative)	

Note: If you tick c) above, and are considered eligible, you will be required to complete a Housing Loan Application Form

Details of financial commitments (if any)			
Lending agency	Amount borrowed	Weekly repayments	Final repayment due - € / date

Tenancy details

<p>Rent: Is your rent account up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If you answered 'no', what arrangements have you made to repay arrears and have you kept to this arrangement?</p>
<p>Services: Do you have refuse collection arrangements in place? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>What exact arrangements have you in place? (e.g. wheelie bin collection service, bags)</p> <p>Please note that you will be asked to produce these at the assessment of your application.</p>
<p>Anti-social behaviour: Have you or any of the other persons on this application, been or are being, investigated or convicted in respect of matters relating to anti-social behaviour or public order offences while in your current tenancy?</p> <p style="text-align: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If you answered 'yes', please give the name of each person and details of the investigation or conviction.</p>
<p>Previous purchase application(s): Have you at any time previously purchased a dwelling under the Tenant Purchase Scheme?</p> <p style="text-align: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please give details</p>
<p>Previous property status: Do you presently or have you previously owned any other property in Ireland or overseas?</p> <p style="text-align: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please give details</p>

Declaration:

It is hereby acknowledged that Galway County Council reserve the right to accept or reject any application under the Tenant Purchase Scheme.

It is further acknowledged that receipt of this completed application form by the Council does not constitute a contract binding on the applicant or the Council and such contract will be entered into only when the transfer order has been completed by the council and purchaser(s)

I understand that no warranty shall apply or be deemed to be implied as to the state of repair or condition or the fitness for human habitation of the dwelling, and that the valuation shall reflect the existing state of repair. I understand that I shall be responsible for all future maintenance and repair once the house is purchased.

I / we understand and accept the terms of the Tenant Purchase Scheme 2011 as set out in the Explanatory Notes to this Application Form.

I / we hereby declare that the information given on this application form is true and correct, and authorise Galway County Council to make any necessary enquiries regarding the application to verify information given.

Note: This declaration must be signed by both parties if it is a joint application.			
Signed		Date	
Signed		Date	

Explanatory notes

2011 Fixed-Term Tenant Purchase Scheme

Who is eligible to purchase?

This scheme only applies to local authority tenants of more than 10 years standing.

Is there a closing date?

This is a fixed-term scheme under which applications may only be accepted up to 31st December **2011**. The Sale of Property will have to be finalised by the 31st of December 2012 as the scheme will expire on that date.

How is the purchase price calculated?

The price of the house will be its market value, as determined by the local authority, in its existing state of repair and condition, less discounts. The structural condition of the house will be taken into account and any increase in the market value due to improvements you made to the house will be disregarded in calculating the price.

What discounts are available?

You will be allowed discount of 3% of the value of the house for each year of tenancy up to a maximum of 15 years).

Is the €3,809 discount available under this scheme?

No. The €3,809 discount (equivalent to the now terminated £3,000 new house grant) given under the 1995 scheme is not allowed for under this scheme.

How is the outright purchase financed?

The purchase price will be payable at the point of sale and the tenant, as purchaser; will be responsible for raising the necessary finance. A person may apply for a local authority loan to purchase if they cannot get a loan to meet their requirements from a Bank and a Building Society and have two letters of refusal supporting this.

Can a tenant contest a local authority valuation?

Yes, but you must submit a valuation certificate from a qualified valuer to support your claim. The extent to which the Council revises its original valuation is entirely a matter for the Council.

Are any houses not for sale?

Dwellings which are excluded from sale under the 2011 Scheme are as follows:-

- Houses provided for elderly persons
- apartments
- houses that, in the opinion of the housing authority, should not be sold for reasons of housing stock management, or on account of their structural condition, or proposed improvement works (e.g. remedial works, regeneration areas or similar),
- caravans and mobile homes etc. and
- traveller group housing

Authorities may, at their discretion, exclude houses for reasons of good estate management, because of their structural condition or if they have proposals to carry out remedial works to them.

Can an authority refuse to sell a particular dwelling to a particular tenant?

A housing authority may refuse to sell a dwelling to a tenant in a case of anti-social behaviour or where a sale to a tenant would not be in the interest of good estate management.

Does the local authority have to put the house into good structural repair?

No. The sale price of your house will reflect its existing state of repair and condition. The local authority is under no obligation to put any house being purchased into good structural condition prior to sale. No warranty by the local authority shall apply, or be deemed to be implied, as to the state of repair or condition, or the fitness for human habitation of any house sold under the purchase scheme.

From the date the purchase agreement is signed with the Local Authority, the tenants will become homeowners and as such will be fully responsible for the upkeep and maintenance of their house.

Who is responsible for the maintenance after purchase?

Like all homeowners, you will be fully responsible for the upkeep and maintenance of your house from the date you sign the purchase agreement with the local authority.

Do tenant purchasers qualify for tax relief?

Yes. You may qualify for the usual income tax relief on mortgage interest. Your local inspector of taxes will give you full details.

Is mortgage protection insurance required?

Building Societies and Banks require and arrange mortgage protection insurance. Mortgage protection insurance is compulsory in the case of a local authority mortgage and is currently (January 2004) charged at the rate of 0.598% per annum which is added to the interest on the loan.

Stamp Duty?

Recent changes in the Finance Act 2011, removed the general exemption from stamp duty for conveyance, transfer or lease of a house, building or land by a housing authority. However, any stamp duty chargeable is set at a maximum of €100.

Are there restrictions on the use/resale of the house?

Yes. The house must, unless the local authority otherwise allow, be occupied as a normal place of residence by the purchaser, the purchasers family or successor in title. If you wish to sell the

house within a period of 20 years from the date of purchase or before you have acquired full ownership, you must get the consent of the local authority.