Comhshaol, Pobal agus Rialtas Áitiúil
Environment, Community and Local Government

housing agency

Tenant (Incremental) Purchase Scheme 2016

Tenant Information

February 2016

Plain English
Approved by NALA

This booklet tells you about the incremental purchase scheme for existing local authority houses. If you intend to apply under the scheme, you should contact your local authority for more information.

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1. What is the Tenant (Incremental) Purchase Scheme 2016?

This is a new scheme to let local authority tenants buy their homes.

2. How does the scheme work?

Under this scheme, you can apply to your local authority to buy your local authority house. If approved, you must continue to live in the house for as long as you own it. You will get a discount on the price of the house based on your income.

Your local authority will also place a charge on your house called an 'incremental purchase charge'. This charge will be equal to the discount you get on the price of the house. The charge will remain in place for 20, 25 or 30 years (depending on the discount given). Each year, the local authority will reduce the charge by 2%. At the end of the 20, 25 or 30 years, the charge will be zero as long as you obey the terms and conditions of the scheme.

You will be able to resell your house at any time if your local authority agrees. However, if you sell before the end of the 20, 25 or 30 years, you will have to pay back the value of the outstanding charge on your house to your local authority.

See sections 13 and 14 for more information about the discount and charge, and examples of how they work.

3. Can I apply?

You can apply for the scheme if you meet the following conditions:

- **Social housing support** – you must have been getting social housing support for at least one year;
- **Income** – you must have an annual income of at least €15,000 (see section 11 for more details);
- **Anti-social behaviour** – no-one living in your house can be engaged in anti-social behaviour (this will be checked with the Gardaí);
- **Arrears** – you must not have been behind in your rent or local authority charges for more than 12 weeks in the past three years. If you were, you must have made a payment arrangement with your local authority and be following that arrangement;
- **Previous ownership** – you must not have bought a house under an earlier tenant purchase scheme;
- **Water charges** – you must have paid your water charges.

4. Are all local authority properties included in the scheme?

No. The following types of properties are not included:

- apartments, flats, maisonettes and duplexes;
- houses specially designed for older people;
- houses provided for people with disabilities to help them leave institutional care and live in the community;
- houses that are part of a group housing scheme for Travellers;
- caravans, mobile homes or other homes that can be moved;
- houses in a private development transferred to the local authority by the developer;
- houses reserved by the local authority for particular reasons.

Your local authority can tell you if your type of property is included in the scheme.

5. Will my house be repaired or improved before I buy it?

No. The market value (price) of your house will reflect its existing condition. The local authority will give no guarantees as to the state of repair or structural condition of the house.

6. Who will maintain my house after I buy it?

You will. Like all homeowners, you will be responsible for maintaining and carrying out repairs on your house from the date you buy it. You will also have to get and keep adequate property insurance on your house – and pay for this yourself. As the owner of the house, you will be responsible for the payment of the local property tax for the house.

7. Are there restrictions on the use of my house after I buy it?

Yes. You must:

- live in the house as your normal place of residence;
- get agreement from your local authority if you want to sell, let or sub-let the house; and
- not engage in anti-social behaviour or be a nuisance to your neighbours.

8. How much will I pay for my house?

You will pay the market value of the house – less a discount. Either the local authority or a qualified valuer acting on behalf of the local authority will decide the market value

9. Can I appeal the valuation of my house?

If you do not agree with the local authority's valuation of your house, you may hire an independent valuer from a panel of valuers set up by your local authority. You must pay the cost of this independent valuation yourself.

10. Can I re-sell my house?

Yes. You can re-sell your house at any time.

However, if you re-sell your house while the incremental purchase charge is in place, you will have to get the written agreement of your local authority. You will also have to pay the current value of the outstanding incremental purchase charge to your local authority. See section 14 for more details on this.

Your local authority will have first option to buy back your house while the incremental purchase charge is in place.

11. How is my income calculated for the scheme?

Your local authority will calculate your gross income (that is, your income before deduction of income tax, Universal Social Charge, pension contributions, pension-related deductions and PRSI). This includes income from wages, salaries, and some social welfare payments but only where they are additional to employment income. It does not include Child Benefit, Carer's Allowance or Family Income Supplement.

12. Whose income is included?

The only income included will be that of the tenants of the house and the spouse, civil partner or other partner (cohabitant) who lives in the house with them.

If joint tenants apply for the scheme, only one of them must have been getting social housing support for one year or more.

13. What discount will I get?

Depending on your gross annual income, the discounts will vary between 40% and 60%. The discount will be given against the market value (purchase price) of your house.

Gross annual income	Discount
Between €15,000 and €20,000	60%
Between €20,001 and €29,999	50%
€30,000 or more	40%

Example:

If your local authority house is valued at €150,000 and your gross annual income is €18,000, you will get a discount of 60% against the purchase price. This means you will pay €60,000 for the house (40% of €150,000 is €60,000).

However, the local authority will place an incremental purchase charge on the house equal to the discount you get.

14. What is the incremental purchase charge?

One of the conditions of the sale is that your local authority will place an incremental purchase charge on the house equal to the value of the discount you get. This charge will reduce to zero over 20, 25 or 30 years (called the 'charge period'), as long as you obey the conditions of the sale under the scheme.

You will have to pay back the value of the outstanding charge to the local authority if:

- you sell the house before the end of the charge period; or
- your incremental purchase charge is not reduced for one or more years because you did not obey the conditions of the scheme. It remains due for repayment at the end of the charge period.

The period of the incremental purchase charge will depend on the discount. For example, if you get a discount of 50% based on your gross annual income (see section 13), the charge period will be 25 years.

Discount	Charge Period
60%	30 years
50%	25 years
40%	20 years

Here are two examples of how the scheme works.

Example 1:

You buy your house and keep it for the full charge period

Purchase price (market value) at date of sale:	€150,000
Discount:	50% [based on your income]
Purchase money (price actually paid):	€75,000
Incremental purchase charge on house:	50% of value of house
Charge period:	25 years [based on discount]

Each year, the incremental purchase charge will drop by 2% of the value of the house. After 25 years, the charge will be zero.

Example 2:

You buy your house and re-sell it after 10 years

Purchase price (market value) at date of sale:	€150,000
Discount:	50% [based on your income]
Purchase money (price actually paid):	€75,000
Incremental purchase charge on house:	50% of value of house
Charge period:	25 years [based on discount]
Resale of house after 10years:	
Market value of house on resale:	€160,000
Outstanding incremental purchase charge:	30% [50% less 20% = 30%]*
Pay back to local authority to clear charge:*	€48,000 [€160,000 x 30% = €48,000]

* The original incremental purchase charge was 50% but each year it has reduced by 2%. So, over the 10 years, the charge has fallen by 20% (2% x 10 = 20%). This means you only have to pay back 30% (€48,000) of the current market value.

15. How do I finance my purchase?

You will have to pay the purchase money in full at the time the house purchase is completed. You will be responsible for raising the money to do this (for example, from savings, a mortgage loan, and so on). You must meet the local authority's requirements in relation to how you are going to pay for the house.

If you can afford it, you can buy your house without a mortgage loan as long as you meet all the eligibility criteria (see section 3). This includes having a gross annual income of at least €15,000. You must have this income so that you can maintain your house during the charge period.

You will not have to pay a deposit as part of your purchase.

You may be able to apply to your local authority for a House Purchase Loan. See section 16 for more details.

You will have to pay all your costs, including legal fees, to complete the purchase of your local authority house.

16. What is a House Purchase Loan?

This is a mortgage loan available from your local authority. To apply for this loan, you must be:

- aged between 18 and 70 years;
- earning less than €50,000 as a single applicant or less than €75,000 as joint applicants;
- in continuous employment (or self-employment) for at least two years if you are the primary earner on

the application. If this is a joint application, your spouse or partner must have been in continuous employment for at least one year (if you are relying on their income to help repay the mortgage).

You must fill out a House Purchase Loan application form which you can get from your local authority and provide the support documents needed to assess your ability to borrow.

This application is separate from your application for the Tenant (Incremental) Purchase Scheme.

17. Is there a closing date for the scheme?

No, there is no closing date for applying to the scheme. This gives you time to examine the details of the scheme before making a decision.

18. How do I apply?

- You must fill out a Tenant (Incremental) Purchase Scheme application form which you can get from your local authority.
- You must give proof of your income.
- You must show your local authority how you intend to pay for the house.
- You must give the local authority any other information it asks for about your application.

19. How will my application be processed?

This may vary slightly from one local authority to the next but, in general, your application will be processed in five stages:

Stage 1 – income and tenancy eligibility

Your local authority will assess your application to make sure it follows the rules about income and tenancy (see section 3). It is important to give all the support documents asked for. This is to make sure your application is acceptable. Support documents include P60s, payslips, salary certificates, and so on. If your local authority asks for more information, you must supply it within four weeks. If you do not qualify for the scheme, your local authority will write and tell you.

Stage 2 – property valuation

A professional valuer, nominated by your local authority, will visit your house to assess its value.

Stage 3 – letter of offer giving market value, discount and price

Your local authority will send you a 'letter of offer', outlining:

- the market value (purchase price) of the house;
- the discount you may get under the scheme;
- the price you must pay to complete the purchase; and
- the terms and conditions regarding the sale.

The offer will last for a set time. After that, the market value, discount and price you must pay may change.

Stage 4 – accepting the offer and confirming purchase funding

If you are happy to accept the offer and go ahead with the purchase, you will have to supply evidence (such as a bank statement of savings or a letter of loan offer from your lender) to show that you have the money to complete the purchase. The legal transfer of your local authority house will start only when this stage has been completed.

Stage 5 – completion of purchase and transfer of ownership

When you have paid the purchase price in full, the legal transfer of the house will be completed and you will become the owner. The local authority is not obliged to transfer the property to you until all stages of the application process have been completed.

For more information about the scheme, please contact your local authority.

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Scéim Cheannaigh (Incrimintigh) ag Tionóntaí 2016

Eolas don Tionónta

Feabhra 2016

Tugann an leabhrán seo eolas duit faoin scéim cheannaigh incrimintigh ag tionóntaí do thithe údaráis áitiúil atá ann cheana. Má tá sé i gceist agat iarratas a dhéanamh faoin scéim, ba chóir duit dul i dteagmháil le d'údarás áitiúil chun breis eolais a fháil.

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1. Cad í an Scéim Cheannaigh Incrimintigh ag Tionóntaí 2016?

Scéim nua í seo faoinar féidir le tionóntaí údaráis áitiúil a dtithe cónaithe a cheannach.

2. Conas a oibríonn an scéim?

Faoi scéim seo, is féidir leat iarratas a dhéanamh chuig d'údarás áitiúil chun do theach údaráis áitiúil a cheannach. Má cheadaítear é, caithfidh tú cur fút sa teach a fhad a bheidh sé i do sheilbh. Gheobhaidh tú lascaine ar phraghas an tí, bunaithe ar d'ioncam.

Lena chois sin, gearrfaidh an t-údarás áitiúil muirear ar do theach dar teideal 'muirear ceannaigh incrimintigh'. Beidh an muirear sin cothrom leis an lascaine a gheobhaidh tú ar phraghas an tí. Beidh feidhm leis an muirear ar feadh 20, 25 nó 30 bliain (ag brath ar an lascaine a fuair tú). Gach bliain, laghdóidh an t-údarás áitiúil an muirear de 2%. Ag deireadh na tréimhse 20, 25 nó 30 bliain, beidh an muirear cothrom le náid a fhad agus go gcloífidh tú le téarmaí agus coinníollacha na scéime.

Beidh tú in ann do theach a athdhíol ag aon am, má bhíonn an t-údarás áitiúil toilteanach. Ach má dhíolann tú roimh dheireadh na tréimhse 20, 25 nó 30 bliain, caithfidh tú luach an mhuirir atá gan íoc ar do theach a aisíoc leis an údarás áitiúil.

Féach codanna 13 agus 14 chun breis eolais a fháil faoin lascaine agus an muirear, agus le samplaí a fháil faoin mbealach a n-oibríonn sé.

3. An féidir liom iarratas a dhéanamh?

Is féidir leat cur isteach ar an scéim faoi a coinníollacha seo a leanas:

- **Tacaíocht do thithíocht shóisialta** - ní mór duit a bheith ag fáil tacaíocht do thithíocht shóisialta ar feadh bliana ar a laghad;

- **Ioncam** - Ní mór duit ioncam bliantúil de €15,000 ar a laghad a bheith agat (féach cuid 11 chun breis sonraí a fháil);

- **Iompraíocht fhrithshóisialta** - ní ceadmhach d'aon duine atá ina gcónaí sa teach a bheith ag dul d'iompraíocht fhrithshóisialta (déanfar sin a sheiceáil leis an nGarda Síochána);

- **Riaráistí** – ní ceadmhach duit a bheith riaráisteach le do mhuirir chíosa nó údaráis áitiúla ar feadh níos mó ná 12 sheachtain sna trí bliana seo caite; Má bhí, ní mór duit socrú íocaíochta a bheith déanta agus le d'údarás áitiúil agus a bheith ag cloí leis an socrú sin;

- **Úinéireacht Roimhe Seo** - ní ceadmhach duit teach a bheith ceannaithe agat faoi scéim ceannacháin do thionóntaí a bhí i bhfearas roimhe seo;

- **Táillí uisce** - caithfidh tú do tháillí uisce a bheith íoctha agat.

4. An bhfuil gach údarás áitiúil áirithe sa scéim seo?

Níl. Níl na cineálacha seo maoine san áireamh:

- árasáin, teaghasáin agus árasáin dhá urlár;
- tithe atá deartha go speisialta do dhaoine scothaosta;
- tithe a cuireadh ar fáil do dhaoine faoi mhíchumas chun cuidiú leo imeacht as cúram in institiúid agus cur fúthu sa phobal;
- tithe atá ina gcuid de ghrúpscéim tithíochta do Thaistealaithe;
- carabháin, tithe soghluaiste nó tithe cónaithe eile atá inaistrithe;
- tithe i bhforbairt phríobháideach a d'aistrigh an forbróir chuig an údarás áitiúil;
- tithe atá forchoimeádta ag an údarás áitiúil ar chúiseanna áirithe;

Beidh d'údarás áitiúil in ann a insint duit má bhíonn an cineál maoine atá agat áirithe sa scéim.

5. An mbeidh mo theach deisithe nó feabhsaithe sula gceannóidh mé é?

Ní bheidh. Léireoidh luach margaidh do thí (an praghas) an riocht ina bhfuil sé faoi láthair. Ní thabharfaidh an t-údarás áitiúil aon bharántas maidir le riocht deisiúcháin na struchtúrtha an tí.

6. Cé a dhéanfaidh cothabháil ar mo theach tar éis dom é a cheannach?

Tú féin. Cosúil le gach úinéir tí, beidh tú féin freagrach as do theach a chothabháil agus deisiúcháin a dhéanamh air ón dáta a gceannóidh tú é. Lena chois sin, caithfidh tú árachas cuí sealúchais a choinneáil ar do theach - agus íoc as tú féin. Mar úinéir an tí, is tusa a bheidh freagrach as cáin mhaoin áitiúil an tí a íoc.

7. An bhfuil srianta ar úsáid mo thí tar éis dom é a cheannach?

Tá. Caithfidh tú

- cur fút sa teach mar ghnáth-áit chónaithe;
- caithfidh tú comhaontú a fháil ó d'údarás áitiúil más mian leat an teach a dhíol, a ligean nó a fholigean; agus
- gan a bheith ag dul d'iompraíocht fhrithshóisialta ná a bheith ag cur as do na comharsana

8. Cé mhéad a íocfaidh mé ar mo theach?

Íocfaidh tú luach an mhargaidh ar do theach - lúide lascaine. Socróidh an t-údarás áitiúil luach an mhargaidh, sin nó socróidh luachálaí é a bheidh ag gníomhú thar cheann an údaráis áitiúil.

9. An féidir liom achomharc a dhéanamh faoi luacháil mo thí?

Mura n-aontaíonn tú leis an luacháil a chuireann an t-údarás áitiúil ar do theach tá cead agat luachálaí neamhspleách a roghnú as painéal luachálaithe atá

socraithe ag d'údarás áitiúil. Caithfidh tú íoc as an luacháil neamhspleách sin tú féin.

10. An féidir liom mo theach a dhíol arís?

Is féidir. Is féidir leat do theach a dhíol ag aon am.

Ach má dhíolann tú do theach arís agus an muirear ceannaigh incrimintigh fós i réim, caithfidh tú comhaontú a fháil i scríbhinn ó d'údarás áitiúil. Lena chois sin, caithfidh tú luach reatha an mhuirir cheannaigh incrimintigh atá amuigh ort a íoc le d'údarás áitiúil. Féach cuid 14 chun breis eolais a fháil faoi sin.

Beidh an chéad rogha ag d'údarás áitiúil an teach a cheannach ar ais fad a bheidh an muirear ceannaigh incrimintigh i réim.

11. Conas a dhéantar m'ioncam a ríomh don scéim?

Déanfaidh d'údarás áireamh ríomh ar d'ollioncam (is é sin, d'ioncam sula mbainfear amach cáin ioncaim, an Muirear Sóisialta Uilíoch, ranníocaíochtaí pinsin, asbhaintí a bhaineann le pinsean agus PRSI). Áirithe leis sin tá ioncam ó phá, tuarastail, agus roinnt íocaíochtaí leasa shóisialaigh cé nach dtarlóidh se sin ach nuair a bheidh siad de bhreis ar d'ioncam fostaíochta. Ní áirítear Sochar Leanaí, Liúntas do Chúramóirí ná an Forlíonadh Ioncam Teaghlaigh.

12. Cé na hioncaim a chuirfear san áireamh?

Ní chuirfear san áireamh ach ioncam na dtionóntaí atá sa teach mar aon le céile, páirtí sibhialta nó páirtí eile (comháitritheoir) a chónaíonn sa teach in éineacht leo.

Má chuireann comhthionóntaí isteach ar an scéim caithfidh duine amháin acu a bheith ag fáil tacaíocht tithíochta sóisialta ar feadh bliain amháin nó níos mó.

13. Cén lascaine a gheobhaidh mé?

Ag brath ar d’ollioncam, beidh na lascainí idir 40% agus 60%. Tabharfar an lascaine i gcoinne luach margaidh (luach ceannaigh) do thí.

Ollioncam bliantúil	Lascaine
Idir €15,000 agus €20,000	60%
Idir €20,001 agus €29,999	50%
€30,000 nó níos mó	40%

Sampla:

Má chuirtear luach €150,000 ar do theach údaráis áitiúil agus gur €18,000 an t-ollioncam bliana atá agat, gheobhaidh tú lascaine de 60% in aghaidh an luach ceannaigh. Ciallaíonn sé sin go n-íocfaidh tú €60,000 ar an teach (40% de €150,000 sin €60,000).

Ach sin ráite, cuirfidh an t-údarás áitiúil muirear ceannaigh incrimintigh ar an teach a bheidh cothrom leis an lascaine a gheobhaidh tú.

14. Cad é an muirear ceannaigh incrimintigh?

Ceann de na coinníollacha díolacháin ná go gcuirfidh an t-údarás áitiúil muirear ceannaigh incrimintigh ar an teach a bheidh cothrom leis an lascaine a gheobhaidh tú. Laghdóidh an muirear seo go dtí náid thar 20, 25 nó

30 bliain (ar a dtugtar an 'tréimhse muirir'), a fhad agus go gcloíonn tú leis na coinníollacha díolacháin faoi scéim.

Caithfidh tú luach an mhuirir cheannaigh incrimintigh atá amuigh ort a íoc ar ais leis an údarás áitiúil má:

- dhíolann tú an teach roimh dheireadh na tréimhse muirir; nó
- nár laghdaíodh do mhuirear ceannaigh incrimintigh ar feadh bliana nó níos mó mar gheall nár chloígh tú le coinníollacha na scéime. Beidh sé fós le n-íoc ag deireadh na tréimhse muirir.

Braithfidh tréimhse an mhuirir cheannaigh incrimintigh ar an lascaine. Mar shampla, má fhaigheann tú lascaine 50% bunaithe ar d'ollioncam bliana (féach cuid 13), 25 bliain a bheidh sa tréimhse muirir.

Lascaine	Tréimhse Muirir
60%	30 bliain
50%	25 bliain
40%	20 bliain

Seo dhá shampla den bhealach a n-oibríonn an scéim.

Sampla 1:

Ceannaíonn tú an teach agus coinníonn tú é ar feadh na tréimhse muirir iomláin

Luach ceannaigh (luach margaidh) ar andáta díolacháin:	€150,000
Lascaine:	50% [bunaithe ar d'ioncam]
Praghas ceannaigh(an praghas a d'íoc tú i ndáiríre):	€75,000
An muirear ceannaigh incrimintigh ar an teacht:	de luach an tí
Am tréimhse muirir:	25 bliain [bunaithe ar lascaine]

Gach bliain, laghdóidh an muirear ceannaigh incrimintigh de 2% de luach an tí. Tar éis 25 bliain, is náid a bheidh de mhuirear air.

Sampla 2:

Ceannaíonn tú do theach agus díolann tú arís é tar éis 10 mbliana

Luach ceannaigh (luach margaidh) ar an dáta díolacháin:	€150,000
Lascaine:	50% [bunaithe ar d'ioncam]
Praghas ceannaigh (an praghas a d'íoc tú i ndáiríre):	€75,000
An muirear ceannaigh incrimintigh ar an teacht	50% de luach an tí
Am tréimhse muirir:	25 bliain [bunaithe ar lascaine]
Athdhíol an tí tar éis 10mbliana:	
Luach margaidh an tí nuair a athdhíolfar é:	€160,000
An muirear ceannaigh incrimintigh atá amuigh air:	30% [50% lúide 20% = 30%]*
Aisíocaíocht don údarás áitiúil chun an muirear a ghlanadh:*	€48,000 [€160,000 x 30% = €48,000]

* 50% ab ea an muirear ceannaigh incrimintigh ar dtús ach laghdaigh sé de 2% gach bliain. Mar sin, thar na 10 mbliana, tá laghdú de 20% tagtha ar an muirear (2% x 10 = 20%). Ciallaíonn se sin nach mbeidh ort ach 30% (€48,000) den luach margaidh reatha a aisíoc.

15. Conas a maoineodh mé mo cheannachán?

Caithfidh tú an praghas ceannaithe a íoc san iomlán nuair a bheidh ceannachán an tí críochnaithe. Beidh freagracht ort an t-airgead a fháil chuige sin (mar shampla, ó choigiltis, iasacht morgáiste, agus mar sin de). Ní mór duit riachtanais an údaráis áitiúil a chomhlíonadh maidir leis an tslí a n-íocfaidh tú as an teach.

Má tá tú in acmhainn, féadfaidh tú do theach a cheannach gan iasacht morgáiste má shásaíonn tú tá na critéir cháilitheachta ar fad (féach cuid 3). Áirithe leo sin tá ollioncam de €15,000 ar a laghad a bheith agat in aghaidh na bliana. Caithfidh tú an t-ioncam sin a bheith agat chun go mbeidh tú in ann do theach a chothabháil i rith na tréimhse muirir.

Ní chaithfidh tú éarlais a íoc mar chuid de do cheannachán.

B'fhéidir go mbeadh tú in ann iarratas a dhéanamh ar Iasacht Ceannaigh Tí ó d'údarás áitiúil. Féach cuid 16 chun breis sonraí a fháil.

Caithfidh tú na costais go léir a íoc, ar a n-áirítear táillí dlíthiúla, chun bailchríoch a chur le ceannachán do thí údaráis áitiúil.

16. Cad is Iasacht Ceannaigh Tí ann?

Sin iasacht mhorgáiste atá ar fáil ó d'údarás áitiúil. Chun cur isteach ar an iasacht seo, ní mór duit a bheith:

- idir 18 agus 70 bliain d'aois;
- a bheith ag saothrú faoi bhun €50,000 mar iarratas

aonair nó níos lú n á €75,000 mar chomhiarratasóirí;
- a bheith i bhfostaíocht leanúnach (nó féinfhostaithe) ar feadh dhá bhliain ar a laghad más tú an saothraí príomha ar an iarratas. Más comhiarratas é seo, caithfidh do chéile nó do pháirtnéir a bheith i bhfostaíocht leanúnach ar feadh aon bhliain amháin ar a laghad (má tá tú ag brath ar a -ioncam chun cuidiú le haisíoc an mhorgáiste).

Caithfidh tú foirm iarratais a líonadh don Iasacht Ceannaigh Tí, rud atá le fáil ó d'údarás áitiúil, mar aon leis na cáipéisí tacaíochta is gá chun measúnú a dhéanamh ar do chumas iasachta.

Tá an t-iarratas seo scartha ó d'iarratas don Scéim Cheannaigh (Incrimintigh) ag Tionóntaí.

17. An bhfuil dáta scoir i gceist don scéim?

Níl aon dáta scoir i gceist don scéim. Tugann se sin am duit le sonraí na scéime a scrúdú sula ndéanfaidh tú cinneadh.

18. Conas a dhéanfaidh mé iarratas?

- Caithfidh tú foirm iarratais a líonadh don do Scéim Cheannaigh (Incrimintigh) ag Tionóntaí, rud atá le fáil ó d'údarás áitiúil.
- Caithfidh tú cruthúnas a chur ar fáil faoi d'ioncam.
- Caithfidh tú a thaispeáint do d'údarás áitiúil cén chaoi a bhfuil sé i gceist agat íoc as an teach.
- Caithfidh tú aon eolas eile a iarrfaidh an t-údarás áitiúil faoi d'iarratas a chur ar fáil.

19. Cén chaoi a bpróiseáilfear m'iarratas?

D'fhéadfadh éagsúlacht bheag a bheith i gceist leis sin ó údarás go húdarás ach, i gcoitinne, próiseáilfear d'iarratas ina chúig chéim:

Céim 1 - cáilitheacht ioncaim agus tionóntachta

Déanfaidh d'údarás áitiúil measúnú ar d'iarratas chun a chinntiú go bhfuil sé ag cloí leis na rialacha a bhaineann le hioncam agus tionóntacht (féach cuid 3). Tá sé tábhachtach go gcuirfeá ar fáil na cáipéisí tacaíochta go léir a iarrfar. Sin lena chinntiú go mbeidh d'iarratas inghlactha. Áirithe ar na cáipéisí tacaíochta sin tá foirmeacha P60, duillíní pá, teastais thuarastail agus mar sin de. Má iarrann d'údarás áitiúil breis eolais ort ní mór é sin a chur ar fáil laistigh de cheithre seachtainí. Mura gcáileoidh tú don scéim scríobhfaidh d'údarás áitiúil chugat á chur sin in iúl duit.

Céim 2 - luacháil na maoine

Tabharfaidh luachálaí gairmiúil, a bheidh ainmnithe ag d'údarás áitiúil, cuairt ar do theach chun a luach a mheas.

Céim 3 - litir tairisceana ina dtabharfar an luach mhargaidh, an lascaine agus an praghas

Cuirfidh d'údarás áitiúil 'litir tairisceana' chugat ina n-imlíneofar:

- luach mhargaidh (praghas ceannaigh) an tí;
- an lascaine a d'fhéadfá a fháil faoin scéim; agus

- an praghas a chaithfidh tú a íoc chun bailchríoch a chur ar an gceannachán; agus
- na téarmaí agus coinníollacha a bhaineann leis an díolachán.

Beidh an tairiscint ar fáil ar feadh tréimhse áirithe ama. Ina dhiaidh sin, d'fhéadfadh athrú a theacht ar an luach mhargaidh, an lascaine agus ar an bpraghas a bheidh le n-íoc.

Céim 4 - glacadh leis an tairiscint agus dearbhú ar an maoiniú ceannacháin

Má tá tú sásta glacadh leis an tairiscint agus dul ar aghaidh leis an gceannachán, caithfidh tú fianaise a chur ar fáil (ar nós ráiteas bainc faoi choigilteas nó litir tairisceana iasachta ó d'iasachtóir) chun a thaispeáint go bhfuil an t-airgead agat leis an gceannachán a dhéanamh. Ní chuirfear tús leis an aistriú dleathach ar do theach údaráis áitiúil go mbeidh an chéim sin críochnaithe.

Céim 5 - bailchríoch ar an gceannachán agus aistriú úinéireachta

Nuair a bheidh an praghas ceannaigh iomlán íoctha agat, beidh bailchríoch curtha ar aistriú dleathach do thí agus beidh tusa i d'úinéir air ansin. Níl aon dualgas ar an údarás áitiúil an mhaoin a aistriú chugat go mbeidh gach céim den phróiseas iarratais comhlíonta.

Chun breis eolais a fháil faoin scéim, déan teagmháil le d'údarás áitiúil.