



## AFFORDABLE HOUSING DEVELOPMENT

MURROUGH VIEW, GREENHILL ROAD, WICKLOW

### AFFORDABLE HOUSING APPLICATION: ELIGIBILITY CRITERIA & FAQ



*Illustrative Image of Murrough View, Greenhill Road, Wicklow*

**Applications portal will open between 09/01/2023 at 09.00**

**Applications must be made online only.**

**In line with the Scheme of Priority, applications will be assessed on a First Come, First Served basis.**

*This FAQ document will be updated on a regular basis.*



# Housing for All

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The following document sets out information on the eligibility criteria, shared equity, application process and required documentation and addresses frequently asked questions for an Affordable Housing residential development at Murrough View, Greenhill Road, Wicklow Town, Wicklow, in line with the Affordable Housing Act 2021, which a link to can be located below;

[Affordable Housing Act 2021 – No. 25 of 2021 – Houses of the Oireachtas](#)

Wicklow County Council has an arrangement in place with a developer for the sale of 36 affordable homes at Greenhill Road to eligible affordable housing applicants nominated by the Council.

All criteria must be met in-order for applications to be processed.

There are four house types available within the affordable housing development, 2 bedrooms terraced, 2 bedroom end of terrace, 3 bedroom terraced, 3 bedroom end of terrace.

| No. of units | Beds  | Type        | Story    | House Price | Minimum House Purchase Price |
|--------------|-------|-------------|----------|-------------|------------------------------|
| 6            | 2 bed | Terrace     | 2 Storey | €280,000    | €222,716                     |
| 6            | 2 bed | End Terrace | 2 Storey | €290,000    | €236,702                     |
| 16           | 3 bed | Terrace     | 2 Storey | €315,000    | €252,295                     |
| 8            | 3 bed | End Terrace | 2 Storey | €330,000    | €275,618                     |

- Section 1: Eligibility
- Section 2 :Houses Available and pricing
- Section 3: Shared Equity
- Section 4: Application Process & Documentation
- Section 5: Frequently Asked Questions



## **SECTION 1: ELIGIBILITY**

In order to be eligible to apply for Affordable Housing in Murrough View, Greenhill Road, Wicklow Town, Wicklow, applicants must satisfy the following criteria:

- Be classified as a first-time buyer (\*\*) and do not own or have legal interest in a dwelling
- Have the right to reside indefinitely in Ireland. Intending purchasers from a member state of the EU/European Economic Area can apply for an affordable home, provided they are living and working in Ireland.
- The affordable home must be the household's normal place of residence.
- Where intending purchasers are not an Irish/EU/EEA citizen, they must have indefinite leave to remain in the State.
- Gross income for the preceding 12 months should be below the max income for each property given in Table 1 below:

| No. of Units | Beds                 | Type        | Max Household Income calculated. |
|--------------|----------------------|-------------|----------------------------------|
| 6            | 2 bed Terraced       | Terrace     | €68,400                          |
| 6            | 2 bed end of Terrace | End Terrace | €70,843                          |
| 16           | 3 bed Terraced       | Terrace     | €76,950                          |
| 8            | 3 bed end of Terrace | End Terrace | €80,614                          |

Table 1

**Note:** Under the Scheme of Priority for Affordable Dwelling Purchase Arrangements, as adopted by Wicklow County Council, 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.

### **First Time Buyer Exception (\*\*)**

First Time Buyer Exceptions are documented in the Affordable Housing Act 2021, which does allow particular categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances of divorce or separation, personal insolvency or bankruptcy and others, subject to terms and conditions. For more information on this, please see our website [www.wicklowcoco.ie](http://www.wicklowcoco.ie)



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In addition to the above eligibility criteria, a Scheme of Priority, which applies to the affordable units in the Greenhill Road, Wicklow was approved by the Elected Members of Wicklow Council on 25<sup>TH</sup> August 2022. The purpose of the Scheme of Priority - outlines a methodology to be applied to determine the order of priority accorded to eligible households where the demand for such arrangements exceeds the dwellings or resources available. The main points are as follows:

- The Property must be suited to the applicant household's needs.

The Initial 70% of confirmed eligible applicants:

- The ranking mechanism will be on a First come first served basis, based on date & time of application.

The balance of 30% of confirmed eligible applicants:

- Priority to be given to eligible households whose current address as given in the application form is within the County of Wicklow the relevant affordable scheme & ranked on a First Come First Served basis.



## SECTION 2; HOUSES AVAILABLE

### What type of properties is available for purchase?

In this pilot affordable housing scheme, 36 homes are being made available for purchase as follows;

| No. of Units | Beds                 | Type        | Max Household Income calculated to qualify for scheme. |
|--------------|----------------------|-------------|--|
| 6            | 2 bed Terraced       | Terrace     | €68,400  |
| 6            | 2 bed end of Terrace | End Terrace | €70,843  |
| 16           | 3 bed Terraced       | Terrace     | €76,950  |
| 8            | 3 bed end of Terrace | End Terrace | €80,614  |

### When will the properties be available?

The development at Greenhill Road, Wicklow is currently under construction, nearing completion. The affordable homes will be delivered in the first phase of the development and are currently expected to be completed in March 2023.

### What is the market value of the properties?

The market value of an affordable home is the price for which the affordable home might reasonably be expected to achieve on the open market. The initial market valuation of the home to calculate the equity share is carried out by the Wicklow County Council. For subsequent valuations of the property, a valuation mechanism will be set out in the Affordable Dwelling Purchase Arrangement. A valuation will be required when a redemption payment is being made by the purchaser.

Over time, if the value of the affordable home increases, the amount owed on the value of the equity share will increase in line with the prevailing market value.

The market value of the properties, as of September 2022 is as follows;

- Six two bedroom terraced units €280,000
- Six two bedroom Semi-detached units €290,000
- Sixteen three bedroom terraced units €315,000
- Eight three bedroom end of terrace units €330,000



## What is the affordable purchase price of these properties?

The affordable purchase price for the properties will be discounted on the market value and based on the specific purchasing capacity of eligible applicants. The Council will provide an “Affordable Dwelling Contribution” to reduce the purchase price payable now by successful applicants.

Discounts ranging from a minimum of 10% of the market value to a maximum of 20% of market value will be available depending on successful applicants’ income, deposit (which can include support from the Help to Buy scheme) and savings, with price ranges as follows:

| Property Type        | Minimum Affordable Purchase Price | Maximum Affordable Purchase Price |
|----------------------|-----------------------------------|-----------------------------------|
| 2 Bed Terrace        | €222,716                          | €266,000                          |
| 2 Bed End of Terrace | €236,702                          | €275,500                          |
| 3 Bed Terrace        | €252,295                          | €299,250                          |
| 3 Bed End of Terrace | €275,618                          | €313,500                          |

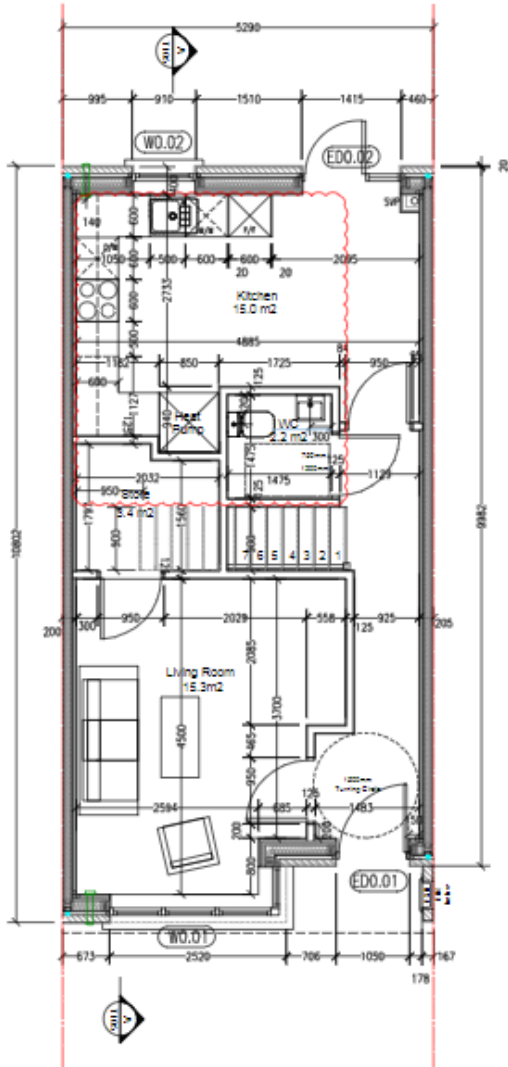
Applicants must apply for the **maximum mortgage** available to them. This will determine the equity percentage Wicklow County Council cover and the property type they qualify for.



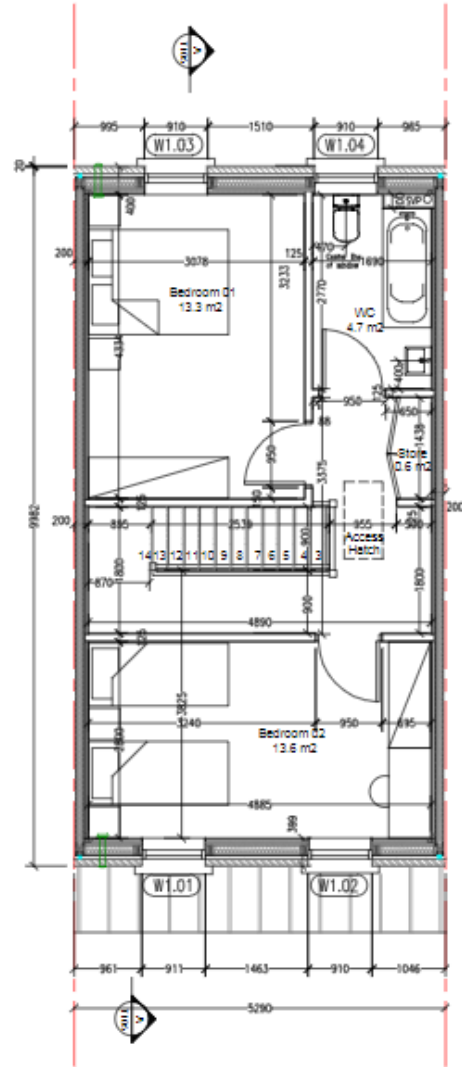
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## 2 Bed Floor Plans



Ground Floor Plan  
1:50 @ A1



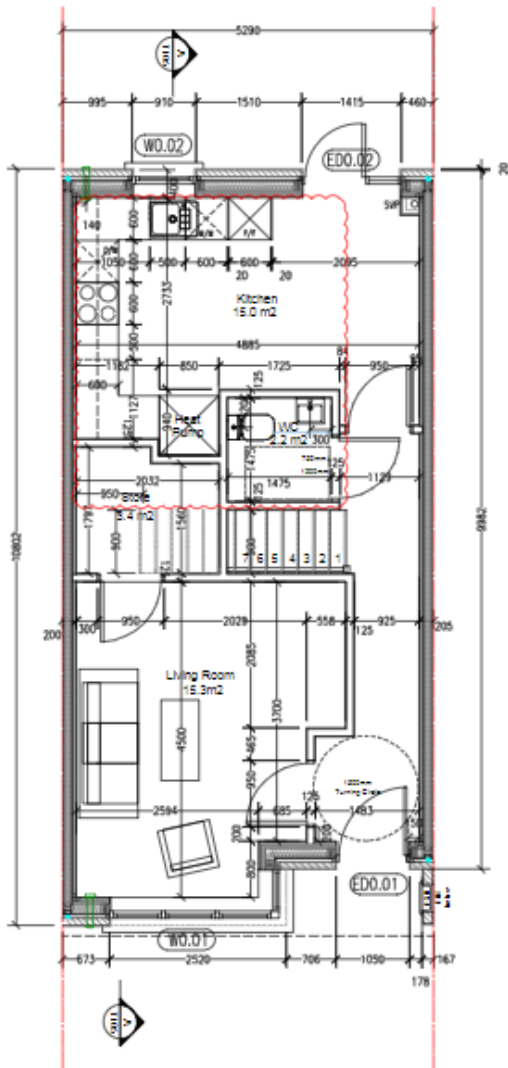
First Floor Plan  
1:50 @ A1



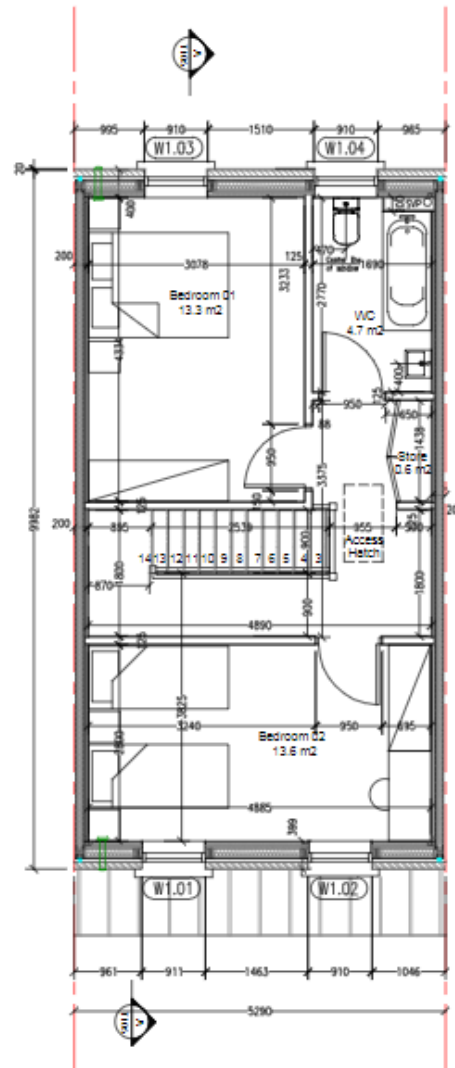
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## 3 Bed Drawings



Ground Floor Plan  
1:50 @ A1



First Floor Plan  
1:50 @ A1

Note; Drawings are for purposes of showing floor plan and room layout. There is no furniture included in the property upon purchase.





## SECTION 3: SHARED EQUITY

As outlined in the Affordable Housing Act 2021, Part 2, all purchasers will sign up to an 'Affordable Dwelling Purchase Arrangement' with Wicklow County Council. Wicklow County Council will retain an 'Equity Share' in the property, equal to: 'The difference between the open market value of the dwelling and the Purchase Price paid by successful applicants' expressed as a percentage of the Open Market Value of the dwelling'

As outlined in Section 16 of the Affordable Housing act 2021, Wicklow County Council may not seek realisation of this Equity Share for a 40-year period (with exception where a breach of the agreement occurs). However, successful affordable purchasers can choose to redeem or purchase the Equity Share in the dwelling at any time by means of one or a series of payments to Wicklow County Council. The minimum amount of redemption payment is €10,000.

Note: If you sell the property, the value of the percentage Equity Share must be repaid in full.

Please see below figures specific to Greenhill Road, Wicklow Town, Wicklow

| House Type               | Max Household Income Limit (€) | Min. Purchase Price (€) |
|--------------------------|--------------------------------|-------------------------|
| 2 Bedroom Terrace        | €68,400                        | €222,716                |
| 2 Bed End of Terrace     | €70,843                        | €236,702                |
| 3 Bedroom Terraced       | €76,950                        | €252,295                |
| 3 bedroom end of Terrace | €80,614                        | €275,618                |

### How is purchasing capacity calculated?

The purchasing capacity of applicants will be calculated as the combined total of:

- Maximum mortgage capacity, i.e., 3.5 times gross household income, plus,
- A minimum deposit of 10% of the affordable purchase price, plus,



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- Relevant savings, i.e., any savings in excess of the combined sum of the required deposit amount plus €30,000.
- This will be calculable on an Affordable Housing Calculator on the application form.

## **SECTION 3: APPLICATION PROCESS & DOCUMENTATION**

The application process will be via an online platform, which will be hosted on the website closer to the launch date.

There will be a number of pages to this application and documentation will be required to be upload.

### **1: Property Type**

You will need to choose the property type(s) that best matches your accommodation needs.

### **2: You & Your Household**

This tab will contain the specifics of the principal applicant, name, date of birth, PPS number, Marital status, contact telephone number, email, current address & Eircode.

There will also be details to be completed for a joint applicant, if applicable.

### **3: Eligibility**

You are required to provide your Nationality details here & specify if you are applying as a First Time Buyer or under the Fresh Start Principle.

### **4: Dependants**

Details of all dependants should be completed here.

### **5: Employment Status**

Details of employment are required here.

Please note the Employer Registration Number must be completed.





## 6: Financial History

Details of any savings & proof of your income is detailed here.

Please see below for further details on the type of acceptable documentation for proof of income.

## 7: Declarations

You will need to agree to our declarations and confirm you have read & understand our Data Privacy notice.

## Click to Submit

You must submit your application.

Do not close this page without submitting your application as you will lose your application. There is no facility to save & return at a later stage.

## REQUIRED DOCUMENTATION:

You will be required to upload some documentation under TAB(s) as follows:

### ➤ PROOF OF INCOME

- If EMPLOYED upload Salary certificate. Payslips are NOT acceptable evidence. We will also require your employer registration number.
- If SELF EMPLOYED upload your most recent Revenue self-assessment, also known as your Form 11
- If NOT EMPLOYED upload Statement of total benefits received from social welfare which can be requested via email from your local social welfare office

### ➤ FINANCING THE PURCHASE

- A mortgage letter of approval in principle or
- Proof of savings in the form of a current bank statement

For further information PLEASE REFER TO F.A.Q.s listed in Section 4



## SECTION 4: FREQUENTLY ASKED QUESTIONS

**Q: Am I eligible if I am not a first-time buyer?**

A: No, with the exception of certain exemptions such as under the Fresh Start Principle which are set out in the Affordable Housing Act 2021, which does allow particular categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances of divorce or separation, personal insolvency or bankruptcy, subject to terms and conditions.

**Q: What documentation is needed to support my application?**

A: 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](http://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](http://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.

**Q: How do I apply for the scheme?**

A: 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](http://www.wicklow.ie)



**Q: What type of properties are available & prices?**

A:

| No. of units | Beds  | Type        | Story    | House Price | Minimum House Price |
|--------------|-------|-------------|----------|-------------|---------------------|
| 6            | 2 bed | Terrace     | 2 Storey | €280,000    | €222,716            |
| 6            | 2 bed | End Terrace | 2 Storey | €290,000    | €236,702            |
| 16           | 3 bed | Terrace     | 2 Storey | €315,000    | €252,295            |
| 8            | 3 bed | End Terrace | 2 Storey | €330,000    | €275,618            |

**Q: How do I know which property to apply for?**

A: 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.

Households can apply for more than 1 type of dwelling.

**Q. Where can I view the various House Plans?**

A. In the FAQ or upon request.

**Q: Will I be able to select which house I want?**

A: Houses will be distributed by lot to successful applicants.

**Q: Will there be a management company in charge of this property?**

A: No.

**Q: How much deposit do I need?**

A: 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.



The Help to Buy Scheme (HTB) operated by The Revenue Commissioners can be utilised towards this deposit amount where the applicant does not have savings to account for same.

**Q: How does the Help to Buy Scheme impact on the amount of the Loan.**

A: Please refer to the qualifying criteria defined by the Revenue Commissioners for eligibility for the scheme. ([www.revenue.ie](http://www.revenue.ie))

**Q: Do I need to apply in sole or joint names?**

A: 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.

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

A. 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.

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

A: 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.

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

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

**Q: How is a decision made on my application?**

A: 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.

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

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



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**Q: I have a query that is not answered in this document, who can I contact?**

**A:** For any queries that you are unable to find an answer to, please email your query to [affordablehousing@wicklowcoco.ie](mailto:affordablehousing@wicklowcoco.ie)