

CORK CITY COUNCIL
SCHEME OF PRIORITY FOR AFFORDABLE DWELLING PURCHASE
ARRANGEMENTS

The Affordable Housing Act 2021 (“the Act”) (No. 25 of 2021) was enacted on 21st July 2021. Part 2 of the Act, and the Affordable Housing Regulations 2022 (S.I. No. 183/2022) 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 to establish a Scheme of Priority by which affordable dwelling purchase arrangements are made available by local authorities. Additionally, it sets out the methodology to be applied to determine the order of priority accorded to eligible households where demand for such arrangements exceeds the number of dwellings available.

As adopted by Cork City Council on 11th July 2022.

Cork City Council’s Scheme of Priority is made under Section 11 of the Affordable Housing Act 2021. Eligibility of households will be assessed in accordance with Section 11 of the Affordable Housing Act 2021 and Regulation 5 of the Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022).

PART 1: MANNER BY WHICH AFFORDABLE DWELLINGS WILL BE MADE AVAILABLE

1. Where the Council intends to make dwellings available in a particular location or locations for 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 properties are scheduled to be completed, the Council will advertise the availability of the properties in at least one newspaper circulating within the 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 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 the 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 amount may 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 scheme which is the subject of the advertisement. A household must submit a separate application for each scheme advertised.

PART 2: ORDER OF PRIORITY FOR ELIGIBLE HOUSEHOLDS

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 (S.I. No. 184 of 2022). This is subject to later confirmation, through the production of documentary evidence, in relation to eligibility.
5. Cork City 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 to the accommodation needs of a particular 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 In relation to 70 per cent of the dwellings, where the number of eligible applicants exceeds the number of dwellings for which applications have been accepted, Cork City Council shall give priority to eligible applicants on the following basis:

Dwelling Type	Meets accommodation needs of:
Three-bedroom dwelling	2 or more-person household
Four-bedroom dwelling	3 or more-person household

5.2 Where, having applied the criteria in Section 5.1, the number of eligible applicants still exceeds the number of dwellings for which applications were accepted, priority shall be given to eligible applicants in the date and time order that their applications were received.

5.3 In addition to submitting 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 the subject of applications accepted under Regulation 5(1) &5(2) of the Affordable Housing (No. 2) Regulations 2022 (S.I. No. 184 of 2022), Cork City Council will prioritise households in the following order:

6.1 Where the number of applicants exceeds the number of affordable dwellings for sale, Cork City 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 available, the Council will further prioritise households as follows:

- 6.2.1** Priority to be given, on a lottery basis, to eligible households based on any person making the application being or having been resident in the administrative area of Cork City Council for a minimum period of 5 years.