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FAQs

Stamp Duty

Where AHBs and local authorities acquire properties for the provision of affordable housing an exemption from stamp duty applies under sections 93A and 106B(2) SDCA 1999 respectively. Where a developer (as arranged by a local authority) acquires property for the provision of affordable housing, a charge to stamp duty will arise. However, section 83DA SDCA 1999 provides for a full repayment of stamp duty where a property is acquired by such a developer and the property is then sold, within 12 months of its acquisition, to an affordable home purchaser under the Affordable Housing Act 2021.

- Murrough View, Wicklow Town – provided to end user by Wicklow County Council – nominal fee of €100 applied.
- St. Ernan's, Rathnew – Developer-led project, units provided to end user by developer – Stamp duty of 1% of market value applied.
- Aldborough Manor, Baltinglass – Developer-led project, units provided to end user by developer – Stamp duty of 1% of market value applied.

First Home Scheme

The First Home Scheme is a separate shared equity scheme with different qualifying criteria and cannot be used in conjunction with the Affordable Purchase Scheme.

What documentation is needed to support my application?

Proof of Income for all applicants:

- PAYE salaried applicants must provide an up-to-date Salary Certificate (Employment Detail Summary available via www.revenue.ie/MyAccount).
- Self-employed applicant must provide Accountants Report/Audited Accounts (2 Years Required), Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- Evidence that applicant(s) are first time buyers: e.g., Help to Buy confirmation (available from www.revenue.ie)
- Evidence of ability to finance the purchase: e.g. Provisional loan approval letter from Bank

Proof of Residency:

- Utility bill or Rental agreement detailing your name and address.

How do I apply for the scheme?

Applications and supporting documents will be accepted through an online application system. The system will allow for input of all relevant data and uploading of all supporting documentation.

Details of the online application portal will be released in print media and on the Wicklow County Council website, www.wicklow.ie

Who is defined as a member of my household?

The following persons may be considered as part of an applicant's household:

- Their partner (aged 18 or over) – including married, civil partners, unmarried partner and cohabitants etc.
- A person that Wicklow County Council accepts as suitable for inclusion on the basis of an accepted commitment or dependence, i.e. designated carer in receipt of Carers Allowance
- Dependent children ordinarily living with the applicant (on a full-time or part-time basis.)
- Persons residing with the applicant who, in the opinion of the Executive Manager, should be considered a member of the applicant's household following thorough review (considering length of time resident with the applicant etc.)

Evidence to verify any claim by an applicant as to their household composition may be required.

How do I know which property to apply for?

Households of 1 person should apply for the 2 Bedroom dwelling. Households of 2 persons or more should apply for the 3 Bedroom dwelling.

Where the number of eligible applicants exceeds the number of affordable dwellings for which applications are made, applications will be prioritised in accordance with Wicklow County Council's Scheme of Priority for Affordable Dwelling Purchase Arrangement.

How are eligible applicants prioritised?

There are three primary factors that Wicklow County Council will use to prioritise the allocation of homes to eligible applicants: household composition, your current place of residence and the date/time that your application is received. For full details on how Wicklow County Council prioritise the allocation of homes to eligible applicants, please see the Scheme of Priority document.

Can I apply for more than one property type?

You may choose to apply for more than one property type within a given development. In such a scenario, you will be considered for the most expensive dwelling type that you can afford first. If successful at this point, you will not be considered for any further dwelling types. Therefore, you should only apply for a dwelling that you wish to purchase.

Will I be able to select which house I want?

Houses will be distributed by lot to successful applicants.

How much deposit do I need?

Financial institutions require that a minimum 10% deposit must be raised from your own resources. This 10% is of the purchase price you are able to pay for the property.

Example: A property with a market price of €243,000 you will need a deposit of at least €24,300.

Can I avail of the Help To Buy Scheme in conjunction with the Affordable Housing Scheme?

Yes. First time buyers are encouraged to apply for this scheme. Please refer to the qualifying criteria defined by the Revenue Commissioners for eligibility for the scheme. (www.revenue.ie)

Can I avail of the First Home Scheme in conjunction with the Affordable Housing Scheme?

No. The First Home Scheme is a separate shared equity scheme with different qualifying criteria and cannot be used in conjunction with the Affordable Purchase Scheme.

Do I need to apply in sole or joint names?

Where a person is married, in a civil partnership or in a committed relationship with a partner with whom he or she intends to reside in the affordable dwelling, he or she may not apply to purchase an affordable dwelling under an affordable dwelling purchase arrangement on his or her own but should make any such application together with his or her spouse, civil partner or partner, as the case may be.

If not an Irish National, how do I prove residency in Ireland?

Applicants need to be an Irish/EU/EEA citizen or have indefinite leave to remain in the state. There is no time limit on residency once that is the case. In the absence of same, a letter of confirmation from the Department of Justice – through either the Immigration Service and/or the Garda National Immigration Bureau would be required to confirm your residency status.

If I am approved for the scheme, where am I allowed to source a loan?

Finance can be secured from any one of a number of financial institutions. However, you should ensure the financial institution is aware of and accepts the shared equity agreement.

How do I provide evidence of the ability to fund the purchase?

An Approval in Principle letter from a financial institution is required to make an application.

How long will Wicklow County Council hold the equity share in my home?

Wicklow County Council may not seek repayment of our affordable dwelling equity for a 40 year period. After 40 years we may request full repayment of our equity share in your home if it has not previously been paid down through redemption payments. This is referred to as the long stop date. Certain events can trigger the equity share to be repaid, for example, when you decide to sell your home or in the event of your death. Please see our website for further information.

Can I 'buy out' Wicklow County Council's equity share?

Yes. Wicklow County Council's equity share can be bought out by you at a time of your choosing but there will be no requirement to do so. The total amount repayable in respect of the Affordable Dwelling Contribution to remove WCC's equity share from the property will depend on the future open market value of the home and the timing of the repayment(s). You can decide when to make redemption repayments on WCC's equity share, subject to a minimum repayment amount of €10,000 per payment.

How is a decision made on my application?

The decision on your application is made by Wicklow County Council in accordance with the eligibility criteria set out in section 1 of this document and a Scheme of Priority adopted by Wicklow County Council on 25th August 2022.

How long before I am notified that my application is successful?

It is intended applicants will be notified within 6 weeks of closure of the application portal.