

Tenant (Incremental) Purchase Scheme 2016 Application Form



Comhairle Cathrach Chorcaí
Cork City Council

**Cork City Council
Housing Loans and Grants Section
Ground Floor
City Hall
Anglesea Street
Cork
T12 T997**

Tel: (021) 492 4000

a) Important Information

All correspondence between Cork City Council and the applicant(s) is WITHOUT PREJUDICE and subject to any Transfer Order.

Cork City Council tenants who qualify to purchase the property they reside in, under the terms of the 2016 Tenant (Incremental) Purchase Scheme and in line with Housing (Sale of Local Authority Houses) (Amendment) Regulations 2021 on 1st February 2022, may apply. It is important that you carefully read Cork City Council's Tenant (Incremental) Purchase Scheme 2016 Information Booklet and are certain you qualify for the scheme. It is advised you contact a member of Cork City Council's Housing Loans and Grant Section prior to submission if you have any questions regarding eligibility, please see contact details below.

b) Requirements of the Tenant (Incremental) Purchase Scheme

The Cork City Council tenant applying to purchase the property they reside in should take note of the following:

- Be in receipt of social housing support for a minimum of 10 years. In the case of joint tenancies, both tenants must be in receipt of social housing support for a minimum of 10 years.
- The minimum income required for an application to qualify for this scheme is €12,500 p.a.
- In accordance with Cork City Council's Housing Stock Management Policy, only qualifying, 3-bedroom properties are eligible for tenant purchase. Please see Section 4 of Cork City Council's Tenant (Incremental) Purchase Scheme 2016 Information Booklet for further details regarding qualifying properties.
- Please note that Cork City Council carry out various checks on the information disclosed in this Application Form.
- N.B. Cork City Council will not proceed with the sale of any house where rent or other Local Authority charges are owing for more than 12 weeks in the past three years.
- A €100 fee must be submitted with this application form. See page 10 for further details.

c) Checklist for documents to send with this form

Please see checklist on page 10 for the documents required with this application.

Please note that all documentation required must be submitted to render this application valid. It is important to be aware that the €100 application fee is non-refundable.

d) Where to send your completed form

Once you have completed this form in full and have obtained the necessary supporting documents, you may submit your application to:

Housing Loans and Grants Office,
Cork City Council,
Ground Floor,
City Hall,
Cork,
T12 T997.

Tel: 021 4924000

Email: homepurchase@corkcity.ie

Website: www.corkcity.ie

Application to Cork City Council to purchase property under the terms of the 2016 Tenant (Incremental) Purchase Scheme and in line with Housing (Sale of Local Authority Houses) (Amendment) Regulations 2021 on 1st February 2022

Use BLOCK CAPITALS to complete this form. Place a TICK in the boxes applicable to your circumstances.

Section 1 – Property Details

Rent Account Number	<input style="width: 100%; height: 30px;" type="text"/>
Address of Property	<input style="width: 100%; height: 30px;" type="text"/>
	<input style="width: 100%; height: 30px;" type="text"/>
Number of bedrooms in property	<input style="width: 100%; height: 30px;" type="text"/>
Property Type e.g. Terraced/Semi-Detached	<input style="width: 100%; height: 30px;" type="text"/>

Section 2 – Applicant Details

	Tenant	Joint Tenant
Name	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
PPS Number	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Date of Birth	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Widowed
	<input type="checkbox"/> Separated <input type="checkbox"/> Co-habitant	<input type="checkbox"/> Separated <input type="checkbox"/> Co-habitant
	<input type="checkbox"/> Married/Civil Partner <input type="checkbox"/> Divorced	<input type="checkbox"/> Married/Civil Partner <input type="checkbox"/> Divorced
Phone Number	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Email Address	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>

Section 3 – Income Sources for Tenant and Joint Tenant

Income Sources	Tenant	Joint Tenant
Employed (PAYE)	<input type="checkbox"/>	<input type="checkbox"/>
Self Employed	<input type="checkbox"/>	<input type="checkbox"/>
Department of Social Protection Payment	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
If other, please state	<input type="text"/>	<input type="text"/>
Gross Annual Income	<input type="text"/>	<input type="text"/>

Section 4 – Tenant’s Spouse/Civil Partner/Co-habitant Resident in the house (If NOT a Joint Tenant)

Name PPS Number

Relationship to Tenant

Wife/Husband

Civil Partner

Co-habitant

Income Source(s)

Employed (PAYE)

Self Employed

Department of Social Protection Payment

Other

If other, please state

Gross Annual Income

Section 5 – Other Household Members

All other household members excluding the Tenant and Joint Tenant must be listed in the table below:

Name	Date of Birth	Relationship to Tenant	PPS Number	Income Source	Gross Annual Income

Section 6 – Tenancy Details

i). How many years have you been in receipt of Social Housing Support?

Please state the number of years:

Tenant:

Joint Tenant:

In the space provided below, please state the Social Housing Supports (Cork City Council, Approved Housing Body, HAP, RAS, etc.) you have received and the dates on which you received these supports:

Tenant:

Joint Tenant:

ii). Is it your intention to use this address as your principal place of residence?

Yes No

iii). Have any material improvements been carried out to the Cork City Council property been applied for purchase since the commencement of your tenancy?

Yes No

If answered yes, you MUST submit written consent received from Cork City Council prior to any material improvements being carried out on the property. Please see page 10 for further details.

Section 7 – Previous Schemes, Property Ownership and Funding

iv). Have you previously purchased a house under a tenant purchase or incremental purchase scheme?

Yes No

If yes, please state the address of property:

v). Do you currently own any other property?

Yes No

If yes, please state the address of property:

vi). What is the intended source of funding for the proposed purchase?

Own Resources

Private Mortgage

Local Authority Home Loan

Other

If other, please state below:

Section 8 – Convictions and Court Orders

Please Note: Cork City Council is obliged to request Garda checks on all Household Members.

In the 5-year period prior to the date of this application, has any member of the household been convicted of an offence under the following sections of the Criminal Justice (Public Order) Act 1994?

Section 5: Disorderly conduct in a public place. Yes No

Section 6: Threatening, abusive or insulting behaviour in a public place. Yes No

Section 7: Distribution or display in a public place of material which is threatening abusive, insulting or obscene. Yes No

Section 14: Riot. Yes No

Section 15: Violent disorder. Yes No

Section 19: Assault or obstructions of a peace officer or emergency services personnel. Yes No

If yes, please give details in the space provided below. You must include the name, address, and details of conviction:

In the 5-year period prior to the date of this application, has any member of the household been subject of Court Orders under the following statutory provisions?

Sections 3, 3A or 4 Housing (Miscellaneous Provisions) Act 1997:
Subject of an excluding order or interim excluding order. Yes No

Section 257D of the Children Act 2001 (No. 24 of 2011):
Subject of a behaviour order. Yes No

Section 115 of the Criminal Justice Act 2006 (No. 26 of 2006):
Subject of a civil order. Yes No

If yes, please give details in the space provided below. You must include the name, address, and details of conviction:

Warranty

The sale of a house under this Act does not imply any warranty on the part of Cork City Council in relation to the state of repair or conditions of the house or its fitness for human habitation [section 25(3) of Housing (Miscellaneous Provisions) Act 2014.

Fine for Provision of False or Misleading Information

“Section 32(7) of the Housing (Miscellaneous Provisions) Act 2009 and section 6 of the Fines Act 2010 provide that it is an offence, punishable on conviction by a class C fine (i.e. an amount not greater than €2,500 but greater than €1,000), for a person to knowingly provide false or misleading information or documents or to knowingly conceal any material fact in relation to the purchase of a house under Part 3 of the Housing (Miscellaneous Provisions) Act 2014. Section 32(8) of the 2009 Act provides that a Housing Authority may recover from a person convicted of an offence under section 32(7) any higher expenditure that the authority incurred on the sale of a house due to reliance on false, misleading, or undisclosed information”

Collection and Use of Data

Cork City Council will use the data which you have supplied to assess and administer your application. Data may be shared and verified with other public bodies for the purpose of the prevention or detection of fraud. The housing authority may, in conjunction with the Department of the Environment, Community & Local Government, process this data for research purposes.

Additional Information

Where requested by Cork City Council, additional information must be provided by the applicant(s) within four weeks. If information is not received within four weeks, the application will be cancelled. If cancelled and applicant(s) wish to make a new application, then they will be required to pay a new non-refundable application fee of €100.00.

**All correspondence between Cork City Council and the applicant(s) is
WITHOUT PREJUDICE and subject to any Transfer Order.**

Declaration

I /We* hereby apply to Cork City Council to purchase the above house under the terms of the 2016 Tenant (Incremental) Purchase Scheme.

I/We* accept that sale of a house under this scheme does not imply any warranty on the part of Cork City Council in relation to the state of repair or condition of the house or its fitness for human habitation and that as the house will be valued on the basis of its existing condition, Cork City Council is under no obligation to put the house being purchased under the scheme into good structural condition prior to sale.

I/We* accept that the maintenance and repair of the dwelling after sale is the responsibility of the purchaser.

I/We* accept that unless otherwise instructed, Cork City Council will upon completion of the purchase, arrange to have the house vested in the joint names of the tenant and his/her spouse/partner.

I/We* declare that the information and particulars given by me/us on this application are true and correct.

I/We* authorise Cork City Council to make whatever enquiries it considers necessary to verify details of my/our application.

I/We* am/are aware that the furnishing of false or misleading information is an offence liable to prosecution.

***(Delete where appropriate)**

Signed: _____
Tenant

Signed: _____
Joint Tenant

Date: _____

Date: _____

I/We declare that the information contained in this Application Form is true and accurate to the best of my/our knowledge and belief and I/we undertake to complete the purchase of the property within 6 months of the date of any offer.

Signed Applicant(s) _____

In the presence of _____, **Solicitor for the Applicant(s)**
on this the _____ day of _____, _____ .

Received by Cork City Council Housing Department on _____

Checklist for what to include with this application form

Please note that your application form must be fully completed and submitted with **all** the required documentation. The non-submission of required documentation may render your application invalid. The checklist below will help you to identify the documents required to render your application as valid:

All applications will need the following:

- This form.** Fully completed.
- Information Booklet.** Have fully read and understand Cork City Council's Tenant (Incremental) Purchase Scheme 2016 Information Booklet.
- Evidence of Income.** (Page 11) Further details can be found in Section 12 of Cork City Council's Tenant (Incremental) Purchase Scheme 2016 Information Booklet.
- Signed Declaration.** (Pages 8 & 9) Section 9 **must** be completed in the presence of your solicitor and signed by your solicitor.
- HPL1 Form.** (Page 13 & 14) Appendix 1. This form **must** be completed by all household members that are over the age of 18.
- €100 Fee.** This is a non-refundable fee. Cheque or Postal Order made payment to Cork City Council will only be accepted with this form. Cash payment will **not** be accepted.

Applicants who answered YES to Section 6, Part iii) will need the following:

- Authorised Material Improvements.** Please note that if any material improvements have been made to the property, written consent must have been obtained from Cork City Council. This consent **must** be submitted with your application to qualify for the exclusion of the home improvement's value from the purchase price calculation of the property.

Cork City Council require a Tenant, Joint Tenant and if applicable Tenant's Spouse/Civil Partner/Co-habitant Resident in the house (if NOT a Joint Tenant) to provide documentary evidence to verify reckonable income. The below list outlines the required documents to verify income sources:

- **Employee / PAYE Income:**
 - a. **Revenue's Statement of Liability document for the previous tax year.** The Tenant and (if applicable) Joint Tenant may obtain their Statement of Liability document from Revenue's online myAccount service. It is accessible through the 'Review your tax' link in PAYE Services. This summary contains your pay and statutory deductions for the year as reported by your employer or pension provider. You can create a PDF to view or print document. This must be submitted with your application if you are a PAYE earner.
 - b. **Salary Certificate.** The Tenant and (if applicable) Joint Tenant must have their employer complete the Salary Certificate included in Appendix 2 of the Application Form.
 - c. **Payslips.** The Tenant and (if applicable) Joint Tenant must submit **recent** Payslips: 3 rent payslips if paid monthly, 6 recent payslips if paid fortnightly, 12 recent payslips if paid weekly.
- **Income from Self-Employment:** A copy of your "Self-Assessment – Chapter 4 of Part 41A TCA 1997" Income Tax Assessment. This document is sent to you by Revenue when you submit a "Form 11 Return of Income", either online at www.ros.ie or by submitting a paper version of the form to your local tax office.

Cork City Council **may** request a copy of the income and expenditure accounts for each business or such documentation that satisfies the Housing Department as to the nature and amount of income involved.

- **Department of Social Protection Payments:** You will need to obtain a Statement of Payments for the previous income year from your local Social Protection Office located on Hanover Street, Cork. Tel: 021-480 6800.
- **Rental Income from Land or Property:** A copy of accounts or a statement of rental income that satisfies your Local Authority.
- **Interest on savings, investments, or dividends:** A statement from the financial institution or other provider, detailing the amount paid.
- **A pension other than a pension paid by the Department of Social Protection:** An official document issued by the body involved, detailing the payments made.
- **Maintenance Payments Received:** The Court Order, formal or informal maintenance arrangement or agreement, or solicitor's statement, detailing the amount and frequency and end-date of payments, and documentary evidence that the required payments are being made in accordance with the order, arrangement, agreement, or statement concerned.
- **Income from any Other Source:** Documentary evidence from the appropriate person or body involved, detailing the source and nature of the income and the amount paid.

Appendices

Appendix 1

HPL1 Form

Appendix 2

Salary Certificate

Appendix 1 – HPL1 Form

This form must be completed in BLOCK CAPITALS. All respective persons must include their signature. In doing so, consent is being given by the applicant to Cork City Council to carry out an electronic check with Revenue.

This form must be completed to confirm with Revenue that no household member has previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling.

All persons over the age of 18 residing at the Cork City Council dwelling you are applying to purchase **must** complete this form.

HPL1 Processing Arrangements:

Applicants no longer need to complete a HPL1 form signed and stamped by their Local Inspector of Taxes. An arrangement is now in place between Cork City Council and Revenue to obtain this information on the applicants behalf. This is done through an electronic process between both agencies.

Full Name	<input type="text"/>
Previous Name (IF ANY)	<input type="text"/>
Present Address	<input type="text"/>
Previous Addresses	<input type="text"/> <input type="text"/>
PPS Number	<input type="text"/>
Signature	<input type="text"/>

Appendix 1 – HPL1 Form

This form must be completed in BLOCK CAPITALS. All respective persons must include their signature. In doing so, consent is being given by the applicant to Cork City Council to carry out an electronic check with Revenue.

Full Name	<input type="text"/>
Previous Name (IF ANY)	<input type="text"/>
Present Address	<input type="text"/>
Previous Addresses	<input type="text"/>
	<input type="text"/>
PPS Number	<input type="text"/>
Signature	<input type="text"/>

Full Name	<input type="text"/>
Previous Name (IF ANY)	<input type="text"/>
Present Address	<input type="text"/>
Previous Addresses	<input type="text"/>
	<input type="text"/>
PPS Number	<input type="text"/>
Signature	<input type="text"/>

Appendix 2 – Salary Certificate – To be completed by first applicant’s employer

Employment details

Name of employee: _____

Length of service with the company: _____ Years _____ Months

Position Held: _____

The exact location of employment: _____

Is employment permanent/contract? Yes No

Is employee on probation period? Yes No

Salary details

Gross basic wage/salary € _____ Guaranteed Regular Irregular

Overtime € _____ Guaranteed Regular Irregular

Bonus € _____ Guaranteed Regular Irregular

Commission € _____ Guaranteed Regular Irregular

Other income € _____ Guaranteed Regular Irregular

Please give details if other income: _____

This section must be completed by an authorised company official

Signed by: _____

Date: _____

Position: _____

Company Name: _____

Address: _____

Telephone Number: _____

Company Stamp or Seal:



Appendix 2 – Salary Certificate – To be completed by second applicant’s employer

Employment details

Name of employee: _____

Length of service with the company: _____ Years _____ Months

Position Held: _____

The exact location of employment: _____

Is employment permanent/contract? Yes No

Is employee on probation period? Yes No

Salary details

Gross basic wage/salary € _____ Guaranteed Regular Irregular

Overtime € _____ Guaranteed Regular Irregular

Bonus € _____ Guaranteed Regular Irregular

Commission € _____ Guaranteed Regular Irregular

Other income € _____ Guaranteed Regular Irregular

Please give details if other income: _____

This section must be completed by an authorised company official

Signed by: _____

Date: _____

Position: _____

Company Name: _____

Address: _____

Telephone Number: _____

Company Stamp or Seal:

