

Comhairle Chontae na Gaillimhe
Galway County Council

Scheme of Priority for Affordable Dwelling Purchase Arrangements
(Approved by the Plenary Council on 24/4/23 and by the Department of Housing Local Government & Heritage on 2/6/23)

Introduction

The Affordable Housing Act 2021 (“the Act”) (No. 25 of 2021) was enacted on 21st July 2021. The Affordable Housing Regulations 2022 (S.I. No. 183 of 2022) and the Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022) came into effect on 13th April 2022. 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 Act.

As adopted by Galway County Council on the 24 day of April 2023.

The purpose of this Scheme of Priority is to set out the manner in which affordable dwelling purchase arrangements will be made available by 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 dwellings or resources available.

Eligibility of households will be assessed in accordance with Section 11 of the Affordable Housing Act 2021 (No. 25 of 2021) and Regulation 5 of the Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022)

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 its administrative area and on a website maintained by the local authority.
 - 1.3 The information to be provided in the advertisement shall include:

- 1.3.1 the location, number and type of dwellings to be sold;
 - 1.3.2 that the dwellings shall generally only be available to first-time buyers, subject to 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 that the Council will take a **percentage equity share** in the dwelling equal to the difference between 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 subsequently be 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 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 may be made, including where the application form and further details may be obtained, the date from which the Council will accept applications and the documentation required to accompany the application form. The closing date for receipt of such applications will 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 dwellings 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, based on the information supplied by the applicant household, will be considered eligible for the purpose of applying the Scheme of Priority, in accordance with the Affordable Housing (No. 2) Regulations 2022, 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 for the accommodation needs of a 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 Should the number of eligible applicants exceed the number of affordable dwellings for which applications have been accepted, the priority as to 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 In addition to 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 the Scheme of Priority. This request to be made and satisfied prior to an Affordable Dwelling Purchase Arrangement being offered.

6. Furthermore, in relation to **30 per cent of the dwellings** for which applications have been accepted, 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, 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 based on any person making the application being or having been resident within the administrative area of Galway County Council for a minimum period of two years prior to the date the scheme is advertised or those applicants with long standing demonstrable economic and/or social Links* or need* to the area* as defined below.

6.2.2 Where having applied the above criteria in Section 5.1 and Section 6.2.1, the number of eligible applications exceeds the number of dwellings for which applications were made, priority to be given to eligible households based on any person making the application being or having been resident either within the Municipal District of the relevant affordable scheme **or within 10km** of this said relevant affordable scheme **and within the administrative area of Galway County Council** for a minimum period of two years prior to the date the scheme is advertised.

6.2.3 Where having applied the above criteria in Section 5.1, Section 6.2.1, and Section 6.2.2, the number of eligible applications still exceeds the number of

dwellings for which applications were made, priority shall be given to the eligible applicants on a lottery basis.

Notes *

1. Applicants will be requested to establish a substantiated Housing Need and only this category of persons will qualify. To have lived in the area for a continuous seven years or more is to be recognised as a substantial, continuous part of life and also as the minimum period required to be deemed longstanding residents of the area.
2. Applicants who have long standing demonstrable economic and/or social Links or Need to the area, i.e., who have grown up in the area, schooled in the area or who have spent a substantial, continuous part of their lives in the area and/or have or have had, immediate family connections in the area e.g., son or daughter of longstanding residents of the area seeking to acquire their first home within the area.
3. The “area” is defined as the administrative area of Galway County Council.

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