



NAAS TOWN COUNCIL

Comhairle Baile Nás na Riogh

Affordable Housing Scheme Application Form Part V

PARTICULARS OF APPLICANT(S)

- | APPLICANT A | APPLICANT B (Where joint application) |
|------------------------|---------------------------------------|
| 1. Name | Name |
| 2. Address | Address |
| | |
| | |
| 3. Phone No. | Phone No. |
| 4. Date of Birth | Date of Birth..... |
| 5. Nationality..... | Nationality..... |

N.B. Where joint applications are made, all legal documentation will be effected in both names.

6. State whether – Single Married Widowed Divorced/Separated (Please forward Separation/Divorce Agreement with Details of Income from Family Home.)
Single Parent OAP
7. Size of Household: No. of Adults No. of Children.....
Sex of Children
8. Please indicate by ticking the relevant box if you are:-

A Tenant or Tenant Purchaser of a Local Authority Dwelling? If yes quote Ref. No.____

Yes No

A tenant of dwelling provided by a Voluntary Body under the rental subsidy scheme?

Yes No

Approved for inclusion in a Local Authority List? If yes quote Ref No. _____

Yes No

In need of housing and your income satisfies the income test detailed in the notes?

Yes No

9. Particulars of others in household, excluding applicant(s):

Name	Age	Relationship To Applicant	PPS NO	Employer	Gross Weekly Income

Have you current Loan Approval?

Yes No

If yes please submit copy of same.

INCOME

PPS No. (Applicant A)

PPS No. (Applicant B)

Employment

Occupation of Applicant(s)	Employers Full Name Address & Telephone No.	Period of Employment		Gross Pay
		From:	To.	Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>

Social Welfare Payments/FAS/Community Employment Schemes.

Amount of Benefit	Source
1.	
2.	
3.	
Total:	

Your application must be accompanied by the latest available P60(s) for applicant(s) and/or certification of all current household income from the Department of Social Community and Family Affairs. All other Household Income must be certified. See Guidance notes overleaf.

ACCOMMODATION

<p>Present Accommodation: (please tick)</p> <p>Rented <input type="checkbox"/> €_____ (month) Sharing with Relative's <input type="checkbox"/> Caravan/Mobile Home <input type="checkbox"/> Flat <input type="checkbox"/></p> <p>Hospital or Institution <input type="checkbox"/></p> <p>If other, please state</p> <p>.....</p>
<p>Nature of Present Accommodation: (please complete where appropriate)</p> <p>No. of Persons in House No. of Bedrooms Living Room <input type="checkbox"/> Kitchen <input type="checkbox"/></p> <p>Bathroom <input type="checkbox"/> Toilet <input type="checkbox"/> Water Supply <input type="checkbox"/> Electricity <input type="checkbox"/></p> <p>General condition of present accommodation</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Do you receive Rent/Mortgage Subsidy? Yes <input type="checkbox"/> No <input type="checkbox"/> Amount per week € _____</p> <p>Please state the date on which you took up residence in this dwelling</p> <p>Name of Landlord</p> <p>Address.....</p> <p>.....</p>

History of Previous Accommodation (to include last two dwellings in which you were accommodated):

Please indicate where you were living previous to your present address:

1. Address

From Date: To Date.....

Reason for leaving this address

Landlord(s) Name and Address

2. Address

From Date To Date

Reason for leaving this address

Landlord(s) Name and Address

3 .Have you lived in your first area of preference – If yes-How long? Applicant A ____years
Applicant B ____years.

Please note that information supplied in this Section of the form may be used in relation to the Council’s functions under the Housing (Registration of Rented Houses) Regulations, 1996.

PROPERTY OWNED OR PREVIOUSLY OWNED OR JOINTLY OWNED BY APPLICANT(S)

Has either applicant ever owned a house? Yes No

Address of house

.....

Date of leaving Original Purchase Price €

Amount of Mortgage €..... No. of years owned

Reason for selling/disposal.

.....

.....

Do you currently own a house, land or any other property? Yes No

If yes, state address

.....

Valuation €.....

PERSONAL REFERENCES:

Please submit two references from: (1) Previous /Current Landlord
(2) Person unrelated to applicant

APPLICANT A

(1) NAME:
ADDRESS
.....
.....
.....
CONTACT NO:
(2) NAME:
ADDRESS
.....
.....
.....
CONTACT NO:

APPLICANT B

(1) NAME:
ADDRESS
.....
.....
.....
CONTACT NO:
(2) NAME:
ADDRESS
.....
.....
.....
CONTACT NO:

I/we declare that the information and particulars given by me/us on this application form are true and accurate in every respect. I undertake to immediately notify Naas Town Council, in writing, of any change in my/our circumstances. I/we also authorise Naas Town Council to make all necessary enquiries regarding my/our application and to verify information given. I/we confirm that we have received and read the Explanatory Memorandum for the Affordable Housing Scheme.

Signature of Each Applicant:

Date: _____

Date: _____

INFORMATION TO BE SUBMITTED WITH HOUSING APPLICATION

PAYE WORKER:

- 1) (a) 3 current payslips from employer. Completed Forms LF1,LF2 and LF3
- 2) (b) Income Tax Form Original P60 and P.A.Y.E. Balancing Statement (P21) for the preceding year.
- 3) Stamp 4 if non EU Citizen, Birth Cert, Passport (EU Citizens)
- 4) Certificate from Department of Social Welfare for the preceding year.
- 5) Letter confirming permanency of employment.
- 6) If present accommodation is rented, a statement of weekly rent signed by the Landlord must be submitted or submit a copy of the rent book.

SELF-EMPLOYED

- 1) Forward a Set of Accounts for preceding tax year including your Income Tax computation, together with the Long Form of most recent Notice of Assessment.
- 2) If Self Employed, a letter is required from your Accountant certifying your weekly current net income, the agreed tax assessment (signed and stamped by the Inspector of Taxes) together with audited accounts for the tax year 2008.
- 3) Stamp 4, Birth Cert, Passport.
- 4) Completed LF1, LF2 and LF3 Forms (attached).

If present accommodation is rented, a statement of weekly rent signed by the Landlord must be submitted or submit a copy of the Rent Book.

PLEASE NOTE: **All questions** set out on the Application Form **must be completed**. In the event of non-completion or failure to submit required documents, your Application Form will be returned as your application **CANNOT** be determined until all relevant facts are known.

INCOME TEST FOR PART V

Your income must be such that the payments on a mortgage, for the purchase of a property to meet your accommodation needs, would exceed 35% of your Net Annual Income.

MAIN ELEMENTS OF AFFORDABLE HOUSING SCHEME

- Houses provided by Naas Town Council under this Scheme will be sold at a discount from market value.
- To be eligible to purchase a house, persons must satisfy an income test or surrender a local authority or voluntary housing accommodation.
- Loan finance up to 97% of sale price may be provided by Kildare County Council to eligible purchasers at a current variable interest rate of 3.50 % or a fixed rate of 4.45% excluding mortgage protection (0.598%).
Please Note: Interest rates may vary.
- A graduated subsidy will reduce mortgage repayment for households with incomes of €28,000 per annum or less.
- A minimum deposit of 3% of the sale price is required.
- If a house purchased under this scheme is resold or re-mortgaged within 20 years from the date of purchase, the person selling the property shall pay to Naas Town Council out of the proceeds of the sale an amount equal to a percentage of the proceeds, as detailed in the Explanatory Memorandum.
- Maximum of Affordable Loan and Shared Ownership Loan by Kildare County Council is €185,000.

Completed form and relevant documentation should be returned to:

Housing Section, Naas Town Council, Aras Chill Dara, Devoy Park, Naas, Co. Kildare.

Please note that Naas Town Council will treat all information and personal data which you provide as confidential. It will only be disclosed to other bodies in accordance with housing legislation and will be subject to Naas Town Council's responsibilities under the Data Protection Act and Freedom of Information Act. This data will be used for the purposes of Private Rented Dwellings legislation and regulations.

“Working for the Community”

NAAS TOWN COUNCIL
Affordable Housing Application

Aras Chill Dara, Devoy Park, Naas, Co. Kildare.

(045) 980990

FOR COMPLETION BY EMPLOYERS(A)/SOCIAL WELFARE DEPT.(B)

APPLICANTS NAME: _____

CURRENT ADDRESS: _____

LOAN APPLIED FOR: _____

A) To be completed by Employer.

Employer's Name: _____

Address: _____

In relation to the above-named loan applicant, I confirm that the following information is correct:-

Nature of Employment: _____

Date of Commencement: _____

Is employment full-time/part-time(please specify) _____

for the foreseeable future? Yes No

Total income received in previous tax year € _____

Number of weeks employed in previous tax year: _____

Present Income per week (Gross) € _____

Present Income per week (Net) € _____

Employer's Date: _____

Stamp. Signed: _____

B) To be completed by Social Welfare Department.

Type of Benefit payable? _____

Date of commencement of payment? _____

Total payment received in previous tax year: € _____

Current Weekly payment: € _____

Social Welfare Date: _____ Stamp Signed: _____

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Affordable Housing Application

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(045) 980990.

Name of Applicant: _____

Current Address: _____

A) To be completed by Applicant:

Full Name: _____

Previous Name if any: _____

Present Address: _____

Previous Address (if any) _____

Full Address of new house: _____

Income Tax Reference Number: _____

I confirm to the best of my knowledge that the information given above is correct and my tax affairs are in order.

Signed: _____

Date: _____

B) To be completed by Inspector of Taxes:

I hereby certify, in accordance with my records and to the best of my knowledge, that the above-named person has not previously claimed income tax relief in respect of interest paid on money borrowed to purchase or build a dwelling.

Signed: _____

Date: _____

Official Stamp to be affixed hereto:

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Affordable Housing Application

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(045) 980990

Name of Applicant: _____

Current Address: _____

A) To be completed by Applicant:

Full Name: _____

Previous Name if any: _____

Present Address: _____

Previous Address (if any) _____

Full Address of new house: _____

Income Tax Reference Number: _____

I confirm to the best of my knowledge that the information given above is correct and my tax affairs are in order.

Signed: _____

Date: _____

B) To be completed by Inspector of Taxes:

I hereby certify, in accordance with my records and to the best of my knowledge, that the above-named person has not previously claimed income tax relief in respect of interest paid on money borrowed to purchase or build a dwelling.

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Date: _____

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(045) 980990

STATEMENT OF PERSONAL SAVINGS

Name of Applicant (a): _____

Name of Applicant (b): _____

Current Address (a): _____

Current Address (b): _____

A) To be completed by Finance Agency:

Name of Institution: _____

Address: _____

I/We certify that the above named has/have maintained a Savings Account with this institution from _____ day of _____.

At the current date, the amount of savings in the account stands at €_____.

Delete (1) or (2) as appropriate:

(1) The above have not entered into any borrowing from this Agency.

(2) The above are currently availing of the lending facilities of this Agency.

The position in relation to same at this date is:-

Amount advanced: _____ Date advanced: _____

Period of Loan: _____

Amount Outstanding: _____

Monthly Repayments on loan: _____

Signed: _____

MANAGER/ASSISTANT MANAGER

Date: _____ Stamp of Issuing Office to be affixed hereto:

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STATEMENT OF PERSONAL SAVINGS

Name of Applicant (a): _____

Name of Applicant (b): _____

Current Address (a): _____

Current Address (b): _____

A) To be completed by Finance Agency:

Name of Institution: _____

Address: _____

I/We certify that the above named has/have maintained a Savings Account with this institution from _____ day of _____.

At the current date, the amount of savings in the account stands at €_____.

Delete (1) or (2) as appropriate:

(1) The above have not entered into any borrowing from this Agency.

(2) The above are currently availing of the lending facilities of this Agency.

The position in relation to same at this date is:-

Amount advanced: _____ Date advanced: _____

Period of Loan: _____

Amount Outstanding: _____

Monthly Repayments on loan: _____

Signed: _____

MANAGER/ASSISTANT MANAGER

Date: _____ Stamp of Issuing Office to be affixed hereto:

Part V Affordable Housing

The Part V Affordable Housing Scheme refers to properties, which are acquired under Part V of the Planning & Development Acts 2000 – 2002. The properties are sold, at a price that is below market value, to eligible applicants. The properties are subject to a clawback if sold or re-mortgaged within twenty years.

Am I eligible?

To be eligible for Part V Affordable Housing you must be (a) in need of housing, and (b) your income must be such that the payments on a mortgage, for the purchase of a property to meet your accommodation needs, would exceed 35 % of your net annual income.

How will affordable properties be allocated?

Where supply exceeds demand the properties will be allocated in accordance with Naas Town Council's Scheme of Allocation Priorities.

Tenants of local authority or voluntary housing association houses surrendering dwellings will be afforded overall priority. Remaining applicants will be prioritized in accordance with the Points Scheme, examples outlined hereunder;

First time buyers

25 points will be awarded to first time buyers. 5 points will be awarded for all other applicants.

Current Housing Circumstances

Points are allocated to applicants living in overcrowded or below standard accommodation. Points are also allocated for amount of rent being paid as a percentage of net household income.

Period of residency in area of preference

Points will be awarded to applicants who are living in an area that they have specified as an area of preference and where an affordable property is being sold in that area. A maximum 35 points will be awarded to an applicant who has lived in a specified area of preference for the past 10 years.

How can I finance the purchase of an affordable property?

Affordable Properties can be purchased by way of a loan from Kildare County Council or a loan from a private lending institution.

There are two loan types currently available from Kildare County Council:

- (a) Affordable Loan
- (b) Shared Ownership Loan

Application forms and information regarding both types of loan are available from the Housing Department. You can contact the Housing Department by phone on 045-980652 or you can also download the application forms from our website: www.kildare.ie/countycouncil

How much can I borrow?

Each application is examined on its own merits, taking into account applicant's income and expenditure.

What is the Clawback?

The clawback is the difference between the market value of the property and the disposal price at the time of the allocation, defined as a percentage.

The purchaser of any affordable property must notify Naas Town Council in writing if he/she proposes to sell or re-mortgage an affordable property within 20 years (from the date of purchase).

Where the purchaser has obtained a loan from Kildare County Council for the purchase of an affordable house with Naas Town Council, Kildare County Council must also be notified of any proposal to sell the affordable property.

If the property is sold within 20 years (from the date of purchase) then the person selling the property shall pay Naas Town Council a specified percentage of the proceeds, calculated as follows:

$$\frac{Y \times 100}{Z}$$

Where: -

Y is the difference between the market value of the property at the time of the purchase and the price actually paid, and

Z is the market value of the property at the time of the original purchase agreed to the approved applicant.

Example

Market value of the property **230,000**

Disposal price of property **135,000**

Clawback percentage calculated as follows:

$$\frac{230,000 - 135,000 \times 100}{230,000} = 41.30\%$$

What type of property can I get?

There is a mixture of properties available throughout the Town.