



**NOTIFICATION TO ATTEND MEETING OF THE HOUSING SPC  
TO BE HELD IN THE WOOD QUAY VENUE CIVIC OFFICES  
ON WEDNESDAY 12 JULY 2023 AT 11.00 AM**

**WEBCASTING NOTICE**

This meeting may be filmed for live or subsequent broadcast via the Council's website. At the start of the meeting the Chair will confirm if all or part of the meeting is being filmed.

You should be aware that the Council is subject to the Freedom of Information Act 2014, the Data Protection Act 1988 and 2018, General Data Protection Regulations (EU) 2016/679 and the Defamation Act 2009. Data collected during this webcast will be retained in accordance with the legislation.

Therefore, by entering the Council Chamber/Meeting Room and using the seats around the meeting tables, public gallery etc., you are consenting to being filmed and to the possible use of those images and sound recordings for webcasting.

If you have any queries regarding this, please contact the Chief Executives Department on Extn. 2101 or DD (01) 222 2100.

**AGENDA**

**WEDNESDAY 12 JULY 2023**

		<b>PAGE</b>
1	Minutes of Meetings dated Friday 16th of June 2023 and Friday 19th of May 2023 and matters arising	<b>2 - 10</b>
2	Chairpersons Business	
	i. Correspondence	
3	Homeless Day Services, Street Food, Wellbeing	
4	Affordable Housing Scheme	<b>11 - 22</b>
5	AOB	

**\*\*\*Please note that the July Housing SPC will be an in person workshop only and there will be no Zoom link available. The meeting will be held in the Liffey Room, Wood Quay Venue, Dublin 8 and will commence at 11am.\*\*\***

**HOUSING STRATEGIC POLICY COMMITTEE**  
**MINUTES FOR SPC MEETING ON**  
**FRI 16<sup>TH</sup> JUNE 2023**

**Attendance:****Members:**

Cllr Mary Callaghan  
Cllr Hazel Chu  
Cllr Donna Cooney  
Cllr Máire Devine  
Cllr Pat Dunne  
Cllr James Geoghegan  
Cllr Alison Gilliland (CP)  
Cllr Briege MacOscar  
Cllr Eimer McCormack  
Cllr Colm O'Rourke  
Cllr Cieran Perry  
Cllr Karl Stanley

Kevin Byrne – SGCRA  
Pat Greene - DSC

**Dublin City Council Officials**

Coilín O'Reilly- Assistant Chief Executive  
David Dinnigan – Executive Manager  
Ali Grehan – City Architect  
Mary Hayes, Director of DRHE  
Frank d'Arcy – Executive Manager  
Alice Simmington – Senior Executive Officer  
Michelle Robinsom – Senior Executive Officer  
Gareth Rowan – Senior Executive Officer  
Shauna McIntyre - Senior Executive Officer  
Martin Donlon – Senior Architect  
Laura O'Gorman – Executive Architect  
Rebecca Ward - Administrator  
Damien McCabe - Administrator

**Other Councillors in attendance**

Cllr Deirdre Heney  
Cllr Janet Horner  
Cllr Mannix Flynn  
Cllr John Lyons

**Apologies**

Cllr Deirdre Cronin  
Cllr Daithí Doolan  
Cllr Kevin Donoghue  
Mike Allen – FI  
Ailbhe McLoughlin – ICSH  
Claire McManus – JFOC



## **1. Minutes of meeting dated Wednesday 12<sup>th</sup> April 2023 and matters arising**

**Agreed:** Minutes Agreed

## **2. Chairpersons Business**

- No Correspondence

Coilín O'Reilly, Assistant Chief Executive, provided a brief verbal overview of the Social Housing Festival held in Barcelona covering the following topics

- Learnings from the conference.
- Affordability of New Housing.
- Interest from other cities on Tenant in Situ Scheme and DCC's approach to rough sleepers.

**Agreed:** Update Noted

## **3. Green Builds**

Ali Grehan, City Architect provided a presentation, the following items were discussed:

- Construction Standards & Targets
- Energy Performance Buildings Directive
- Climate Action Plan 2023
- New & Retrofit Case Studies – North King Street, O'Devaney Gardens, Constitution Hill & Dominick Street

**Agreed:** Update Noted

## **4. Housing Supply**

David Dinnigan, Executive Manager, introduced this topic with various speakers covering the topics set out below:

Gareth Rowan, Senior Executive Officer for Public Private Partnership (PPP) Social Housing Programme.

- PPP Project Structure.
- PPP Pipeline.
- Key Deliverables.

Martin Donlon, Senior Architect, for Housing Land Initiative (HLI).

- Development Summaries for O'Devaney Gardens, Oscar Traynor Road and Emmet Road.

Laura O'Gorman, Executive Architect, for Land Development Agency (LDA).

- Development Summaries for Donore Project, Cromcastle Underpass, Cherry Orchard Point and Bluebell Lands.

Alice Simington, Senior Executive Officer, on Regeneration.

- 2023 Projects.
- Obligations for Regeneration.
- Varying options such as Enhanced Works, Retrofit & New Build

Michelle Robinson, Senior Executive Officer, the following topics:

- AHB Delivery targets 2023-2026.
- Acquisitions programme including Tenant in Situ Scheme.
- DCC & AHB Leasing.
- Part V Projections.

**Agreed:** Update Noted

## 5. Update on Working Groups

### i. Housing Disability Steering Group

Shauna MacIntyre, Senior Executive Officer provided an update on the following:

- Background of the Steering Group.

### ii. Public Housing Working Group

Cllr Alison Gilliland advised that the group are due to meet on 30<sup>th</sup> of June so will provide an update at next available SPC.

**Agreed:** Update noted

### iii. Local Traveller Accommodation Consultative Committee

Tony Smithers, Regional Manager Traveller Accommodation Unit, provided an update:

- Possibility of sub group with Fingal County Council.
- SPC will seek update on National Review of New Traveller Accommodation Guidelines.

**Agreed:** Update noted

### iv. Special Committee on Homelessness

Cllr Hazel Chu provided a verbal update, the following items were raised:

- Homelessness post Eviction Ban.
- Update on Tenant in Situ Scheme
- Standards of Emergency Accommodation.

**Agreed:** Update noted

- v. Senior Citizens Working Group

Next meeting scheduled for 6<sup>th</sup> of July.

**Agreed:** Update noted

- vi. Oversight Committee on Animal Welfare Issues

No Business conducted.

**Agreed:** N/A

## 6. AOB

Cllr Alison Gilliland informed the Committee that Dublin City has been nominated for 4 awards in the RIAI public choice awards.

**Agreed:** Update noted



**Housing Strategic Policy Committee**  
**Minutes for SPC Meeting on Friday 19<sup>th</sup> May 2023**

**Attendance:**

Members:

Cllr Hazel Chu  
Cllr. Donna Cooney  
Cllr. Deirdre Cronin  
Cllr Daithí Doolan  
Cllr Alison Gilliland (CP)  
Cllr Dermot Lacey  
Cllr Emer McCormick  
Cllr Cieran Perry  
Cllr Karl Stanley

Diarmuid MacDubhglais – PPN

**Dublin City Council Officials:**

Coilín O'Reilly, Assistant Chief Executive  
David Dinnigan, Executive Manager  
Mary Hayes, Executive manager  
Ali Grehan, City Architect  
Alice Simington, Senior Executive Officer  
Clive Ahern, Senior Executive Officer  
Damien McCabe, Administrator

**Other Councillors in attendance:**

Cllr. Darragh Moriarty  
Cllr Deirdre Heney

**Apologies**

Cllr Mary Callaghan  
Cllr Máire Devine  
Cllr Kevin Donoghue  
Cllr Pat Dunne  
Cllr James Geoghegan  
Cllr Colm O'Rourke

Pat Greene – DSC  
Clare McManus – JFOC  
Mike Allen - FI

**1. Minutes of meeting dated Wednesday 12<sup>th</sup> April 2023 and matters arising**

**Agreed:** Deferred until June meeting

**2. DCC Estate Renewal Presentation**

Alice Simington and Clive Ahern provided a presentation that covered the following topics

- Objective of Estate Renewals
- Scale of the Programme
- Review of Current Projects (2022-2028)
- Climate Action
- Pros & cons of regeneration types – Enhanced Works, Retrofit & Amalgamation, Retrofit & Amalgamation & Infill, Demolish & New Build

**Agreed:** Presentation Noted

## Affordable Purchase Schemes: Frequently Asked Questions

### OVERVIEW OF SCHEME

#### What is the Local Authority Affordable Purchase Scheme (LAAPS)?

The Local Authority Affordable Purchase Scheme (LAAPS) helps eligible applicants buy a home at a discount to the home's market price. It aims to help people (individuals, couples and larger households) buy their own home when they may not otherwise have been able to. This discount is only available for housing that has been identified and made available as a Local Authority Affordable Purchase Scheme.

#### What homes will be available as Local Authority Affordable Purchase Scheme (LAAPS) in Dublin City ?

A number of schemes are scheduled to deliver over 1,800 LAAPS, or affordable purchase, homes are in our current housing delivery schedule. The homes are part of Dublin City Council's *Housing for All* programme and can be viewed at:

[https://mapzone.dublincity.ie/MapzoneAffordableSchemes/MapZone.aspx?map=Affordable\\_Schemes](https://mapzone.dublincity.ie/MapzoneAffordableSchemes/MapZone.aspx?map=Affordable_Schemes)

#### How does an affordable purchase scheme work?

Local Authorities like Dublin City Council will provide what's known as an 'Affordable Dwelling Contribution.' This is basically an equity share in the home and this contribution reduces the price the home purchaser pays.

This equity share is equal to the difference between the open market value of the home and reduced price paid by the purchaser. So, if Dublin City Council took a 20% equity share the purchaser would have a 20% discount. If the Council took a 15% share the purchaser is benefitting from a 15% discount.

#### How do I know if I can apply for a particular affordable purchase home?

The 'Information on Applying' section below will give you some guidelines. However, each affordable scheme will have a different application process. If you are a first time buyer (or meet the 'fresh start' criteria explained below) and have a right to reside permanently in the State and are interested in a particular home when it becomes available you should consider applying and Dublin City Council will assess your application.

### INFORMATION ON APPLYING

#### How do I know if I qualify for an Affordable Purchase home?

It is important to note that an application process will apply for the homes in each individual affordable purchase scheme that Dublin City Council delivers. The information below is for guidance only and meeting these requirements in principle does not mean an applicant will qualify for any or all schemes.

In general, applicants must meet the following criteria:

- a) Be a first time buyer or qualify under the 'Fresh Start Principle' (see What is the 'Fresh Start Principle' question below)
- b) Meet the income criterion which will be advertised for individual LAAPS

- c) Be able to fund the purchase of the home, e.g. qualify for a mortgage from a regulated financial institution or the Local Authority Home Loan Scheme (see 'Financial Information ' section below)
- d) Each person included in the application must have a right to reside indefinitely in the State
- e) The affordable purchase home must be the household's normal or primary place of residence
- f) There will be certain cases where an applicant already has an interest in another property but that property no longer meets their needs. These applicants should contact Dublin City Council when specific schemes are advertised
- g) Specific criteria will also apply to individual schemes. These criteria must comply with Dublin City Council's Scheme of Priority for Affordable Dwelling Purchase Arrangements. This sets out how Dublin City Council makes affordable purchase homes available and what order of priority is used in cases where the number of eligible applicants exceeds the number and/or type of homes available

As previously stated, the above is for guidance purposes only. Full qualifying criteria are set out in the Affordable Housing Act 2021 and the Affordable Housing (No. 2) Regulations 2023

### **What is a first time buyer?**

You are a first time buyer if you don't own or have a legal interest in a dwelling. If you are not a first time buyer you may qualify under the Fresh Start Principle.

### **What is the Fresh Start Principle?**

The Affordable Housing Act 2021 documents all the exceptions to being a first time buyer. These are covered by the Fresh Start Principle and include:

- a) Those who were previously in a marriage, civil partnership or committed relationship with someone who they purchased or built a residential property with. If this relationship has ended and they no longer have an interest in the home they may be eligible
- b) Those who previously purchased or built a residential property but divested this through insolvency or bankruptcy may be eligible
- c) Those who previously owned, were beneficially entitled to or have an interest in a dwelling which no longer meets their needs due to overcrowding may be eligible to apply. If they subsequently purchase the affordable dwelling, Dublin City Council will require them to dispose of the interest they have in the previous property.

### **How will I know when I can apply for an affordable purchase scheme?**

Under the Affordable Housing Act 2021, local authorities need to publicly advertise when an Affordable Housing Scheme becomes available. This information has to appear in at least one newspaper circulating in the local authority's administrative area and on its website.

Full details on how a LAAPS scheme must be advertised are contained in our Scheme of Priority for Affordable Dwelling Purchase Arrangements

### **What criteria will be used to assess my application?**

These are set out in our Scheme of Priority for Affordable Dwelling Purchase Arrangements.

**If I am not successful when I apply for a particular scheme do I automatically qualify for the next scheme?**

No. All schemes require a separate application process.

## **FINANCIAL INFORMATION**

**How much will an affordable purchase home cost?**

Affordable purchase homes must be made available at a cost at least 15% below their market value. However, the amount an eligible purchaser may pay is determined by their own income.

**Is there a limit to how much I can earn to be eligible to purchase an affordable purchase home?**

Your income must be below a certain level in relation to the home you are interested in. Your gross income multiplied by 4 must be less than 85.5% of the market value of the home. If it's more, you are not considered to need affordability support **for that particular home.**

**How is the market value of the property calculated?**

Dublin City Council will set the market value for the different properties in the various affordable purchase schemes it is delivering. This will be set before each individual scheme is launched and details will be made available when the scheme is advertised.

**How is the equity share and discount calculated?**

The price that someone will pay for a particular affordable purchase home and the percentage equity Dublin City Council will take are calculated by the local authority in accordance with Government Regulations.

This price is calculated from the applicant's **maximum mortgage capacity** subject to the minimum price set by the local authority for the LAAPs home. This capacity determines how much the eligible affordable purchaser pays and the corresponding equity stake Dublin City Council will take.

**Do I need to repay this equity share to Dublin City Council?**

An affordable home buyer doesn't have to repay the equity share until the affordable purchase home is ultimately sold, transferred or after a period of 40 years. However, they can do so at any time between initial purchase and ultimate sale or transfer if they so wish.

There are other scenarios where the local authority can issue what is known as a 'Realisation Notice' to demand the redemption of the Affordable Dwelling Equity. These scenarios are listed in the [Affordable Dwelling Purchase Arrangement](#) the affordable purchaser enters into with Dublin City Council. They include cases where the purchaser was subsequently found to have deliberately misled the local authority in respect of any material fact regarding their eligibility in making the application.

It's important to note that **the affordable purchaser would pay back an equity percentage rather than the specific value of this equity at the time of the original purchase.** The value of this equity stake will rise or fall with that of the property.

**What's an Affordable Dwelling Purchase Arrangement?**

This is a legal contract between the local authority and the affordable purchaser setting out terms and conditions under which the local authority provides the LAAPS. All affordable purchasers must enter into an Affordable Dwelling Purchase Arrangement with the local authority. As this is a legally enforceable contract affordable purchasers are advised to seek independent legal advice before entering into it.

**How can I finance the purchase of an affordable purchase home?**

Mortgages for affordable purchase homes are currently available from AIB Group (AIB, Haven and EBS) Bank of Ireland and Permanent TSB. This list is subject to change.

**What if I don't qualify for a mortgage from one of these financial institutions?**

There can be many reasons why someone wouldn't qualify for a mortgage, e.g. age. In these cases the applicant may qualify for the Local Authority Home Loan Scheme. This is a Government backed mortgage scheme which is available through local authorities. It's available to first time buyers and 'fresh start' applicants who can't get finance through a regulated financial provider. For more information on this see [www.localauthorityhomeloan.ie](http://www.localauthorityhomeloan.ie)

**If successful will I be required to pay Stamp Duty?**

If successful, you will be required to pay Stamp Duty as affordable purchase homes are not exempt from Stamp Duty.

**Do I need a solicitor to represent my purchase?**

We would always recommend seeking legal advice when purchasing a property and this could include the advice of a property solicitor.

## Cost Rental Scheme: Frequently Asked Questions

### Overview of Scheme

#### What is Cost Rental?

A Cost Rental dwelling is a new form of tenure with the objective of providing rental accommodation for those who are above the threshold for social housing but unable to afford to buy their own property or rent on the open market.

This new form of renting, aimed at moderate income households aims to provide **secure, quality housing** that remains **sustainably affordable over time**.

#### Why is it called Cost Rental?

It is called 'cost rental' because the rent you pay is based on the cost of delivering, maintaining and financing the homes, rather than for profit. This will result in a lower rent than market rent for cost rental tenants. The rent for cost rental homes must be at least 25% below comparable market rents in an area.

#### Who is eligible for Cost Rental?

Cost rental homes are aimed at people on moderate incomes who may experience financial difficulty accessing housing or meeting the on-going cost of accommodation but who don't meet the income criteria for social housing support.

You may be eligible for Cost Rental if:

- Your net household income is below €53,000 per annum
- Your household is not in receipt of any social housing support payments, e.g. Rent Supplement or Housing Assistance Payment (HAP)
- You do not own a property
- Your household size matches the size of the property advertised. *For example, a two-bed unit may be suitable for two adults, a couple, or lone parent with 1 or more children.*
- You can afford to pay the rent for the home
- Your household has only applied once for a specific Cost Rental home

#### What is net household income?

Net household income is calculated by adding together the net income for each household member aged 18 and over. Net household income means income tax, universal social charge, pay-related social insurance and superannuation contributions have been deducted from the assessable gross income. As stated above the net household income must be below €53,000 per annum.

Further details: [S.I. No. 755/2021 - Affordable Housing Act 2021 \(Cost Rental Letting and Eligibility\) Regulations 2021 \(irishstatutebook.ie\)](#)

#### How many Cost Rental homes will be delivered by Dublin City Council?

Dublin City Council has identified over 2,300 Cost Rental homes which it will deliver as part of its *Housing for All* programme.

The locations of these homes can be viewed at:

[https://mapzone.dublincity.ie/MapzoneAffordableSchemes/MapZone.aspx?map=Affordable\\_Schemes](https://mapzone.dublincity.ie/MapzoneAffordableSchemes/MapZone.aspx?map=Affordable_Schemes)

[Information on Applying](#)

### **How do I apply for a Cost Rental home?**

Cost rental homes are new and only a number of these developments have been delivered nationally so far.

Cost Rental homes will be advertised online as they become available and in line with Government Regulations. The Cost Rental Schemes being made available within the Dublin City Council functional area will be delivered either by Dublin City Council (DCC), the Land Development Agency (LDA) or an Approved Housing Body (AHB).

DCC, the LDA or the relevant AHB will specify how an application for a cost rental dwelling is to be made. You apply to the relevant body (ie the landlord) for each scheme on an individual basis. The Government Regulations state that landlord making the Cost Rental homes available must advertise the homes online and for a period of not less than seven days, during which period the landlord of the cost rental dwelling concerned shall accept applications from prospective tenants. The landlord shall establish that all perspective tenants meet the required eligibility criteria. Further information is available on [S.I. No. 755/2021 - Affordable Housing Act 2021 \(Cost Rental Letting and Eligibility\) Regulations 2021 \(irishstatutebook.ie\)](#)

### **What happens if there is greater demand for a particular Cost Rental Scheme than the number of homes available?**

The regulations state that in cases where applications for Cost Rental homes exceed the number of homes available that *“the landlord shall, through means of an independently verifiable lottery, select from the total number of applicants a number of applicants equal to the number of tenancies available.”*

However, if a selected applicant subsequently withdraws or is deemed by the landlord to be ineligible a further nominee can be selected from the original applicants.

### **What role does household size play in determining how Cost Rental homes are allocated?**

When allocating Cost Rental homes, the regulations allow the landlord to assess the number of persons in each household and place tenants in a Cost Rental home which is appropriate to their needs. For example, a two-bed unit may be suitable for two adults, a couple, or lone parent with 1 or more children.

### **How much rent would I pay for a Cost Rental home on a monthly basis?**

This cost is calculated over a minimum of 40 years and the rents must be at least 25% below private market rents in the area. Rent can increase on an annual basis in line with inflation to account for potential increases in costs over time. It is expected that this will provide a long term sustainable housing solution as the rent is based only on the cost of delivering, financing and maintaining the property.

[Information on Cost Rental Rents and Tenancies](#)



### **Do Cost Rental Tenancies offer any greater security of tenure?**

It is important to note that Cost Rental tenancies are not classified as social housing. Instead Cost Rental tenants are protected in Residential Tenancies Legislation. You have some of the same rights as private tenants. For example, you can access the Residential Tenancy Board's (RTB's) dispute resolution process and your tenancy must be registered with the RTB.

However, there are some differences, for example, the landlord can only terminate the cost rental tenancy under one or both of the following limited grounds:

- The tenant has breached his/ her obligations;
- The dwelling is no longer suitable to the accommodation needs of the tenant and of any persons residing with him or her having regard to the number of bed spaces and the size and composition of the occupying household.

This means that most of the usual grounds on which a landlord can terminate, for example, a "Part 4 tenancy" do not apply to cost rental dwellings. This includes the landlord not being able to terminate the cost rental tenancy because they want to sell the property, the landlord or a family member wanting to live there, the wanting to substantially refurbish/ renovate the property or to change its use).

### **If I rent a Cost Rental home from Dublin City Council will I have the same Tenancy Agreement as a tenant in social housing?**

Cost Rental is a different form of rental tenure to social housing.

In the case of Cost Rental where Dublin City Council is the landlord a separate Cost Rental Tenancy Agreement will be signed by the tenant and Dublin City Council, which will include details about the length of the tenancy, as well as the rights and responsibilities you have as a tenant.

## **Affordable Dwelling Purchase Arrangement – Glossary of Terms**

### **Affordable Dwelling Contribution**

This is the amount paid by Dublin City Council towards your purchase of an affordable dwelling. This refers to the monetary amount paid, whereas the equity share refers to this amount as a percentage of the Market Value.

### **Affordable Dwelling Purchase Arrangement (ADPA)**

This is the legal contract you will enter into with Dublin City Council if your application is successful and you are approved to purchase an affordable dwelling. This sets out, among other legal arrangements, the details of the Affordable Dwelling Contribution made by the Council, a valuation mechanism, and procedures for making redemption payments.

### **Affordable Purchase Price**

This is the price you will pay after Dublin City Council's Affordable Dwelling Contribution is subtracted from the Market Value. This will be calculated using your income, savings and the terms and conditions of the Affordable Housing Scheme you are applying for.

### **Approval in Principle**

An Approval in Principle takes the form of a letter from a lender indicating the amount you are eligible to borrow for a mortgage.

### **Equity Share**

This is the percentage of the market value that Dublin City Council will contribute to the purchase of an affordable dwelling. This will be at least 5% of the market value. This entitles the Council to the same percentage in value of a future sale of the property subject to terms and conditions. It does not establish the Council as a co-owner of the property.

### **First Time Buyer**

A First Time Buyer is someone who has never previously purchased or built a dwelling in the state for their occupation or owns or is entitled to a stake in a dwelling.

### **Fresh Start Principle**

The Fresh Start Principle enables you to apply for an affordable dwelling if you previously owned a home but no longer do. This applies if you have sold or been divested of your interest in a home through insolvency or bankruptcy proceedings, or as part of separation or divorce arrangements.

### **Local Authority Home Loan**

The Local Authority Home Loan is a mortgage offered by a local authority. If you have been unable to get a mortgage from a bank you may be able to use a Local Authority Home Loan (LAHL) to purchase your property, subject to the terms and conditions of the LAHL.

### **Long-Stop Date**

This is the date after which Dublin City Council may request full repayment of its equity

share in the property if it has not previously been paid down through redemption payments. It is set at 40 years after the date of purchase.

### **Market Value**

This is the price that the affordable dwelling might reasonably be expected to be sold for on the open market. The market value will be initially set by Dublin City Council. This will be equal to the affordable purchase price that you pay, plus the affordable dwelling contribution made by the Council.

### **Realisation Notice/Realisation Event**

There are certain conditions under which Dublin City Council will request that their equity share in the property be redeemed. This is called a Realisation Event and you will be notified as such by a Realisation Notice. The most typical case is when a property is sold and a percentage of the sale price equivalent to the percentage equity share must be paid to the Council. Other circumstances when this may occur include but are not limited to bankruptcy, the property being subject to a Compulsory Purchase Order, or abandonment of the property, or in the event of the death of the homeowner(s)

### **Redemption Payments**

These are payments made to Dublin City Council to reduce its Equity Share and increase your ownership share. These can be made at any time subject to a minimum amount of €10,000 and to the Long-Stop Date.

### **Scheme of Priority for Affordable Dwelling Purchase Arrangement**

In cases where the number of applications exceeds the number of available dwellings, the Scheme of Priority outlines the rules Dublin City Council uses to decide which applicants will be offered dwellings. This may include factors such as household size, residency in the local authority's area, or an allocation based on the order the applications are received. This scheme must comply with the Affordable Housing Act 2021 and the Affordable Housing Regulation 2022. The making of this scheme is a reserve function of the Elected Members of the Dublin City Council.

### **Valuation Mechanism**

The market value of your home may vary over time, and the valuation mechanism is the process that will be used to reassess the market value of your home. This will be outlined in your Affordable Dwelling Purchase Arrangement.

## **DUBLIN CITY COUNCIL'S SCHEME OF PRIORITY FOR AFFORDABLE DWELING PURCHASE ARRANGEMENTS**

The Affordable Housing Act 2021 ("the Act") (No. 25 of 2021) was enacted on 21<sup>st</sup> July 2021. Part 2 of the ("the Act"), and regulations (S.I. No. 20 of 2023) Affordable Housing Regulations 2023 and (S.I. No. 21 of 2023) Affordable Housing (No.2) Regulations 2023 refers.

As adopted by Dublin City Council on **[Date to be Inserted]**

The purpose of this Scheme of Priority is to set out the manner in which affordable dwelling purchase arrangements are made available by Dublin City Council (hereafter referred to as the Council) and the methodology that will be applied to determine the order of priority to be accorded to eligible households where the demand for such arrangements exceeds the dwellings or resources available. This Scheme of Priority is made under Section 11 of the Act.

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 2023 (S.I. No.21 of 2023).

### **Part 1: Manner in 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 Dublin City Council.
  - 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 dwelling 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 market value of the dwelling and the price paid by the purchaser. This to be 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.
    - 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 can 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 to 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 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 The 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 house, 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 Should the number of eligible applicants exceeds the number of affordable dwellings for which application have been accepted, the priority as to which type of dwelling is deemed to adequately cater to the accommodation needs of a household, will be made on the following basis:

<b>Dwelling Type</b>	<b>Adequately Caters for Accommodation Needs of:</b>
3-Bed Dwelling	2 or more Person Household
4-Bed Dwelling	3 or more Person Household

5.2. Where having applied the criteria in Section 5.1, the number of eligible applications still exceeds the number of dwellings for which applications were made, priority shall be given to the 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 2023, Dublin City Council will prioritise households in the following order;

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

6.2.1 Priority to be given to eligible Households based on any person making the application being or having been resident in the administrative area of the housing authority or being or having been so resident for a minimum of [insert number of years]years.

6.2.2 Where having applied the above criteria in Section 5.1 and Section 6.2.1, the number of eligible applications still exceeds the number of dwellings for which applications were made, priority shall be given to the eligible applicants in the date and time order that their applications were received.